

Working Adults with Disabilities

What is the WAwD Program?

The Health First Colorado Buy-In Program for Working Adults with Disabilities (WAwD) allows working adults with disabilities who qualify to enroll in Health First Colorado (Colorado’s Medicaid Program). *The upper age limit has been removed, so individuals age 65 and older may potentially be eligible for WAwD starting 7/1/2022.*

Members may be covered retroactively for up to 3 months if they meet eligibility criteria. However, coverage for individuals age 65 and over cannot start before 7/1/2022.



WAwD members can qualify for an HCBS Waiver (WAwD with Additional Services)

For more information on the WAwD program visit:



<https://hcpf.colorado.gov/health-first-colorado-buy-in-programs>

Eligibility Criteria

Members must be 16 or older.



The member must have a disability, as determined by the Social Security Administration (SSA) or the State’s disability determination vendor. This can be either a full or limited disability. *All individuals must have a disability determination to participate in WAwD, regardless of their age.*



The member must be working or job attached. No minimum hours or wages are required.



After disregards, income must be at or below the 450% FPL. Only the income of the individual applying for WAwD is counted when determining eligibility.



Example

Martha is 68 years old and reached out to the county because she was found ineligible for MAGI adult due to her age. Martha informs the county worker that she has a disability and receives social security benefits. The worker suggested Martha consider reapplying for Medicaid, since Martha may be eligible for WAwD based on her part-time work at a local coffee shop through the expanded WAwD program, which is now available to working individuals with disabilities age 65 and older.



Resources are not counted when determining eligibility for WAwD (this includes WAwD and WAwD with additional LTC services). Members may be required to pay monthly premiums to remain enrolled in the WAwD program.

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