

# State Health Insurance Assistance Program (SHIP)

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

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## Employed Individuals with Disabilities (EID)

The Employed Individuals with Disabilities (EID) Program extends Medical Assistance (Medicaid) health benefits to working Marylanders with disabilities for a small fee.

### EID BENEFITS

Under the EID program, you are able to qualify for Medicaid even if you exceed Medicaid income or resource levels. And you can have Medicare or private health insurance benefits while enrolled in the EID program.

This program covers most medical services for those who do not have other health insurance, or it supplements private insurance and pays for some services not covered by other health insurance. You can go to any fee-for-service Medicaid-accepting provider for:

- Inpatient and outpatient care (such as physician and clinic visits)
- Mental health services
- Prescription drugs
- Personal care services

### ELIGIBILITY

To qualify for this program you must meet the all of the following criteria:

- 18-64 years of age
- Working for pay-earn taxable income
- A U.S. Citizen or "Qualified Alien"
- Have a medical condition that meets Social Security's definition of a disability.
- Have "countable" income:
  - \$3,035 per month if you are single (\$36,420 a year)
  - \$4,115 per month for a married couple (\$49,380 a year)
  - Less than half of earned income counts, so, you may earn \$69,972 (single) or \$94,092 (couple) and still qualify.
- Meet the resource (asset) limit of \$10,000 (single) \$15,000 (married).
  - Resource / asset limits do not include your home, one vehicle, and some retirement accounts such as a 401-K, 403-B, pension and Keogh plans.



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## EID COST

The EID premium cost will depend on your income: It may be \$0, \$25, \$40 or \$55 per month. Other than the premium, if you use providers who accept Medicaid, there are small co-payments (\$1-\$3 for prescription drugs) but you will not pay for other covered services. If the cost of the EID premium is prohibitive, you may request a premium fee waiver for up to 6 months. To qualify, you must demonstrate that the burden of the EID cost would “compromise your ability to obtain and provide basic food, shelter, and clothing for yourself and your legal dependents.” For more information call 410-767-7090.

## HOW DO I APPLY FOR THE EID PROGRAM?

**To apply for EID, Download and complete the EID application form:**

<https://medicareabcd.org/wp-content/uploads/EID-Application-Form.pdf>

If you need help with the application, contact the Center for Independent Living  
Shannon Minnick: 240-638-0070 or 240-777-1022, email: [SMinnick@innow.org](mailto:SMinnick@innow.org)

1) Mail your completed application to the Eligibility Determination Division

**EID Program  
Maryland Department of Health  
6 St. Paul Street, 4th Floor  
Baltimore, MD 21202**

For frequently asked questions: FAQs see:

<https://mmcp.health.maryland.gov/eid/Pages/FAQs.aspx>

For more information:

[https://mmcp.health.maryland.gov/eid/Pages/Home.aspx#Who\\_is\\_Eligible](https://mmcp.health.maryland.gov/eid/Pages/Home.aspx#Who_is_Eligible)

[https://health.maryland.gov/newsroom/Pages/Employed-Individuals-with-Disabilities-\(EID\)-Program-.aspx](https://health.maryland.gov/newsroom/Pages/Employed-Individuals-with-Disabilities-(EID)-Program-.aspx)