

# Medicaid Work Incentive Premium

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## What is the Medicaid Work Incentive Premium?

The Medicaid Work Incentive (MWI) Premium is a program for working people with disabilities who do not qualify for Medicaid because of their income and/or assets. The purpose of this program is to encourage people with disabilities to return to work or to increase their current earnings.

The MWI Premium gives you the option to pay a premium to get medical coverage for your needs. The MWI Premium is not the Medicaid Spenddown program.

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## Benefits of the MWI Premium

- Receive the same healthcare benefits as other Medicaid programs, including dental care (see the [What is Medicaid?](#) brochure)
  - Earn more money without the risk of losing healthcare coverage
  - Save for big purchases, education, or retirement
  - Gain self-sufficiency
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## To qualify for MWI you must:

- **Have a disability**  
You must have a medically determinable physical or mental impairment which has been recognized by the Social Security Administration or the State Medicaid Disability Office (see the [Disability Medicaid](#) brochure).
- **Be employed**  
There is no minimum number of hours or minimum wage required to qualify for the MWI Premium. Your pay stubs or a business plan can verify your employment.
- **Have assets under \$15,000**  
The home you live in, the savings your children own, retirement funds, and one vehicle are not counted as assets.
- **Meet maximum income requirements**  
Your household countable net income must not exceed 250% of the federal poverty level. Countable net income includes all unearned income, plus about half of your earned income.
- **Pay a monthly premium**  
If your countable net income exceeds 100% of the federal poverty level, you will be required to pay a monthly premium. Your monthly premium will be between 5-15% of your countable net income.

The premium must be paid for with cash, check, or a money order each month to receive coverage under the Medicaid Work Incentive program.

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## Utah Work Incentive program (UWIP)

The overall goal of the UWIP is to create a comprehensive, consumer-responsive system of work-supports that will increase employment outcomes for individuals with disabilities in Utah. UWIP assists with the implementation of the Medicaid Work Incentive Premium for working people with disabilities, expansion of Employment-Related Personal Assistance Services (EPAS) through the Medicaid state plan, and conducts training for service workers and outreach to individuals with disabilities to explain the program.

### Guidelines and income limits

2024 federal poverty level (FPL) guidelines	
Household size	100% FPL
1	\$1,255
2	\$1,704

Medicaid Work Incentive (MWI) Premium	
Household size	Maximum income limit per month
1	\$3,138
2	\$4,259
3	\$5,380
4	\$6,500
5	\$7,621
6	\$8,742
7	\$9,863
8	\$10,984

### How do I apply?

Apply online: [medicaid.utah.gov](https://medicaid.utah.gov)

Call for an application or with questions: 1-866-435-7414

Apply by mail or in person at a DWS office. Contact DWS: 1-866-435-7414

### Department of Health and Human Services Department of Workforce Services

Equal Opportunity Employer/Program Auxiliary aids and services are available upon request to individuals with disabilities by calling (801) 526-9240.

Individual with speech and/or hearing impairments may call Relay Utah by dialing 711.

Spanish Relay Utah: 1-888-346-3162

Medicaid | 801-538-6155 or 1-800-662-9651 | [medicaid.utah.gov](https://medicaid.utah.gov)