

Kal's Law

Hawaii's Medicaid Income Disregard Program



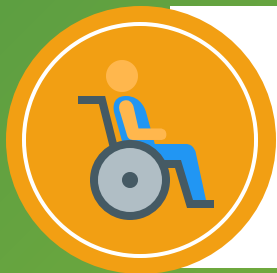
A new program to help people with disabilities work while protecting their medical benefits and supports has recently gone into effect. Here are five things you should know about Kal's Law:



This law eliminates barriers to employment.

Many people with disabilities in Hawaii have been afraid to find a job for fear of losing their Medicaid coverage. Medicaid may be the only medical insurance available to the individual, and it may also be needed to receive Medicaid Waiver services.

1



It was named after Kal Warrington Silvert.

Kal was a bright college student with a disability who dreamed of one day becoming a professor and a writer. Sadly, he learned he could never have the dignity of earning a comfortable living, because he needed nursing services from Medicaid to live.

2



Workers are now able to have higher earnings.

Income up to 138% of the federal poverty level (\$1705 for a household of one) is disregarded when determining eligibility for Medicaid. With all deductions, a worker could earn up to \$5,000/month and keep his or her Medicaid coverage.

3



The law covers most workers with disabilities and raises their asset limit.

To be eligible for the income disregard, workers with disabilities must be between the ages of sixteen and sixty-four. A worker can now hold assets of up to \$7970 for a household of one.

4



The law applies to all wages earned this year.

Now that Kal's Law has gone into effect, it applies to wages earned from January 1, 2021 to the present. Individuals who may have been turned down for Medicaid earlier this year because their income was too high may want to reapply under the new rule.

5

Kal's Law Creates New Opportunities for Working People with Medicaid

By Ronald Deese

Under Kal's Law a new program will allow working people with a disability in Hawai'i to earn more without losing their Medicaid health insurance. In 2021, for a household of one, the Medicaid Income Limit for a person with a disability was \$1,235 a month. The average income of an individual in Honolulu, Hawai'i is \$57,554 or \$4,796 a month.¹

The new 'Ticket to Work Work and Incentives Improvement Act (TWWIIA) Basic Eligibility Group' would increase this limit to \$1,705 a month for qualifying individuals. This increased income limit can be combined with existing Medicaid work incentive rules such as the Earned Income Exclusion, a rule which allows some work income to not be counted.

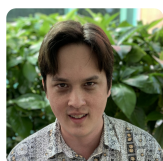
This new program was created through the Hawai'i legislative passage of Act 155 or 'Kal's Law.' The law was named in honor of Kal Warrington Silvert, a UH Mānoa student who dreamed of becoming a writer. Due to a physical disability, Kal required 24 hour care provided through Medicaid. Learn more about Kal and the scholarship fund at the [UH Foundation](#).



For more information about this new Medicaid program, including the requirements to participate, visit www.hireabilitieshawaii.org.

Picture of Kal Warrington Silvert from his UH Foundation scholarship page

About the Author



Ronald Deese is a key figure in advancing the inclusion of people with disabilities in Hawai'i's workforce. He can be reached at rdeese@hawaii.edu or Facebook [@hireabilitieshawaii](#); Twitter [@HireAbilities](#); or YouTube [@Hireabilities](#)

¹ Hawaii State Department of Business, Economic Development & Tourism (2019). https://census.hawaii.gov/wp-content/uploads/2020/10/acs2019_1-yr_DBEDT-highlights.pdf