

# **The Employed Individuals with Disabilities (EID) Program: Resource Limits**

The Employed Individuals with Disabilities (EID) Program provides Medical Assistance (also known as Medicaid) to Marylanders with disabilities who work for pay and meet a few other conditions. One condition is that your countable resources (assets) must be below \$10,000.

Here is some information about the resource rules for the EID Program – which resources are counted, which are not, and some options if your resources are over the limit for EID.

## **What Is a “Countable” Resource?**

A resource or asset is money or property you own. Some resources are “countable” toward the resource limits for the EID Program. Others are not.

## **What Are Examples of Resources That Are “Countable”?**

- Cash
- Bank accounts
- Stocks, bonds, dividends
- Certificates of deposit (CDs) and money market accounts
- Mutual fund shares
- Individual Retirement Accounts (IRAs)
- Individual Development Accounts (IDAs)
- The cash value of life insurance policies that can be cashed in while the insured person is still alive, such as whole life
- Annuities that may be cashed in
- Profit sharing plans that permit early withdrawal
- Ground rents
- Most real estate, other than the house you live in
- Inheritances (except property that does not go through probate and jointly-owned property)

## **How Much Can You Have in “Countable” Resources and Still Qualify for EID?**

You can have \$10,000 or less in resources.

## **What Are Examples of Resources That DON'T Count?**

- The house you live in and the land it's on
- Motor vehicles
- 401(k), 403(b), pension and Keogh plans
- Household goods necessary for the maintenance, occupancy and use of the home, and most personal effects (**Except** for luxury items like expensive furs and jewelry)
- Certain qualifying special needs trusts
- Life insurance that can't be cashed in until the insured person dies, such as term policies
- Certain types of home energy assistance
- Burial savings accounts up to \$1,500
- Irrevocable funeral funds, plans, agreements, trusts, insurance, or contracts of any value if a funeral home is designated to receive the proceeds
- Burial plots
- Earned Income Tax Credit funds
- Federal income tax refunds
- Education assistance
- Certain escrow accounts, such as security deposits
- Housing assistance through public subsidized housing programs
- Money and property in a Plan for Achieving Self Support (PASS). A PASS is an agreement with Social Security that lets an individual set aside money or property to pay for expenses needed to reach a work goal, and receive higher SSI (Supplemental Security Income) checks to help offset the costs.
- HUD Family Self-Sufficiency (FSS) Program escrow account funds. A FSS may be used by people who live in public housing or who have Housing Choice Vouchers. The FSS holds funds that help the individual or household become more self-sufficient by paying for education, job training, counseling, childcare, or transportation aid.
- Certain kinds of income-producing property
- Crime victims compensation, for expenses incurred or losses suffered
- Disaster relief assistance
- Certain assistance received if one's property is acquired, rehabilitated, or demolished for a federally-funded project
- Cash or replacement received for the loss of a resource (such as a house or car) that is not countable is usually not counted for 9 months

## **Who Can Help If You Have Questions About Countable Resources?**

People with disabilities who apply for Medical Assistance, including through the EID program, have access to a variety of instruments that permit them to retain otherwise countable funds that can be used (even after eligibility has been determined) to pay for expenses related to their disability-related care, education, comfort and support. As the rules are complicated, and everyone's circumstances differ, there is no substitute for advice from a lawyer who will explain the options and advise you based on your own situation. To find an attorney, you can contact:

The Maryland Disability Law Center

[www.mdclaw.org](http://www.mdclaw.org)

1-800-233-7201 (call for intake, Monday – Friday, 10:00 am – 12:00 pm)

OR

The Legal Aid Bureau

[www.mdlab.org](http://www.mdlab.org)

(see web site for office locations and telephone numbers)

## **Who Can Help If You Have Questions About EID Procedures Or Want to Find Out the Status of Your Application?**

The EID eligibility case managers process EID applications, redeterminations, and premium payments. They are located within Division of Eligibility and Waiver Services (DEWS). Be sure to mention EID, because DEWS is responsible for a number of different programs.

Division of Eligibility Waiver Services, EID Program

6 St. Paul Street, 4<sup>th</sup> Floor

Baltimore, MD 21202

The hotline telephone number is 410-767-7090.