

# Medi-Cal '250% Working Disabled' Program



**Are you receiving disability benefits and finding it hard to pay for prescriptions and other medical expenses?**

- **If 'YES', you may be eligible for a special Medi-Cal program that could be quite beneficial to you.**
- **Consider the Medi-Cal '*250% Working Disabled*' program for people with disabilities who work at least part time (even if it is only bringing in your neighbor's mail every few days for \$5 a month).**
- **Contra Costa Health Insurance Counseling and Advocacy Program (HICAP) can help you understand and apply for this program!**

## What are the benefits of this Program?

**You will have full Medi-Cal status with \$0 Share of Cost. If you are enrolled in Medicare that means:**

1. California covers your Medicare Part B premium (\$202.<sup>90</sup>/month in 2026).
2. The 'Extra Help' program significantly lowers your Part D drug costs, with no premium and co-pays capped at \$1.<sup>60</sup> (generic) and \$4.<sup>90</sup> (brand name).
3. County Medi-Cal Managed Care Plan is available with zero copays.
4. You can join a Special Needs Medicare Advantage Plan with 'Extra Help' drug coverage, no monthly premium, and no copays for most services.
5. Regular Medicare Advantage Plans (HMOs) offer premium discounts and no copays or coinsurance.
6. If you qualify for In Home Supportive Services (IHSS), Medi-Cal pays your provider with no cost to you.



## To qualify, you must:

1. Satisfy the medical criteria for disability as defined by Social Security. Meeting income and work requirements is not necessary.
2. Be engaged in employment and earning income. Medi-Cal regulations do not specify the definition of "working" for this program; therefore, individuals may qualify even if working part-time or for a friend.
3. Ensure that countable income is below 250% of the Federal Poverty Level (\$3,325 per month for individuals and \$4,510 for couples as of 2026). Please note that these are **countable** income limits.
4. Gross income may be substantially higher than countable income. For example, an individual without unearned income may earn up to \$81,000 annually in gross earned income and remain eligible.
5. Disability income is **not** considered under the WDP program. This includes SSDI, Worker's Compensation, California State Disability Insurance, and other federal, state, or private disability benefits. Additionally, if SSDI benefits were converted to Social Security retirement benefits when reaching retirement age, these are also excluded from income calculations.
6. Monthly countable unearned income, such as a spouse's Social Security, regular pension, or IRA withdrawals, must not exceed \$1,254 (single) or \$2,119 (married) in 2026.
7. Total assets, including bank accounts, must remain within the limits of \$130,000 for individuals and \$195,000 for married couples. IRAs are permitted and are not considered countable assets.

## What type of work qualifies for the Medi-Cal 250% Working Disabled Program?



Any ongoing job counts, even if you get paid \$5 for one hour of work a month. The employer can be a family member or friend. Here are some examples:

- grocery shopping
- babysitting (even your grands)
- making phone notifications
- giving rides to the store
- meal preparation
- laundry or mending
- tutoring or reading
- light housework

## Won't I lose my SSDI Benefits if I am working?

Social Security only considers earnings above \$1,690 per month in 2026 as 'substantial gainful activity'. Earning more may affect your SSDI eligibility, but you can still get program benefits like Medicare and medication assistance.



## How do I apply for this Program?



Ask for our document explaining the process in more detail. If you already are approved for the Medi-Cal 'Aged and Disabled Program' and have a 'Share of Cost', you must submit documentation of your earnings. That can be a simple letter to verify your employment. HICAP can help you prepare these letters or give you examples to complete yourself.

If you are not already approved for the Medi-Cal 'Aged and Disabled Program' you need to start the application process. HICAP can provide additional information and help for this process.

For more information, click here to see the [Disability Benefits 101 web site](http://ca.db101.org) at [ca.db101.org](http://ca.db101.org).

Contra Costa County Health Insurance Counseling and Advocacy Program (HICAP)

Contact Us: 925-655-1393, (800) 510-2020 or (800) 434-0222

Visit: [www.cchicap.org](http://www.cchicap.org) then 'Contact Us' Email: [ehsdhicap@ehsd.cccounty.us](mailto:ehsdhicap@ehsd.cccounty.us)



Navigating Medicare



This publication was supported by the Administration for Community Living (ACL), U.S. Department of Health and Human Services (HHS) as part of a financial assistance award totaling \$79,376 with 100 percent funding by ACL/HHS. The contents are those of the author(s) and do not necessarily represent the official views of, nor an endorsement, by ACL/HHS, or the U.S. Government.