

# **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 if you are unmarried and \$15,000 if you are married.

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 if you are not married and \$15,000 or less if are married.

## 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:

Disability Rights Maryland

<https://disabilityrightsmd.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 Eligibility Determination Division (EDD). Be sure to mention EID, because EDD is responsible for a number of different programs.

Eligibility Determination Division

EID Program

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

Baltimore, MD 21202

The hotline telephone number is 410-767-7090.