

# WEST VIRGINIA CODE: §9-4D-2

## §9-4D-2. Definitions.

As used in this article:

(1) "Approved accounts" means any retirement account that the secretary has determined is not to be included as an asset in determining the eligibility of an individual for participation in the buy-in program. Approved accounts may include, but not be limited to, private retirement accounts such as individual retirement accounts; other individual accounts; and employer-sponsored retirement plans such as 401(k) plans, Keogh plans and employer pension plans.

(2) "Basic coverage group" means an optional coverage group as defined by the Ticket to Work and Work Incentives Improvement Act of 1999.

(3) "Copayment" is a fixed fee to be paid by the patient at the time of each office visit, outpatient service or filling of prescriptions.

(4) "Cost-sharing" means the eligible participant will participate in the cost of the program by paying the enrollment fee, monthly premiums and copayments if established by the department.

(5) "Countable income" means income that does not exceed two hundred fifty percent of the federal poverty level: *Provided*, That for purposes of this article, countable income does not include:

(A) The income of the individual's spouse, parent or guardian with whom he or she resides; and

(B) Income disregarded under the state Medicaid plan's financial methodology, including income disregarded under the federal supplemental security income program (42 U.S.C. §1382) as impairment-related work expenses.

(6) "Countable resources" includes earned and unearned income: *Provided*, That countable resources do not include:

(A) Liquid assets of up to \$5,000 for an individual;

(B) Liquid assets of up to \$10,000 for a family;

(C) Retirement accounts; and

(D) Independence accounts.

- (7) "Department" means the Department of Human Services.
- (8) "Disability" means a medically determinable physical or mental condition that:
- (A) Can be expected to result in death or has lasted, or can be expected to last, for a continuous period of not less than twelve months; and
  - (B) Renders a person unable to engage in substantial gainful activity; and
  - (C) Is a disability defined by social security administration criteria and has been determined by either the social security administration or the department.
- (9) "Eligible buy-in participant" means an individual who:
- (A) Is a resident of the State of West Virginia;
  - (B) Has a disability as defined herein;
  - (C) Is at least sixteen years of age and less than sixty-five years of age;
  - (D) Is engaged in competitive employment, including self-employment or nontraditional work that results in remuneration at or above minimum wage in an integrated setting;
  - (E) Has countable resources that do not exceed the resource limits as defined in this article; and
  - (F) Has countable income that does not exceed the income limits as defined in this article.
- (10) "Enrollment fee" means a one-time fee to participate in the Medicaid buy-in program.
- (11) "Federal benefit rate" is the amount of monthly federal or state benefits paid to persons with limited income and resources who are age sixty-five or older, blind or disabled.
- (12) "Federal poverty level" means the level of personal or family income below which one is classified as poor according to federal governmental standards, commonly referred to as the federal poverty guidelines which are issued and printed each year in the federal register.
- (13) "Income" means money earned from employment wages or self-employment earnings and unearned money received from any other source.
- (14) "Independence accounts" are department-approved accounts established with the department solely by funds paid from the earned income of an eligible buy-in participant to cover expenses necessary to enhance or maintain his or her independence or increase employment opportunities. Approved expenditures from the funds may include: Educational expenses; work-related expenses; home purchase or modification; transportation; medical expenses; assistive technology and related services; or for short-term living expenses in times of qualified emergencies as determined by the department.

(15) "Liquid assets" are cash or assets payable in cash on demand, including financial instruments that can be converted to cash within twenty working days. For purposes of this article, national, state and local holidays are not working days.

(16) "Premium" is a monthly fee paid by an eligible buy-in participant to continue participation in the program.

(17) "Resources" are possessions that the eligible buy-in participant owns that could be changed to cash and used for food, clothing or shelter and that qualify as resources under the applicable social security administration guidelines.

(18) "Retirement accounts" are moneys invested in approved retirement funds and accounts that are disregarded as an asset by the department in determining the eligibility of an individual for participation in the buy-in program.