



ENABLE WORK

Unlocking the Poverty Trap for Workers with Disabilities

The financial conundrum that many Georgians with significant disabilities who are able to work remain unemployed or underemployed in order to not risk losing their necessary Personal Assistant Services. The individual loses out on rewarding opportunities for personal and professional advancement, while Georgia loses tax dollars that workers with disabilities could contribute when they work to their full potential. Modernizing the Georgia's Medicaid for Workers with Disabilities (GMWD) is a great start at meaningful policy that promotes work and sharing the cost of services is a common sense approach and 45 other states have enacted such a policy.

Modernization of the Georgia's Medicaid For Workers with Disabilities (GMWD) Buy-In Program

OVERVIEW : Georgia Medicaid for Workers with Disabilities (GMWD) provides new options for people with disabilities who are working the opportunity to buy health care through Georgia Medicaid. GMWD offers Medicaid coverage to working age people who have a disability that is permanent but stable and have a desire to return to work.

GMWD establishes a public policy that encourages work. Many people with disabilities can work at least part time, earn money and pay taxes. Generally, people are healthier - both physically and mentally - when they have meaningful, productive lives. An equally important but often overlooked benefit is that a GMWD program can allow people to save money. GMWD will exempt Medical Savings Accounts and approved Independence Accounts to enable an individual to save for adaptive equipment such as a lift-equipped vehicle or overhead lift system.

WHAT ARE THE ADVANTAGES AND DISADVANTAGES TO MODERNIZING THE GMWD BUY-IN PROGRAM : The main advantage is that our public policy should incentivize working and saving to the greatest extent possible. Secondly, there is considerable evidence that working decreases health care expenditures. A 10 year study of Working Healthy Kansas, the name of the Buy- In program in that state, revealed that participants' medical costs were 66% less than for non-working Medicaid beneficiaries. In some instances, workers who are full time may be included in an employer health plan which would further reduce Medicaid outlays. Thirdly, as people earn more, they purchase more goods and services thereby stimulating the economy and paying more taxes. Finally, there is dignity in work and in paying a reasonable insurance premium!

ELIGIBILITY REQUIREMENTS : To qualify for GMWD, an individual must meet all of the following criteria -

- Have a disability that meets the Social Security Administration's definition of disability
- Be employed (either wage or self- employment) and receiving compensation from that employment
- Be a Georgia resident
- Be at least 16 years of age, but less than age 65
- Have countable income* less than 350 percent of the Federal Poverty Level (FPL)
- Have resources less than \$10,000 for an individual, \$15,000 for a couple

*When determining an individual's countable income, the state Medicaid agency begins by looking at money received from work, benefits, and other sources. The first \$20 of unearned income (SSDI, VA benefits etc.) is excluded. Next they look at gross earnings from employment. If the individual does not have unearned income the first \$20 of the gross earned income is excluded. Then \$65 of earnings are excluded and finally half of the remaining earnings is excluded. The result is the countable income amount, which is used to determine eligibility for GMWD. Unlike other Medicaid groups, resources do not include certain retirement accounts such as a 401(k), 403(b)

PREMIUM COSTS: GMWD participants may be required to pay a monthly premium ranging from \$0-\$150. Premium amount is based on the individual's age and total countable income.