MAPP Medicaid Purchase Plan

The Medicaid Purchase Plan (MAPP) is a State of Wisconsin Medicaid program for people with disabilities who are working or planning to work. MAPP provides access to comprehensive health insurance coverage. MAPP can be free or require a monthly premium.

MAPP Eligibility

To be eligible for MAPP, you must:

- have a disability determination from the Disability Determination Bureau,
- reside in Wisconsin,
- be at least 18 years old (no maximum age limit),
- meet the work requirement (see reverse side for more information),
- have less than \$15,000 in countable assets for applicant only, excluding 1 home and 1 vehicle,
- have countable monthly income less than 250% of the Federal Poverty Level for the group size.
 - The group size includes the applicant + spouse + dependent children (natural or adopted children only). The income of both the applicant and the spouse is counted during eligibility determinations.
 - Only about ½ of earned income (wages or selfemployment) is counted.
 - ▶ For a group size of one, the countable monthly income limit is \$2,683.33 in 2021.

MAPP Premiums

Premiums are calculated when your gross monthly income is above 100% of the Federal Poverty Level for one.

A premium is calculated if gross monthly income exceeds \$1,073.33 per month in 2021.

How is MAPP different than other Medicaid programs?

Under the Medicaid Purchase Plan (MAPP), applicants:

- Receive the same health benefits offered through the Wisconsin Medicaid Program.
- May earn more income, than other Medicaid recipients, without losing health care coverage.
- Are allowed increased personal and financial independence through higher asset limits and saving opportunities, known as Independence Accounts.

Independence Accounts

MAPP participants are able to establish Independence Accounts in order to save more than the \$15,000 asset limit. Through MAPP, you are able to save up to 50% of your gross annual earnings in an Independence Account. The funds set aside in such an account are not counted as assets for MAPP or other EBD Medicaid programs.

You can only exclude assets in an Independence Account after becoming eligible for MAPP. The assets you have at eligibility will continue to count as assets.

What is Work for MAPP?

There are a number of ways to meet the work requirement for MAPP. For example, you can receive wages from an employer, you can be self-employed, or establish an informal work arrangement with someone you know.

If you are in the process of looking for employment, it is possible to meet the work requirement for up to 12 months by enrolling in the Health and Employment Counseling (HEC) Program.

If you are self-employed, it is not required that your business realizes a profit, just that it generates some compensation at least once in a calendar month. Loans, gifts, awards, prizes, and reimbursement for expenses do not count as compensation for MAPP.

Informal work arrangements must be regular and compensated at an equivalent of the minimum wage.

Health and Employment Counseling (HEC)

HEC is a program that allows you to become eligible for MAPP while you are looking for a job. HEC periods last for nine months. It is possible to ask for a threemonth extension if needed, for a total of twelve months.

HEC ends when you become employed anytime within the nine to twelve-month period. If you do not meet the work requirement at the end of the HEC period, MAPP eligibility ends.

Enrolling in HEC involves completing the HEC screen. When completed, the HEC screen is submitted to the HEC Manager at Department of Health Services. Individuals can only enroll in HEC two times in a fiveyear period. Each HEC period must be separated by six months.

For more information about HEC, you can contact the State HEC Manager at 866-278-6440.

How to Apply for MAPP?

You can apply for MAPP online at **www.access.wisconsin.gov** or by contacting your local Income Maintenance Consortium.

For a list of the Consortiums you can go to www.dhs.wisconsin.gov/forwardhealth/imagency/



2701 International Lane, Suite 210 | Madison, WI 53704 | eri@eri-wi.org email 608-246-3444 phone | 855-401-8549 toll-free | 608-246-3445 fax

in