

Division of Health Care Financing and Policy
1100 E. William Street, Suite 101
Carson City, NV 89701

Health Insurance for Work Advancement (HIWA)

The **HIWA program** is a Medicaid option that allows you to work, earn money, and have affordable health insurance coverage. It is a program to provide medical assistance to persons who are employed and have disabilities.

The **HIWA program** is a part of the Social Security Administration Ticket to Work Act. HIWA was created pursuant to NRS 422.2715. The goal of the **HIWA program** is to help Nevadans with disabilities stay independent and productive at work with a health insurance plan that's affordable, flexible and comprehensive.

Eligibility Criteria:

Citizenship, residency, disability and current employment are requirements of the program. Eligibility is determined by the Division of Welfare and Supportive Services (DWSS). You may submit an application to DWSS by visiting <https://dwss.nv.gov/>.

The resource limit is \$15,000. A vehicle, special needs trusts, medical savings accounts and tax refunds are some of the resources which are excluded. There are several work-related expenses which are disregarded such as travel-related costs, employment-related personal care aid costs, service animal costs and other costs related to employment.

Maximum gross unearned income limit, prior to disregard is \$699. Maximum gross earned income limit, prior to disregards is 450% of the Federal Poverty Level (FPL). The total net earned and unearned income must be equal to or less than 250% of the FPL. The individual must be disabled as determined by the Social Security Administration, either through current or prior receipt of social security disability benefits. A recipient losing employment through no fault of their own, remains eligible for three additional months provided the monthly premiums continue to be paid. Retroactive enrollment is permitted with payment of monthly premiums.

Call the Reno District Medicaid office at **775-687-1900** for more information.