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>> A General Information About FTW Premiums

## A General Information About FTW Premiums

### Policy

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## Policy

A FTW premium is calculated for all customers who qualify for:

- AHCCCS Medical Services under an AHCCCS FTW coverage group; or
- FTW-ALTCS services and do not have a Share of Cost (SOC).

The FTW premium amount is based on the customer's net countable earned income:

Net Countable Monthly Income	Premium
\$0.00 - \$500.00	\$0
\$500.01 - \$750.00	\$10
\$750.01 - \$1,000.00	\$15
\$1,000.01 - \$1,250.00	\$20
\$1,250.01 - \$1,500.00	\$25
\$1,500.01 - \$1,750.00	\$30

\$1,750.01 - \$2,453.00	\$35
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**EXCEPTION:**

Native American and Alaska Native customers who prove their tribal enrollment are not charged a premium.

**1) Proof of Tribal Enrollment**

Native Americans and Alaska Natives who qualify for FTW must provide proof of tribal enrollment to be exempt from monthly premium charges. Proof of enrollment or tribal membership includes:

- Certificate of Degree of Indian Blood;
- Tribal ID;
- Tribal Census Record; and
- Other document provided by the tribe stating that the person is an enrolled member of the tribe.

If a person claiming to be a Native American or Alaska Native does not provide proof of tribal enrollment, the premium exemption does not apply and a premium may be charged.

If a person is approved with a premium and later provides proof of tribal enrollment, the person is exempt from paying the premium beginning the month after the proof is provided.

**2) When Do Premiums Begin?**

Premiums begin with the month following the month in which the approval is dispositioned.

<Premium Examples>

**3) Informing Customers of the Premium Amount**

An approval notice or change notice is used to:

- Show the customer how countable earned income was calculated;

- Inform the customer of the premium amount;
- Inform the customer of his or her right to appeal the amount of the premium; and
- Advise the customer to report changes in income or work expenses that could cause a change in the premium amount.

**Definitions**

Term	Definition
Freedom to Work (FTW) Program	<p>The FTW program is for people with disabilities who are working.</p> <p>There are two FTW coverage groups:</p> <ul style="list-style-type: none"> <li>• The Basic Coverage Group; and</li> <li>• The Medically Improved Group.</li> </ul>
Freedom to Work (FTW) Premium	<p>An AHCCCS FTW premium is calculated for all customers who qualify for:</p> <ul style="list-style-type: none"> <li>• AHCCCS Medical Services under an AHCCCS FTW coverage group; or</li> <li>• AHCCCS FTW – ALTCS HCBS services.</li> </ul>

**Programs and Legal Authorities**

Program	Legal Authorities
AHCCCS FTW	42 USC 1396a(a)(10)(A)(ii)(XV) and 42 USC 1396a(a)(10)(A)(ii)(XVI)
FTW-ALTCS HCBS	ARS 36-2929 and ARS 36-2950

AAC R9-22-1909

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