



The Working People with Disabilities (WPwD) Program

What is the Working People with Disabilities program?

For individuals receiving Medicaid in Florida through the Department of Children and Families, the Working People with Disabilities (WPwD) program allows eligible Floridians enrolled in Home and Community-Based Services (HCBS) waivers to continue receiving Medicaid while working and earning income.

The WPwD program was established January 1, 2020, and House Bill 915, effective May 21, 2026, expands awareness so more eligible Floridians receive information from the Department of Children and Families about this program.

Who is eligible for the WPwD program?

To qualify, you must:

- Be at least 18 years old.
- Have a developmental disability.
- Be enrolled in an eligible Home and Community Based Services Medicaid waiver.
- Be working and earning income.

What are the eligible Home and Community Based Services (HCBS) Medicaid waivers in Florida?

Eligible participants must be enrolled in one of the following HCBS waivers:

- Familial Dysautonomia Waiver
- iBudget Waiver
- Model Waiver
- Intellectual and Developmental Disabilities Comprehensive Managed Care (ICMC) Waiver
- Statewide Medicaid Managed Care Long-Term Care Waiver

How do I enroll in the WPwD program?

- If you meet the eligibility requirements for and are already enrolled in HCBS Medicaid through the Department of Children and Families, the Department of Children and Families will automatically evaluate your eligibility and enroll you into the program if you qualify. No separate application or action is required on behalf of the Medicaid recipient.
- Under House Bill 915 (effective May 21, 2026), you may choose to opt out of the WPwD program by contacting the Department of Children and Families to discuss your specific circumstances. Before opting out, there could be different income and

asset limits that may apply while determining your eligibility, which could affect your Medicaid coverage.

I receive Medicaid through Supplemental Security Income (SSI). Does the WPwD program apply to me?

No. The WPwD program does not apply to individuals enrolled in Medicaid through SSI.

If your earned income causes you to lose SSI because your income exceeds the SSI limit, Social Security Administration (SSA) will send your information to the Department of Children and Families to determine whether you qualify for Medicaid in the state of Florida. If you are determined to be eligible, the Department of Children and Families will also determine whether you qualify for the WPwD program.

Who administers the program?

The Medicaid program in Florida is administered by the Agency for Health Care Administration (AHCA). The Department of Children and Families determines Medicaid eligibility for applicants on AHCA's behalf.

If you receive Medicaid through SSI, your Medicaid eligibility is determined by the SSA. For questions about SSI Medicaid, please contact 1-800-772-1213.

Are the income and asset limits different for the WPwD program?

Yes. The WPwD program allows higher income and asset limits than standard HCBS Medicaid. If you receive HCBS Medicaid and have earned income, the Department of Children and Families automatically evaluates your eligibility using the WPwD income and asset limits.

2026 Income Limits

For 2026, monthly income cannot exceed 550 percent of the Supplemental Security Income benefit rate established by the Social Security Administration.

- Individual: \$5,467 per month
- Couple: \$10,934 per month

2026 Asset Limits

- Individual: \$13,000
- Eligible working couple: \$24,000

When determining eligibility, the Department of Children and Families does not count certain assets, including:

Retirement accounts recognized by the Internal Revenue Service.

- Certain trusts established under section 1917(d)(4)(a) of the Social Security Act, commonly referred to as special needs trusts.

Special needs trusts may help an individual qualify for Medicaid when their assets exceed the WPwD asset limit. Because every situation is different, you should consult an attorney to determine whether a special needs trust is appropriate for your circumstances. If you

need assistance finding an attorney, contact the Florida Bar Lawyer Referral Service at 1-800-342-8011 or visit www.floridabar.org/public/lrs.

Scan the QR code below to view current Medicaid income and asset limits.



Where can I get more information?

For more information about the Working People with Disabilities program, please visit www.myflfamilies.com/medicaid or contact Office of Economic Self Sufficiency's Customer Contact Center 1-850-300-4323.