

About M-WIN

M-WIN was developed through a Medicaid infrastructure Grant from the United States Department of Health and Human Services, Centers for Medicare and Medicaid Services.



"My insurance through my employer made it too expensive to receive my treatments. M-WIN allowed me to keep receiving my treatments at an affordable price."

Affordable Health Insurance for Working West Virginians with Disabilities



"I feel M-WIN is the best program for someone who is disabled but who still wants to contribute to the workforce. It helps my self esteem."

mwin
Medicaid Work Incentive Network



WEST VIRGINIA DEPARTMENT OF
**HUMAN
SERVICES**

350 Capitol Street
Room 730
Charleston, WV 25301

West Virginia Department of Human Services Bureau for Medical Services



Medicaid Work Incentive (M-WIN)

What Can M-WIN Do for You?

M-WIN is a work incentive for people with disabilities or chronic health conditions:

- It allows individuals who work, to pay a monthly premium and keep or obtain Medicaid healthcare coverage.
- M-WIN eliminates a major barrier to employment (losing current healthcare benefits when an individual with a disability returns to work).
- It also creates an incentive for individuals with disabilities to obtain employment and learn healthcare coverage.
- M-WIN members can earn more money and save more money than Medicaid normally allows.
- Hundreds of West Virginians with disabilities are benefiting from M-WIN.

"I have struggle for years to keep working. This program lets me work some, go to required doctor appointments and get very needed medications."*

Eligibility

You may be eligible for M-WIN if:

- You work in a job at or above minimum wage.
- You have a disability or chronic health condition that meets the Social Security Administration's standards (Supplemental Security Income or Social Security Disabilities Insurance (SSI) or (SSDI)) or state guidelines as determined by the West Virginia Department of Human Services (DoHS).
- Your assets are counted, but do not include your house and car.
- Your unearned income (like SSDI)



Medicaid Enrollment and Premiums

Applications for M-WIN are taken on weekdays at each county DoHS office. Your local DoHS worker will determine your eligibility for enrollment and your premium rate. To locate your county office, call the Office of Client Services at 800-6428589 or visit the Bureau for Medical Services website at: <https://dhhr.wv.gov/bms/Pages/Field-Offices.aspx>.

M-WIN is health insurance, and a premium is required. The monthly premium varies based on the worker's monthly gross income, and can be as little as \$15 per month. A \$50 enrollment fee includes the first month's premium. M-WIN coverage begins a month after the enrollment fee is paid.

****Quotes are directly from M-WIN members.***