

What You Should Know about Health Benefits for Workers with Disabilities

Health Benefits for Workers with Disabilities (HBWD) has expanded to allow more people to get affordable medical care. HBWD offers health benefits to qualified Illinoisans, age 16 through 64, with disabilities who work. This expansion allows you to return to work, work more hours or move up the ladder to a better, higher paying job.

Now you can make more money from your job and have more assets and still get a medical card. You can have up to \$25,000 in assets. Your home and car do not count. Plus, you can have an unlimited amount in a retirement account, such as an IRA or 401K and most medical savings accounts are exempt.

HBWD Advantages

- Earn more money
- Save more money
- Pay low monthly premiums
- Continue to pay the same low co-pays for a wide range of medical services
- Invest for your future with unlimited exempt retirement accounts and most medical savings accounts
- Use HBWD coverage to supplement other insurance, like employer coverage or Medicare.

What are the income limits?

Family Size	Net Monthly Income
1	\$3,159
2	\$4,250
3	\$5,340
4	\$6,431

To get HBWD, you pay a monthly premium. Below is a sample of the premiums.

Monthly Premium Amounts

Income From Work	SSI, SSDI or Other Unearned Income				
	\$0 – \$250	\$251 – \$500	\$501 – \$750	\$751 – \$1,000	\$1,001 – \$1,250
\$0 – \$250	\$0	\$19	\$38	\$56	\$75
\$251 – \$500	\$6	\$25	\$44	\$63	\$81
\$501 – \$750	\$13	\$31	\$50	\$69	\$88
\$751 – \$1,000	\$19	\$38	\$56	\$75	\$94
\$1,001 – \$1,250	\$25	\$44	\$63	\$81	\$100
\$1,251 – \$1,500	\$31	\$50	\$69	\$87	\$106
\$1,501 – \$1,750	\$38	\$57	\$76	\$94	\$113
\$1,751 – \$2,000	\$44	\$63	\$82	\$100	\$119

To find out more or to apply for HBWD, you may visit our Web site at www.hbwdillinois.com or call 1-800-226-0768 (TTY: 1-866-675-8440). The call is free.

Remember!

If you're already on HBWD, you must call us within 30 days after your employment ends.