

Appendix Table 3

Medicaid Eligibility for Buy-In Programs for Working People with Disabilities and the Family Opportunity Act as of March 2025

State	States with Buy in Pathway	--Monthly Income Limit--		% FPL	-----Asset Limit-----		Age Limits	Premiums or Monthly Fees
		Individual	Couple		Individual	Couple		
Total/Median	Yes: 47	\$3,261	\$4,407	250%	\$10,000	\$14,470	Yes: 27	Yes: 33 Median: \$25
Alabama	No							
Alaska	Yes	\$3,919	\$5,321	241%	\$10,000	\$15,000	NR	Yes, no more than 20% of annual family income
Arizona	Yes	\$3,261	N/A	250%	No limit	No limit	Yes, Ages 16-64	Yes, \$10
Arkansas	Yes	\$2,510	\$3,407	192%	\$4,000	\$6,000	No	No
California	Yes	\$3,263	\$4,408	250%	No limit	No limit	No	Yes, \$0
Colorado	Yes	\$5,869	N/A	450%	No limit	No limit	No	Yes, \$25
Connecticut	Yes	\$6,250		479%	\$10,000	\$15,000	Yes, over 18	Yes, 10% of income, minus any health insurance premiums between
Delaware	Yes	\$3,586	\$4,847	275%	No limit	No limit	Yes, 16-64	No
District of Columbia	No							
Florida	Yes	\$2,608	\$5,216	200%	\$5,000	\$6,000	NR	No
Georgia	Yes	\$5,105	\$6,899	391%	\$4,000	\$6,000	Yes, QDWI: under 65; GMWD: ages 16 to 64.	Yes, \$35
Hawaii	Yes	\$1,991	\$2,703	133%	\$9,660	\$14,470	No	No
Idaho	Yes	\$3,261	\$4,407	250%	\$10,000	\$15,000	Yes, 16-64	Yes, \$10
Illinois	Yes	\$4,393	\$5,962	337%	\$25,000	\$25,000	Yes, 16-64	Yes, \$0
Indiana	Yes	\$4,565	\$6,169	350%	\$2,000	\$3,000	Yes, 16-64	Yes, \$48
Iowa	Yes	\$3,138	\$4,259	241%	\$12,000	\$13,000	Yes, 65	Yes, \$41
Kansas	Yes	\$3,765	\$5,110	289%	\$15,000	\$15,000	No	Yes, \$124
Kentucky	Yes	\$2,510	\$3,407	192%	\$4,000	\$6,000	No	No
Louisiana	Yes	\$1,305	\$1,763	100%	\$10,000	\$10,000	Yes, 16 up to 65	No
Maine	Yes	\$3,261	\$4,407	250%	\$8,000	\$12,000	Yes, Eligibility ends at age 65.	Yes, \$10
Maryland	Yes	No limit	No limit	N/A	\$10,000	N/A	Yes, <65	Yes, \$25
Massachusetts	Yes	No limit	No limit	N/A	No limit	No limit	No	Yes, \$15
Michigan	Yes	\$3,261		250%	\$9,430	N/A	Yes, 65 years	Yes, \$45
Minnesota	Yes	No limit	No limit	N/A	No limit	No limit	No	Yes, \$35
Mississippi	Yes	\$3,261		250%	\$24,000	\$26,000	No	Yes, 5% of countable income
Missouri	Yes	\$3,765	\$5,110	289%	\$5,909	\$11,818	Yes, 64	Yes, \$0
Montana	Yes	\$3,261		250%	\$15,000	\$30,000	No	Yes, \$35

Nebraska	Yes	\$3,261	\$4,407	250%	\$4,000	\$6,000	No	Yes, \$38
Nevada	Yes	\$3,138		241%	\$15,000	terminated at the	Yes, 16-64	Yes, 5%
New Hampshire	Yes	\$5,648	\$7,665	433%	\$35,758	\$53,634	Yes, Age 18-64 for MEAD and 65+ for MOAD	No
New Jersey	Yes	No limit	No limit	N/A	No limit	No limit	No	Yes, \$185
New Mexico	Yes	\$1,953	\$2,919	150%	\$10,000	\$15,000	No	No
New York	Yes	\$3,261	\$4,407	250%	\$32,396	\$43,781	Yes, 16-65	No
North Carolina	Yes	\$1,883	\$2,555	144%	\$30,828		Yes, 16-65	No
North Dakota	Yes	\$2,824	\$3,833	217%	\$13,000	\$16,000	Yes, 64 11 months	Yes, 5% of gross income
Ohio	Yes	\$3,261		250%	\$15,210		Yes, 64	based on the individual's or family's income and can vary.
Oklahoma	No							
Oregon	Yes	\$3,261	N/A	250%	\$5,000		Yes, Must be age 18 or older	Yes, \$50 minimum for those with income between 75% - 100% FPL
Pennsylvania	Yes	\$3,261	\$4,407	250%	\$10,000	\$10,000	Yes, 16-64	Yes, 5%
Rhode Island	Yes	No limit	No limit	N/A	No limit	No limit	6-64 for Ticket to Work, 65+ for Sherlock, the BBA pat	Yes, \$61
South Carolina	Yes	\$3,261		250%	\$9,660		Yes, 18-64	No
South Dakota	Yes	\$3,261		250%	\$8,000		No	No
Tennessee	No							
Texas	Yes	\$3,261		250%	\$2,000		No	Yes, \$20
Utah	Yes	\$3,261	\$4,407	250%	\$15,000	\$15,000	No	Yes, 5% of countable income
Vermont	Yes	\$3,261	\$4,407	250%	\$10,000	\$15,000	No	No
Virginia	Yes	\$1,800	\$2,433	138%	\$2,000	\$3,000	Yes, 16-64	No
Washington	Yes	No limit	No limit	N/A	No limit	No limit	No	Yes, no more than 10% of gross income
West Virginia	Yes	\$3,261		250%	\$2,000	\$3,000	Yes, 16 - 65	Yes, \$15
Wisconsin	Yes	\$3,260	\$4,406	250%	\$15,000	N/A	Yes, minimum age 18, no maximum	Yes, \$25
Wyoming	Yes	\$2,901		222%	No limit	No limit	Yes, 16 through 64	Yes, minimum based on 10% of gross monthly income

Note: FPL = federal poverty level. A blank or N/A response indicates not applicable. NR = No response. The Medicaid buy-in program for working people with disabilities is an option that allows working individuals with disabilities whose income and/or assets exceed the limits for other eligibility pathways to "buy-in" to Medicaid coverage. Several states (GA, NH, RI) reported more than one buy-in program. FPL = federal poverty level. The Family Opportunity Act (FOA) allows children with disabilities whose family income is below 300 percent of the federal poverty level to buy into Medicaid. FOA children can be covered through the state plan option or through a waiver. In MA, disabled children over the Medicaid income limit with income up to 300% FPL are in CHIP. Disabled children over 300% are in CommonHealth, under the 1115 waiver.

Source: KFF Survey of Medicaid Financial Eligibility & Enrollment Policies for Older Adults & People with Disabilities, 2025
Link: <https://www.kff.org/medicaid/issue-brief/medicaid-eligibility-levels-for-older-adults-and-people-with-disabilities-non-magi-in-2025/>