

The Sherlock Plan

(Rhode Island Medicaid Buy-In for Working People with Disabilities Program)

Program Description:

The Sherlock Plan is a Medicaid Buy-In Program for adults with disabilities that provides comprehensive health coverage. The program is intended to help individuals with disabilities maintain or obtain health coverage and other services and supports that will enable them to maintain employment. There may be a monthly premium. If an individual is offered employer-based coverage that is cost-effective the individual may be required to enroll in that plan.

*** The premiums and income information provided in this document are those that are current for the year 2013 and may change in following years.

Application Process/How to apply for the Sherlock Plan:

Option 1: You may call 401-462-2354 if you think you may be eligible. If it appears likely that you may qualify, staff will direct you to your local Department of Human Services Office. You may then call or visit this office to obtain an application. Once the application is completed, return it to this office in person or by mail.

Option 2: You may obtain an application online. Go to the DHS web site, which is www.dhs.ri.gov. First click on **Forms and Applications** and then on **Medical Assistance Application**. Then click on the form labeled **DHS-2** Please note that the words **Sherlock Plan** do not appear on the application. The application is labeled **DHS-2** and it is entitled **Statement of Need**. Print out the application, complete it, and mail or deliver it to your local DHS office. The DHS Office locations can also be found at www.dhs.ri.gov.

You may wish to include a note indicating that you are interested in applying for the Sherlock Plan. For further information, please refer to the following web site:

<http://sos.ri.gov/documents/archives/regdocs/released/pdf/EOHHS/6741.pdf>

Important Questions: (continue on back)

1) Who is Eligible?

- Persons age 18 years or older;
- A person with a disability - per Medicaid or Social Security Administration (SSA) definition;
- Must be employed; no minimum amount of hours is required;
- Income: Single person's adjusted gross income up to **\$2,393.75** per month. Spousal income is not counted for eligibility purposes;
- Resources: limited to \$10,000 for an individual and \$20,000 for a couple; Medical savings accounts or retirement accounts are not counted as a resource; approved items that are necessary for an individual to remain employed are not counted as a resource (i.e., wheelchair accessible van).

2) How long will it take to process an application?

- In general, eligibility determinations are made within one month. However, federal guidelines provide States with 90 days to determine if the individual is eligible for the Sherlock Plan.
- A letter will be mailed with a notification of the eligibility determination.

3) What is needed to apply?

- A comprehensive list is provided on page 3 of the form titled **Statement of Need**.
- Most important items are photo identification or proof of identity; proof of last date worked and four pay stubs, an earning statement; any information on assets; award letter(s) or proof of social security, SSI.
- Specific to individuals with Developmental Disabilities: If you have a developmental disability you may be able to work without a cost of care requirement and may not need the Sherlock Plan. This is because some of your income may be disregarded (not counted) due to a special therapeutic income rule. When you begin working, you should complete a form entitled "***The Department of Behavioral Healthcare, Disabilities and Hospitals' Integrated Community Employment Income Disregard Form.***" ***This form may be obtained from your provider or your Developmental Disabilities worker.*** If you are not eligible for Medicaid under this rule, or if a high cost of care is calculated, you will then be assessed for potential participation in the Sherlock Plan.

4) Why would I apply?

- The Sherlock Plan allows people to maintain comprehensive healthcare coverage that they may be at risk of losing as their income increase.
- Eligibility is reviewed annually without submission of Medical bills.

5) Do I have to pay a premium?

- There is a monthly premium if your total household income is over a certain amount. The premium amount is determined based on the applicant's earned income as well as a spouse's income. Additionally, any unearned income, such as Social Security payments is applied.
- Currently Premiums are:
 - \$0 for a household of one whose total monthly income is less than 150% of the Federal Poverty Limit (FPL) or **\$1,436.25 in year 2013**.
 - \$61 a month for a household of one whose total monthly income is greater than 150% of the FPL, **\$1,436.25**, but less than 185% of the FPL, or **\$1,771.38** in year 2013.
 - \$77 a month for a household of one whose total monthly income is greater than 185% of the FPL, **\$1,771.38**, but less than 200% of the FPL, or **\$1,915.00** in year 2013.
 - \$92 a month for a household of one whose total monthly income is greater than 200% of FPL. **\$1,915.00** and less than 250 % **\$2,393.75 in year 2013**.

6) How much money can I make before my ability to be eligible for Medicaid is affected?

- When your financial resources or assets exceed \$10,000 for an individual and \$20,000 for a couple, your Medicaid coverage can be affected.
- Your Medicaid Coverage can also be affected if you exceed the monthly income limit of **\$2,393.75**. It is the responsibility of the individual to **report any changes of income or resources** to the local Department of Human Services Office.

7) How will I know when there is a change to my benefit or I have to pay more of a premium?

- When you report a change in your income, the Department of Human Services will notify you of any change. (This is noted in the application).

8) How often does my application get reviewed?

- Eligibility is determined once a year or upon receipt of new information.

9) How long can I be on the Sherlock Plan?

- You may be on the Sherlock Plan as long as you remain employed, are considered a person with a qualifying disability and your income and assets do not exceed the limits for your individual living arrangement. If you anticipate any change to your income, assets or living situation, you should contact **401-462-2354** and we will help you figure out how it will affect your eligibility.