



Qualified Disabled and Working Individual

Program Description

The Qualified Disabled and Working Individual (QDWI) program helps working individuals with disabilities, whose incomes do not exceed 200 percent of the federal poverty level, who have limited financial resources and are not otherwise eligible for medical assistance.



Program Benefits in 2003

Benefit	Expenses Covered						
<u>Medicare Monthly Premiums</u>							
Medicare Part A	<table> <tr> <td>40+ quarters of employment</td> <td>\$0 per month</td> </tr> <tr> <td>30-39 quarters of employment</td> <td>\$175 per month</td> </tr> <tr> <td><30 quarters of employment</td> <td>\$319 per month</td> </tr> </table>	40+ quarters of employment	\$0 per month	30-39 quarters of employment	\$175 per month	<30 quarters of employment	\$319 per month
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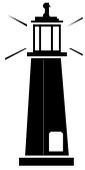
Eligibility for QDWI Program

Individuals are eligible for the QDWI program based on income levels and financial resources. The following table outlines income limits for the continental United States, plus Alaska and Hawaii. In order to be eligible, beneficiaries must have monthly income equal to or below the specified amount.

State	Monthly Income Limits for 2002*		Resource Limits**	
	Individuals	Couples	Individuals	Couples
U.S.	\$3,039	\$4,065	\$4,000	\$6,000
Alaska	\$3,779	\$5,062	\$4,000	\$6,000
Hawaii	\$3,485	\$4,665	\$4,000	\$6,000

*Includes additional earned income limits.

**Individual states may have more generous requirements.



Financial resources or assets may include:

- Cash
- Bank accounts (such as savings and checking)
- Stocks, bonds, annuities, and CDs
- Real and personal property (other than home and automobile)
- Trusts
- Life insurance, if face value is greater than \$1,500
- Other items that may be converted into cash and used for food, clothing, or shelter

