Medical Assistance for Workers with Disabilities & Workers with Job Success



Amy E. Lowenstein ALowenstein@phlp.org Pennsylvania Health Law Project

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Medicaid Continuous Coverage Unwinding

- During COVID pandemic most people kept Medicaid and Waiver even if:
 - No longer eligible
 - Didn't send in renewal
- Included 6,500 ODP Waiver Participants
- April 1, 2023 Eligibility and Renewal Rules Restarted
 - Everyone on Medicaid or Medicaid Waiver will have coverage reviewed within a year
 - Must complete renewal paperwork to keep coverage
- Reconsideration: If lose coverage for not completing renewal, have up to 90 days to submit the renewal paperwork to have coverage reinstated.
- Appeal within 15 days of termination notice date to keep benefits in place!

Medical Assistance for Workers with Disabilities (MAWD)

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- Medicaid coverage, including Waiver Services!
- Ages 16-64
- Higher income & resource limits than Medicaid and Waivers
- Minimal work requirement
- Disability Does not mean unable to work!
- Pay monthly premium of 5% MAWD recipient's monthly income

MAWD Financial Limits

Income (2023) (up to 250% FPL)

Household Size	Monthly
Single	\$3,038
Married	\$4,109

Asset Limit: \$10,000

Not All of the Income Counts

Unearned Income

Subtract \$20

Earned Income

- Subtract \$65 (plus any remainder from \$20 unearned income disregard)
- Subtract disability related work expenses
- Divide in half

MAWD & HCBS Waiver Programs

 People over income or resource limit for HCBS Waiver can get Waiver if eligible for MAWD

• Must:

- 1. Meet all MAWD eligibility requirements; and
- 2. Functionally qualify for Waiver

Example: Rory wants Waiver Services

- Rory is clinically/medically eligible for a Medicaid Waiver
- Rory gets \$1,500 in SSDI per month before Medicare premium deducted



- Rory's countable income for a Waiver is \$2,805 (\$1,500+\$1,305)
- The Waiver income limit is \$2,700. Rory is ineligible. But...





Example: Rory's MAWD Eligibility

- Rory gets \$1,500 in SSDI per month before Medicare premium deducted
 - \$1,500 \$20 = **\$1,480** countable unearned income



- \$1,305 \$65 = \$1,240
- $$1,240 \div 2 = 620 countable earned income
- Rory's countable income for MAWD is **\$2,100** (\$1480+\$620)
- Rory is income eligible for MAWD and can now get a Waiver too



Workers with Job Success (WJS)

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Pathway for individuals with disabilities to increase their income and assets above the normal MAWD limits without losing health coverage or HCBS waiver services.

Workers with Job Success (WJS)

- Medicaid coverage, including Waiver Services!
- Eligibility
 - Same age, disability and work requirements as MAWD
 - Be enrolled in MAWD during the last 12 months, without a break
 - Income above MAWD level but below WJS level
 - Meet resource limit at eligibility
- Pay monthly premium of 7.5% MAWD recipient's monthly income.
 Highest income recipients pay full premium
- See DHS Workers with Job Success FAQ (<u>here</u>)

WJS Financial Limits

Income (2023) (250-600 % FPL)

Household Size	Monthly
Single	\$3,038.01 - \$7,290
Married	\$4,109.01 - \$9,860

Asset Limit:

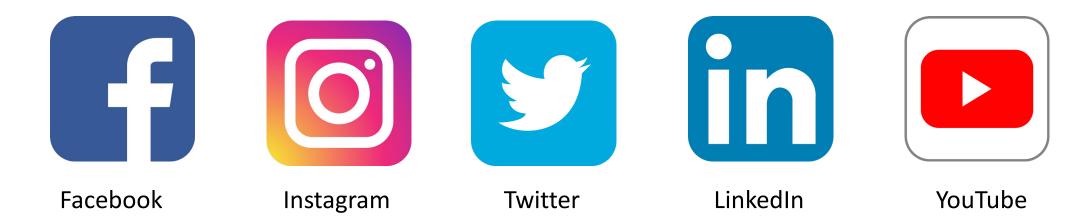
- \$10,000 at enrollment
- None after enrollment

Example: Rory (again)

- Rory has been on MAWD for two years
- Rory gets SSDI, has a job and has countable income, for purposes of MAWD & WJS of \$2,100 per month
- Rory gets married and Rory's spouse has countable income of \$2,700 per month.
- Their combined countable monthly income is \$4,800
 - Above the MAWD limit for a couple, but within the WJS limit
- Rory is eligible for WJS and can keep the Waiver too

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