

MD Employed Individuals W/ Disabilities Program- AKA Medicaid Buy In

BY NICOLE LEBLANC

Maryland EID , What is it?

- **MD Medicaid Buy In program called EID (for short) allows people with disabilities to work and keep Medicaid benefits and earn more money. Enrollees pay a small fee based on income. Anyone working who gets SSDI is also eligible. Being on SSDI is Not a requirement as long as you have proof of disability from a doctor's statement. Maryland has one of the best Medicaid Buy in programs in the country.**

EID-Medicaid Buy In Premium Cost

- **Employed Individuals with Disabilities Premium cost can range from \$0-to as much as 55+ a month.**
- **Under the new rules for EID premiums will be set at an amount based on a person's work earnings. So in other words the more you make the more you pay. The less you make the less you pay.**
- **EID also has a financial hardship form for people to ask for fee waiver for up to 6 months. To get it approved you must show that the burden of cost of EID would "hurt your ability to pay for basic food, rent , clothing for yourself and any dependents"**

OLD Rules for EID

- Have “countable” income: \$3,035 per month if you are single (\$36,420 a year) or \$4,115 per month for a married couple (\$49,380 a year) Below 300% of FPL
- Less than half of earned income counts, so, you may earn \$69,972 (single) or \$94,092 (couple) and still be eligible
- Asset Limit of 10,000 for single
- Asset Limit 15,000 for couple
- Resources Do Not include 401K.403B, Pension, Keogh Plans

EID New Changes effective July 1, 2022

- **As of 1/7/2022 Income Limits below 300% of Federal Poverty Level , NO longer apply! During NO part of the eligibility determination will there be any earnings cap.**
- **Resource Limit of 10,000 will only apply during initial application process-In other only applies to new people applying for 1st time.**
- **Only downside is higher premiums. In other words people with disabilities can earn as much as they want.**

Determined 2 HEAL Org Mission

The Mission of Determined 2 Heal is :

- 1. To simplify the difficult transition into life with paralysis for injured persons and their support team.**
- 2. To inspire and empower the paralysis community through valuable information and rehabilitative outings.**
- 3. To support paralysis related research, technologies, projects and organizations.**

<https://www.determined2heal.org/about-d2h/>

About Josh Basile Bio

- The Founder of Determined2Heal. Josh Basile is a C4-5 quadriplegic. He has been a champion for the spinal cord injury community since his 2004 injury at Bethany Beach in Delaware when a wave slammed him into the ocean floor. He was just 18.
- Josh founded Determined2Heal 10 months after his injury. The goal is to help simplify the difficult transition into the spinal cord injury world for the injured and their support teams.
- “While running Determined2Heal, Josh went on to graduate cum laude from undergrad and magna cum laude from law school. He is now a trial attorney fighting for the catastrophically injured at Jack Olender and Associates in Washington DC.”
<https://www.determined2heal.org/donation/>

State Law Problem-REM

- Under the REM-Rare Expensive Medicaid program rules that pay for nursing care, a person with disability could not work and get nursing care under the old Medicaid Buy In rules. In 2018 Josh was forced to choose between keeping job vs getting nursing care. To fix this he lobbied the legislature to change program rules so he could keep his job.
- According to Basile and members of the state legislature, Basile must soon shift to a state program for people with rare injuries to continue receiving his private nursing care, but he risks losing his job by doing so. Basile utilizes a state Medicaid program to work professionally as a lawyer, but state law prohibits people who participate in a Medicaid employment program from receiving the nursing benefits.
- Basile said he would have no choice but surrender his job if state officials do not change disability laws or policies, because his nursing care is necessary for his physical well-being.

QUOTE JOSH BASILE

- **“If I didn’t have a job, I wouldn’t be able to pay the rent or mortgage, so I’d have to move into a nursing home,” Basile said. “That’s a world I don’t ever want to live in.”**

What is Rare Expensive Medicaid ?

1. The REM Program is for people getting Maryland Medical Assistance with a qualifying diagnosis that is rare in occurrence and expensive to treat.
2. The purpose of the program is to provide community-based care coordination services for people with specialized health care needs, providing access to high quality, medically appropriate health care services in a cost-effective setting outside of a managed care organization.
3. The main goal of a REM case manager is to help a person reach his/her highest level of functioning ability. This is done with service coordination, home visits and a variety of other case management services.
4. Assessment of recipient needs;
5. Patient education
6. Family support services;
7. Development of treatment plan;
8. Coordination of provider services; and
9. Follow-up of recipient's progress.

Long Term Policy Changes needed

- At the federal level we must Eliminate the age requirement of 18-64 and figure out a way to let retirees keep Medicaid with higher asset, income limits.
- Adopt a National Medicaid Buy in that's portable state to state , with no differences in eligibility rules.
- Adopt a Home Care, HCBS buy in program so that all workers with disabilities have access to HCBS supports.
- Expand Covered Services to include all optional services.
- Make Online application portals accessible.

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