



YES! Earn Money Using MAWD in Pennsylvania!

MEDICAL ASSISTANCE FOR WORKERS WITH DISABILITIES (MAWD)

The mission of the PEAL Center is to educate and empower families to ensure that children, youth and young adults with disabilities and special health care needs lead rich, active lives as full members of their schools and communities.

Thank you!



- United Way's #IWantToWork-support
- HUNE-Spanish Language Webinar
- Transition Consults-Presenter
- Pennsylvania Health Law Project-Presenter

Agenda



- Dr. Josie Badger, #IWantToWork: Introduction
- Julia Barol: Introduction to MAWD and Act 69
- Erin Guay: Pennsylvania Health Law Project –What is Expected with the new Law/Changes to MAWD
- William DelToro Vargas – HUNE: MAWD Webinar en español
- Questions



About HUNE

Our mission is to improve educational outcomes for children and youth with all disabilities (emotional, learning, mental, and physical) from 0-26 years of age.

HUNE provides free bilingual (English and Spanish) programs, supports, and services on all aspects of special education. HUNE's programs include special education training and information, support, and limited individual assistance for youth with disabilities and families of exceptional children 0-26 years of age. HUNE also provides an after-school and summer program for youth 14-21 years of age.

Contact HUNE at 215-425-6203 or at contactus@huneinc.org



Dr. Josie Badger – United Way's #IWantToWork

<https://iwanttoworkpa.org/>



Julia Barol, Transition Consults



INTRODUCTION TO MAWD AND ACT 69



Requirements for MAWD

- Be at least 16 but less than 65
- No need to receive SSI/SSDI to get MAWD but must have a documented disability
- Must have less than \$10,000 in countable resources (many resources like a car aren't counted)
- Household income less than 250% Federal Poverty Level after deductions (significant)
- Must work a minimum of 1 hour/month in an ongoing job (Including self employment)
- If receiving waiver services and using MAWD: **all** limits (i.e. income and resources) are increased to MAWD limits

More MAWD

- Must pay a premium – you are working
- 5% of countable earnings – 50% of work income excluded
- Average premium in PA is \$42/Month

Details on Work

For example:

- Babysitting/childcare
- Helping a neighbor with yard work or housework
- Cleaning at your local church or community center

Can be paid in cash. You will need a paystub or a letter from your employer

Details on Resources

Must be less than \$10,000

This includes:

- Checking account
- Savings account
- 401K/IRA
- Stock, Bonds
- Cash Value on a Whole or Universal Life Insurance Policy

Does not include:

- PA ABLE Account
- Home, Car and personal items

Details on Premium

Work Earnings

- If you have unearned income (SSDI) \$20 is not counted
- does not count the first \$65 of earned income, and if there is no unearned income then the first \$85 is not counted
- deducts any impairment-related work expenses, or transportation costs; and
- does not count half of the remainder.

Example

Work Earnings:

- \$3085 per month minus \$85 **exclusions** = \$3000
- No Impairment Related Work Incentives (IRWE)
- \$3000 is divided by 2 (50% exclusion) = \$1500
- \$1500 is multiplied by .05 (**5% of countable earnings**)
- = **\$75 a month premium**

New Legislation: Act 69 of 2021



- The new MAWD provisions **expands the availability of Medicaid to more individuals with disabilities who are working**
- While simultaneously expanding financial eligibility for home and community-based services through Medicaid waivers

Act 69 of 2021

- Creates a new category of MAWD called **“Worker with Job Success.”**
- Increases the income ceiling for those on already on MAWD
- Allows working individuals who have been on MAWD for previous 12 consecutive months **to keep MAWD coverage when their income goes above the current MAWD income limit (250% of FPL) if income, after earned income deductions, does not exceed 600% of the FPL**

Act 69 of 2021

- These individuals will move into the new **“Worker with Job Success”** category of MAWD.
- Note: Persons applying for MAWD for the first time cannot apply for the new MAWD category (Worker with Job Success) given the requirement that someone must have MAWD for 12 months before they can qualify for the new category with the higher income limits

ACT 69 Of 2021

- Allows for any assets accumulated by a Worker with Job Success, while enrolled in that category, to be disregarded
- Allows MAWD enrollees to remain eligible should they save or get assets that exceed \$10,000, even if they subsequently reduce working hours and go back into the regular category of MAWD
- Increases monthly MAWD premiums for most people in the Workers with Job Success category to 7.5% (from 5%)



PENNSYLVANIA HEALTH LAW PROJECT



Medical Assistance for Workers with disabilities

MAWD Expansion Is Coming

- Workers with Job Success (WJS) will be fully implemented after the Public Health Emergency Ends
- People who have been on MAWD for the last 12 months, without a break, can start earning more money now!
- WJS can help people with HCBS Waivers work more/earn more and keep their Waiver benefits

WJS – What We Know

- Income Limit – 600% FPL after deductions
- Premium amount will depend on income - CAO may look at Adjusted Gross Income
 - Most people will pay 7.5% of their countable monthly income
 - Some with the highest income will pay a “full cost premium” - \$948/month in 2022
- After someone moves to WJS, they can have resources >\$10,000
 - Excess resources will be disregarded if they move back to regular MAWD
- People who qualify for more than one Medicaid category can choose to be in MAWD

WJS – What We Don't Know Yet

- **Exact start date** – depends on when COVID related Public Health Emergency Ends (currently in place until July and may be extended)
- **Process to credit people for MAWD eligibility during the PHE**
 - People who would have been in MAWD but weren't because of the COVID PHE continuous eligibility protections
- **How well caseworkers at the CAO will understand this new program**
- **What notices will say**

Example 1 – Someone on Waiver Who Starts Working

- **Ruth is on the CHC Waiver. She gets \$1,520/month Social Security Disability. She starts a job where she earns \$2,265/month gross.**
- Waiver Eligibility – Income limit is \$2,523/month
 - There are no income disregards under the Waiver category of Medicaid
 - Ruth's countable income for Waiver = \$3,785 (\$1520 + \$2265)
 - Ruth is over income for the Waiver category
- MAWD Eligibility – Income limit is \$2,832/month
 - There are income disregards under the MAWD category – significant disregards for earnings!
 - Ruth's countable income for MAWD = \$2,600 (countable SSDI is \$1500 (\$1520-\$20) + countable earnings is \$1100 (\$2265 - \$65=\$2200/2=\$1100))
 - Ruth's countable income is below the MAWD limit so she can get MAWD and keep her Waiver!
 - Ruth's MAWD premium will be \$130/month (5% of \$2,600)

Example 2 – Someone on MAWD who gets promotion

- **George has a disability and is working full-time. He currently earns \$60,000/year. He gets a promotion where his earnings will increase to \$75,000/year. George has been on MAWD for 2 years.**
- With his increased earnings, George's countable earnings will be above the MAWD income limit (unless he has IRWE's)
 - New Monthly gross earnings = \$6,250
 - Countable earnings for MAWD = \$3,092.50 ($\$6,250 - \$65 = \$6,185 / 2$)
 - MAWD income limit = \$2,832
 - George's income is over MAWD BUT he will continue to get Medicaid by moving to Workers with Job Success!
 - His premium will increase from \$124/month to \$232/month (7.5% of \$3092.50)

Questions



Evaluation: Medical Assistance for Workers with Disabilities



HOW TO SCAN QR CODE



Open the Camera APP on your phone.



Point the camera at the circle.



Tap the screen to open the page.



<https://www.surveymonkey.com/r/PEALtrainingeval>

Serving families across PA with offices in Pittsburgh and Philadelphia

Presenter Contact Information

- Josie Badger: josiebadger@gmail.com
- Julia Barol: julia@transitionconsults.com
- Erin Guay: eguay@phlp.org