

Did you know that if you are working and have a disability, you may still be eligible for AHCCCS healthcare coverage?

The Freedom to Work program offers affordable health insurance for a monthly premium of up to \$35 for qualified individuals who are working and have a disability.

If you have a disability and work, Freedom to Work allows you to earn more income while keeping your AHCCCS coverage. The program covers the same services as standard AHCCCS.

How do I qualify for AHCCCS Freedom to Work?

You may qualify for this program if you:

- Are working and paying taxes
- Are age 16-64
- Are an Arizona resident
- Are a United States citizen or a qualified immigrant
- Are not eligible for any other AHCCCS program
- Have a Social Security number or apply for one
- Qualify for at least one of the following disability health benefits
 - You are receiving Social Security Disability Insurance (SSDI) or Supplemental Security Income (SSI); or
 - You have been determined to have a disability by the Disability Determination Services Administration (DDS); or
 - You have been determined medically eligible for the Arizona Long Term Care System (ALTCs)
- Have countable monthly earned income (after allowable deductions) under \$3,325.00 per month (only about half of your earnings will be used as your monthly countable income).
 - Earned income includes wages, commissions, or self-employment income. Unearned income includes inheritance, gifts, or stock dividends.
 - AHCCCS does not count income of your family members, nor unearned income such as Social Security. Assets are also not counted when determining eligibility.

Please note: Changes in income, employment status, or disability determination may require a new Freedom to Work eligibility review.

How do I apply for AHCCCS Freedom to Work?

To apply for the AHCCCS Freedom to Work program, visit healthearizonaplus.gov

For more information on the AHCCCS Freedom to Work program, visit our website: www.azahcccs.gov/Members/GetCovered/Categories/workingdisabled.html

Interested in learning how employment earnings might affect your public benefits?

Arizona Disability Benefits 101 (AZ DB101) is a free online tool that helps people with disabilities understand how work and earnings may affect their benefits. Visit DB101 Arizona or contact your Case Manager or Support Coordinator for assistance.

The Arizona Health Care Cost Containment System (AHCCCS) is committed to ensuring the availability of timely, quality health care. If you know of an AHCCCS member who is unable to access health services, or if you have a concern about the quality of care, please call your AHCCCS health care plan's Member Services number. If your concern is not resolved, please call AHCCCS Clinical Resolution Unit at 602-364-4558, or 1-800-867-5308. This text was summarized for clarity using Microsoft Copilot and reviewed by knowledgeable AHCCCS staff to ensure accuracy and appropriateness.