

# Is your Medicaid Spend Down keeping you from the SCCCMH services or classes you want?



**With Freedom to Work Medicaid, there are ZERO FEES FOR ALL SCCCMH SERVICES AND CLASSES**

**Freedom to Work Medicaid** is a way to eliminate your Medicaid Spend Down, also known as a Medicaid Deductible. You may be eligible for **Freedom to Work Medicaid** by working a job for **as little as one hour a month**. In today's workforce, jobs can be traditional employment or "gig" work, such as:

- Working for InstaCart, Uber, or Lyft
- Babysitter or nanny
- Cleaning services for a friend or family member
- Sewing, knitting, mending
- Laundry
- Transportation
- Lawn care
- Doing dishes
- Food delivery driver
- Handyman/woman
- House sitter
- Pet sitter

**To qualify for Freedom to Work Medicaid, you must:**

- Live in Michigan
- Be **between 16 and 64 years old**
- Be working, AND
- Be a U.S. citizen or meet specific noncitizen requirements
- Must have a disability that meets Social Security's definition of disability for adults:
  - *A physical or mental impairment or combination of impairments AND*
  - *The condition has lasted or is expected to last for at least 12 months*
- Have 2024 monthly wages above zero but below \$3,137.50
- Initially have assets below \$9,430.00 (effective 1/1/2024)  
Afterward, the annual asset limit is \$75,000 to remain eligible

# Benefits of Freedom to Work Medicaid



- \$0 monthly premiums if your monthly household income is \$1,677 or lower
- Monthly premiums are less than your monthly Spend Down amount (possibly free!)
- Full Medicaid on the first day of each month
- Services are covered by other Medicaid Providers outside of SCCCMH
- A job allows you to earn your own money and help you make social connections
- You may be able to work from the comfort of your own home
- If you stop working due to medical necessity or are involuntarily laid off, Medicaid services will continue for up to 24 months in each instance

## Free SCCCMH Services Could Include:

- Case Management
- Peer Support
- Recovery Coach Services
- Nursing
- Mental Health Assistant
- Employment Services
- In-Shape Services

## Free SCCCMH Classes Could Include:

- 4-Point Recovery
- Active Treatment
- Club House Membership
- Coping Skills
- Creative Arts
- Crochet to Cope
- Don't Sugarcoat It; Know It
- Dual Recovery Anonymous
- Grief & Loss
- Home Style Cooking
- Mindfulness Meditation
- Music & Minds Revived
- Persuasion
- Socialization
- Stress and Anger Management
- TREM Group for Women
- Veggies and Blooms
- Wellness Recovery Action Plan
- Wire Wrapping Crafts
- Women's Trauma-Sensitive Yoga

# Myths and Facts About Freedom to Work Medicaid

## Myth



I can't work because of my disability.

I will lose my SSI/SSDI benefits when I start to work.

If I work, I will lose my health benefits.

If I start working, Social Security will decide I'm not disabled anymore.

There are no resources that can help me find and keep a job.

I can't afford the extra costs of starting to work.

I don't need my benefits as long as I have a job, but if I have to stop working because of my disability, I won't be able to get my benefits back.

## Facts



Many people with disabilities are able to work.

There are ways you can work AND keep your SSI/SSDI benefits.

There are ways you can work AND keep your health benefits.

With Freedom to Work Medicaid, you are able to work as little or as much as you are able.

SCCCMH has resources to help you find and keep a job of your choosing.

Benefit Coaches can do a Financial Forecast to show how you can work and get ahead.

Safety nets for SSI and SSDI will help you maintain access to your benefits when you work.



- You **DO NOT** need a bank account for proof of income
- You **CAN** be paid cash
- You **CAN** work for family and non-family members
- Working **CAN** lead to more income and greater independence
- Working **DOES NOT** have to mean a traditional 9-5 job. With gig work, you **CAN** work as little or as much as you feel able.

## Applying For Freedom to Work Medicaid

You can apply for Freedom to Work Medicaid by:

- Going online using [MIBridges](#) or [HealthCare.gov](#)
- Using form [DCH-1426](#) and giving it to your [county human services agency](#).
- Asking a member of your SCCCMMH care team (case manager, clinician, peer support specialist, navigator, or FIPA tech) for more information and assistance with applying

**APPLY NOW**

Visit [DB101 Michigan - Benefits Planning](#) for a Freedom to Work Medicaid monthly premium estimate.