

MaineCare



Services for
Workers with
Disabilities
Chart Book



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Introduction

The MaineCare Workers with Disabilities (WWD) Option provides full MaineCare (Medicaid) coverage for people with disabilities who would be eligible for MaineCare except for earned income from a job. Started in 1999, it is one of the earliest state efforts in the United States to help individuals with disabilities work more without fear of losing their Medicaid benefits.

This Chart Book describes the MaineCare WWD Option and the people who have enrolled in it during its first three years, 1999-2001. It also contains general information about disability in Maine and the nation.

Working-Age People with Disabilities

A person is considered to have a disability if he or she has a chronic physical or mental health problem that has lasted at least three months, or an impairment that restricts his or her ability to perform one or more activities.

People with disabilities are the largest minority in the United States. Fifteen percent or one in every seven United States residents has a disability that limits the ability to work at a job, do housework, go to school, or participate in social, recreational, or family activities. ⁽¹⁾

MaineCare Eligibility Rules for Workers with Disabilities

- IF →** the person has a disability according to Social Security Administration criteria, and . . .
- IF →** that person has earned income from a job, and . . .
- IF →** that person's countable unearned income (e.g. Social Security or other pension) is equal to or under \$749/month (individual) or \$1,010/month (couple),* and . . .
- IF →** that person's countable unearned and earned income together is under \$1,871/month (individual) or \$2,525/month (couple)* and . . .
- IF →** that person has assets valued under \$8,000 (individual) or \$12,000 (couple),

. . . THEN

That person is eligible for
MaineCare.

*Counted earned income is adjusted according to SSI policies.
Note: All dollar figures are current as of May 2003⁽²⁾
For the latest figures and more information see
<http://www.state.me.us/dhs/beas/work>

In 1997, a state-wide survey reported 169,723 people in Maine with a disability.⁽³⁾ Work limitation is the most common major activity limitation in the United States: 19 million working-age adults (12% of the population age 18 to 69) are restricted in their ability to work at a job or business.⁽¹⁾

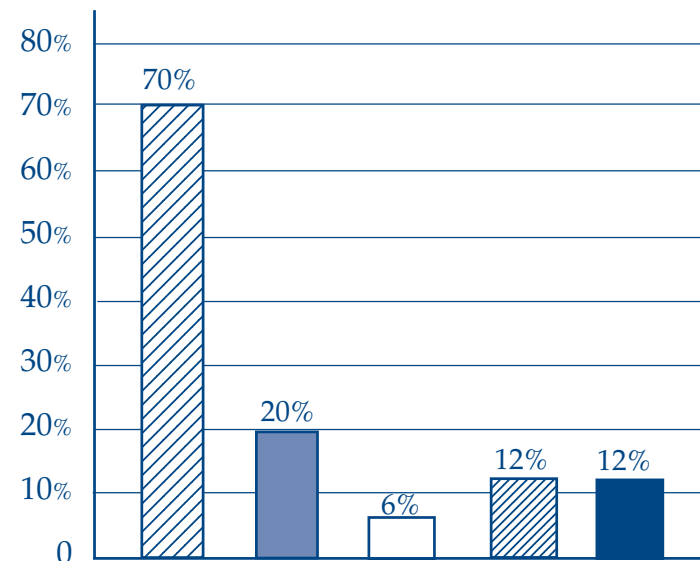
Many people with disabilities are working or looking for work. Nationally, about 28% of working-age people with disabilities have jobs and another 4% are actively looking for work at any time.⁽¹⁾

In one national survey, 79% of those without jobs said that they would prefer to be working. However, 31% of the respondents mentioned concerns with losing benefits or health insurance as a reason for not seeking employment.⁽¹⁾

In Maine, a survey was conducted in 1997 of 600 households reporting one or more members having a disability.⁽⁴⁾ Two out of three people surveyed were working before their disability. Half of those who were working returned to work after their disability.⁽¹⁾ Of those, 93% worked 35 or more hours a week before their disability, but only 64% worked that many hours after their disability.⁽⁵⁾

About one in three Maine people with a disability need personal assistance services from another person for activities such as eating, dressing, help with housework, preparing meals, or managing finances.⁽⁶⁾ This compares with one in four people in the United States with a disability who need these services.⁽¹⁾

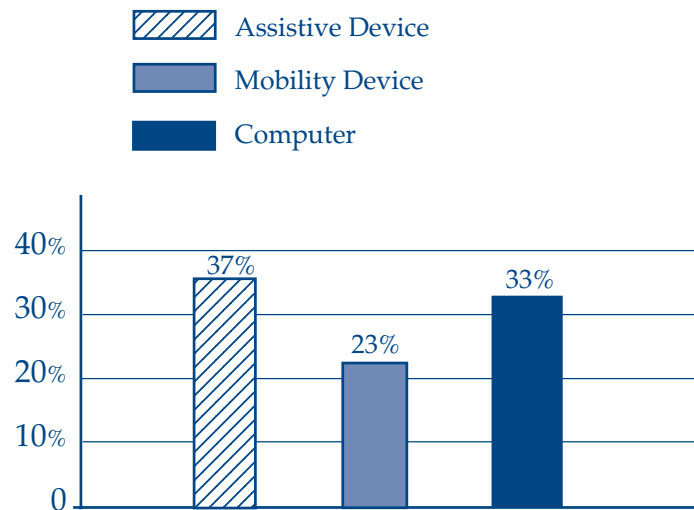
Percentage of Maine Adults with a Disability Who Used Personal Assistance Services in 1997⁽⁶⁾



Note: An individual can use more than one type of service.

More than one in three Maine people with a disability uses one or more assistive devices to help with lifting, driving or communication; one in five uses a mobility device such as a wheelchair, scooter, cane or walker; and one in three uses a computer.⁽⁷⁾

Percentage of Maine Residents with Disabilities Who Used Assistive Technology in 1997⁽⁷⁾



Social Security Support for Workers with Disabilities

The Social Security Act (the “Act”) was passed in 1935 to provide assistance to the elderly, dependent children, and people who are blind. In the late 1950’s the Act was amended to provide monthly

benefits to disabled workers and their dependents. This is the Social Security Disability Insurance (SSDI) program, which is Title II of the Act.

Initially, the Social Security Act defined disability as the inability to work. Experience has shown that individuals with disabilities can work and that a limitation in one area does not prevent gainful work in another area. Many changes have been made since the Act was passed that support people with disabilities who wish to return to work or enter the job market for the first time. Several key developments are listed on the next page.

Medicaid and Medicare are two public health insurance programs that are part of the Social Security Act. Both programs were created in 1965. Many people with disabilities who receive benefits under the Social Security Administration qualify for one or both of these programs.

The Supplemental Security Income (SSI) program was added to the Act in 1972 as Title XVI. It provides cash assistance to aged, blind, and disabled people who have low incomes. People in the SSI program in Maine are automatically eligible for MaineCare (Medicaid) benefits.⁽⁸⁾

The Role of MaineCare in Assisting People with Disabilities

Most working age people in the United States receive health insurance benefits through their employers. Many people who are not working must rely on publicly-funded health insurance to provide affordable health benefits.

Development of Work Incentives Related to Social Security and Health Insurance^(8,9,10)

1935-
2001

1935 • **Social Security Act (the “Act”)** enacted into law to provide benefits to the elderly, dependent children, and the blind.

1956 • **Social Security Disability Insurance (SSDI) program added** to provide benefits for workers with disabilities and their dependents.

1965 • **Medicare created** to provide health care coverage for elderly persons.
• **Medicaid created** to provide health care coverage for low-income and disabled persons.

1972 • **Supplemental Security Income (SSI) program created** to provide income to people who are aged, blind, or disabled.
• **Medicare expanded** to cover persons who have received cash benefits under the disability insurance provisions of SSA for 24 months or more.

1987 • **Section 1619(b) added to Social Security Act** to allow SSI recipients to retain Medicaid benefits even if earning too much to receive cash benefits.

1997 • **Formal planning begins in Maine for a new Medicaid option** to provide health care coverage to workers with disabilities if earning too much to receive SSI benefits.
• **Balanced Budget Act (BBA)** allows states to create new Medicaid “Buy-In” work incentive programs.

1998 • **State-level group recommends** that the Maine Legislature authorize the **Workers with Disabilities Option** under BBA authorization.

1999 • **Federal government approves new Maine Workers with Disabilities Option**, first new enrollees under the option are accepted.
• **Ticket to Work and Work Incentives Improvement Act (TWWIIA)** law passed, provides additional work supports and incentives to work.

2000 • **Maine CHOICES grant awarded**, to provide resources to Maine Medicaid for enhancing supports under the Workers with Disabilities Option and other parts of the MaineCare (Medicaid) program.

2001 • **Number of new enrollees** in Maine Workers with Disabilities Option exceeds 1,000.

MaineCare (Medicaid) provides health insurance coverage for low-income people with disabilities. Covered services can include:⁽¹¹⁾

- doctor visits
- medications and hospital stays
- assistance in the home with household tasks
- assistance with personal tasks such as eating
- nursing care in the home
- medical equipment and assistive devices

Between 16% and 23% of people with disabilities in Maine have MaineCare coverage.^(12,13) MaineCare is paid for by the state and federal governments. The Maine state government pays 33% of the cost of MaineCare and the federal government pays the remaining 67%.⁽¹⁴⁾

The MaineCare Workers with Disabilities Option

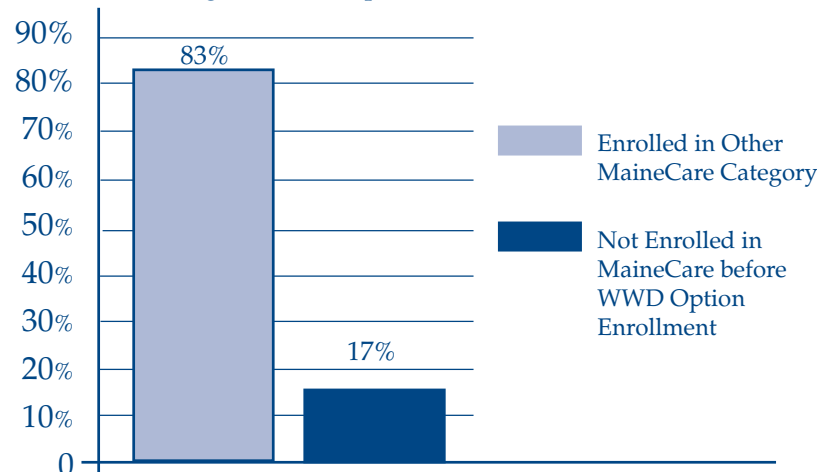
When the SSI program was first enacted, individuals receiving SSI cash and health insurance benefits lost those benefits if they went to work and their earnings were too high to qualify for the program.

In 1987, Section 1619(b) of the Social Security Act was enacted. This provision allows workers with disabilities who receive SSI benefits to earn up to the state threshold amount (\$22,454 in Maine) and still keep their MaineCare benefits. A person eligible for Section 1619(b) would no longer receive the SSI cash benefit.⁽¹⁵⁾

Maine has an option very similar to Section 1619(b), called the MaineCare Workers with Disabilities (WWD) Option. It helps

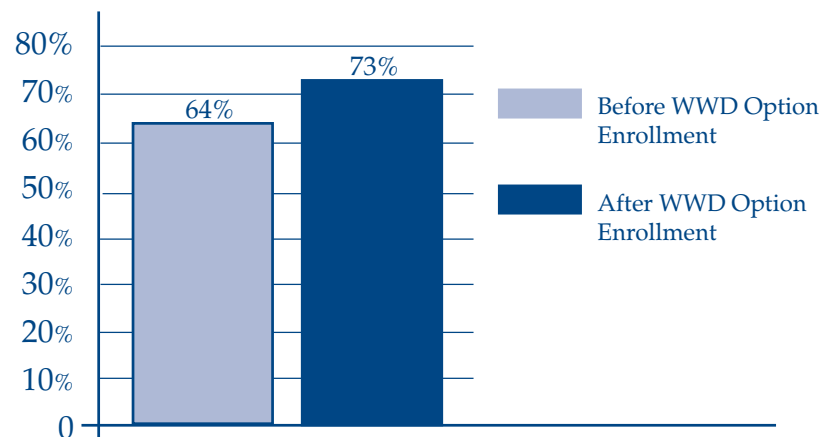
MaineCare Enrollment Status Before Enrolling in Workers with Disabilities Option Category

All WWD Option Enrollees from
August 1999 - September 2002 (n=1,535)⁽¹⁰⁾



Medicare Enrollment Before and After Enrolling in MaineCare Workers with Disabilities Option

All WWD Option Enrollees from
August 1999 - September 2002 (n=1,535)⁽¹⁰⁾



people with disabilities who receive MaineCare benefits but can't use the 1619(b) option because their incomes are too high or they were not eligible for the SSI benefit.⁽⁹⁾

This helps workers with disabilities work more hours and perhaps qualify for health insurance provided by their employer.

People with disabilities are eligible for the WWD Option based on their earnings, other income and their assets.⁽²⁾ (See chart on Page 2.)

Profile of Maine Workers with Disabilities Enrolling in MaineCare

Enrollment

Enrollment has increased at a steady rate since the option began in August, 1999. Between August 1999 and September 2002, a total of 1,535 people had enrolled in the WWD Option. This number represents about 10% of all people with disabilities who received MaineCare benefits during that time.⁽¹⁰⁾ (See chart on Page 8.)

Between January and August 2002, an average of 34 people enrolled in the WWD Option each month.

Other Benefits

Most (83%) of the enrollees received MaineCare benefits before they enrolled in the WWD Option. (See chart on Page 6.) As their earnings increased, they kept their MaineCare benefits by moving into the WWD Option.⁽¹⁰⁾

Sixty-four percent of the 1,535 WWD Option enrollees were Medicare beneficiaries before they enrolled in the WWD Option.

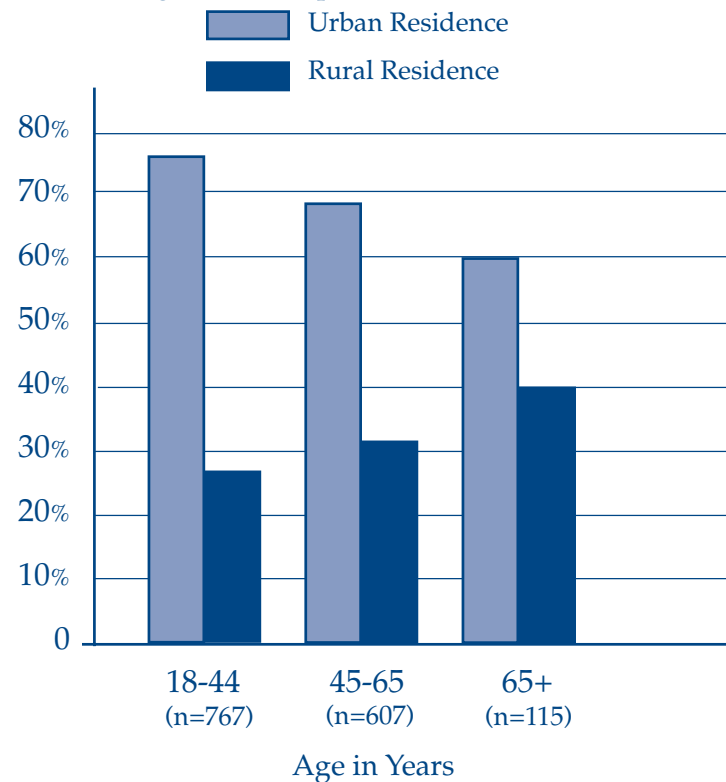
An additional 9% became Medicare-eligible after they enrolled in the WWD Option due to turning age 65 or completing the two-year waiting period.⁽¹⁰⁾

Demographics

Fifty-one percent of the people who enrolled in the WWD Option

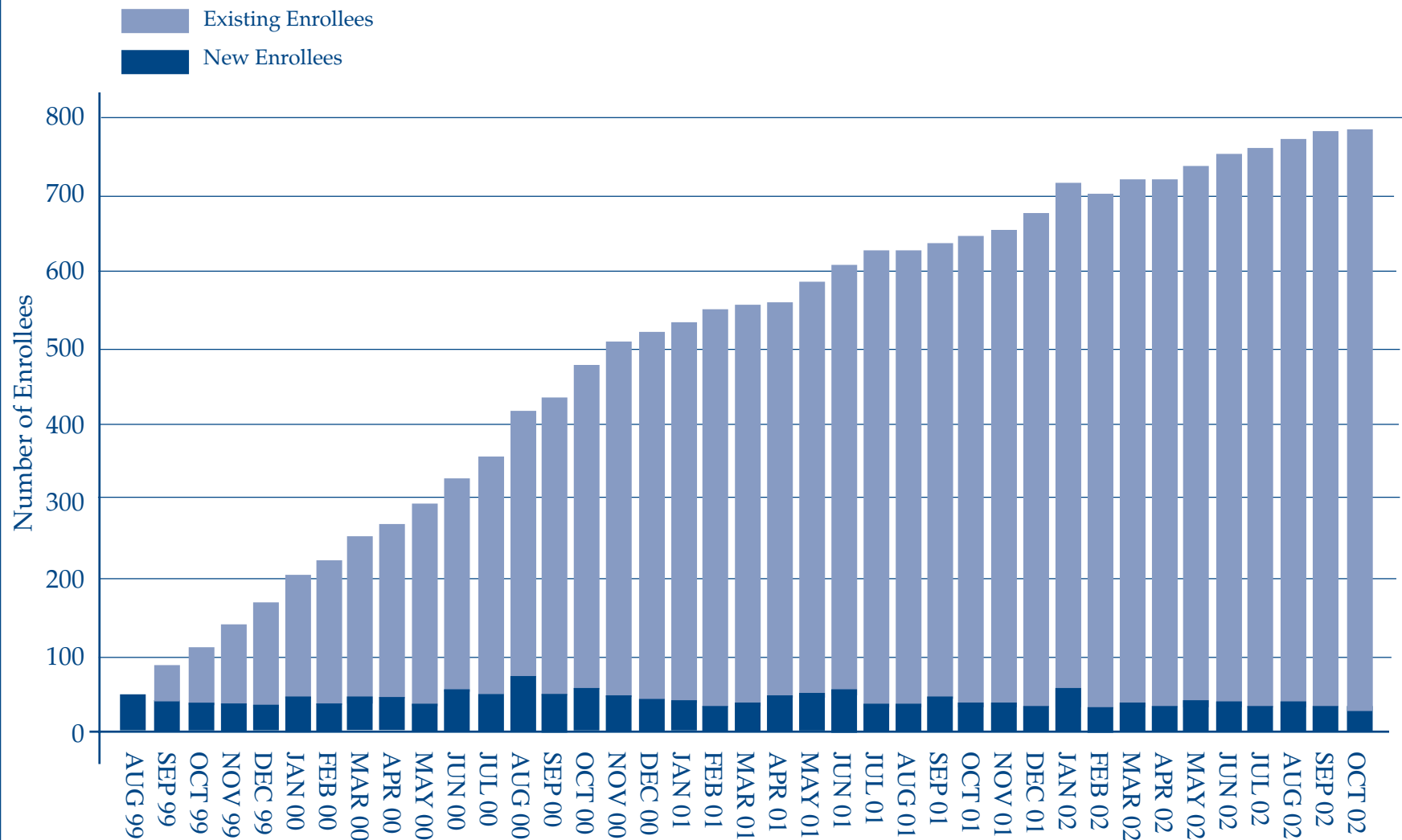
Workers with Disabilities Option Residence Status by Age Group

WWD Option Enrollees
Reporting County of Residence
August 1999-September 2002 (n=1489)⁽¹⁰⁾



MaineCare Workers with Disabilities Option Active Enrollment

August 1999 - October 2002⁽¹⁰⁾



are between 18 and 44 years old. Forty one percent are between 45 and 64 years old. Eight percent are 65 or older.⁽¹⁰⁾

The enrollees are evenly divided between men and women, with 50% in each group.⁽¹⁰⁾

Seventy-two percent of the enrollees live in urban or suburban areas and 28% live in rural areas. Younger enrollees are more likely to live in urban areas compared to older enrollees.⁽¹⁰⁾
(See chart on Page 7.)

Functional Characteristics

Many people with disabilities need assistance to perform certain functions. Some of these challenges can include difficulty seeing words and letters, trouble hearing normal conversation, speech impairments, difficulty lifting or carrying a 10-pound object, trouble climbing stairs without resting, and difficulty walking three city blocks.⁽¹⁾ In Maine, the most common functional challenges among people with disabilities involve walking, lifting, seeing, learning, and communicating.⁽¹⁶⁾

Among the WWD Option enrollees, the most common types of challenges are mental health or substance abuse problems (59%) such as depression or dependence on alcohol, mobility problems (46%) such as paralysis, and sensory problems (35%) such as blindness. About 5% have cognitive problems such as memory loss.⁽¹⁰⁾

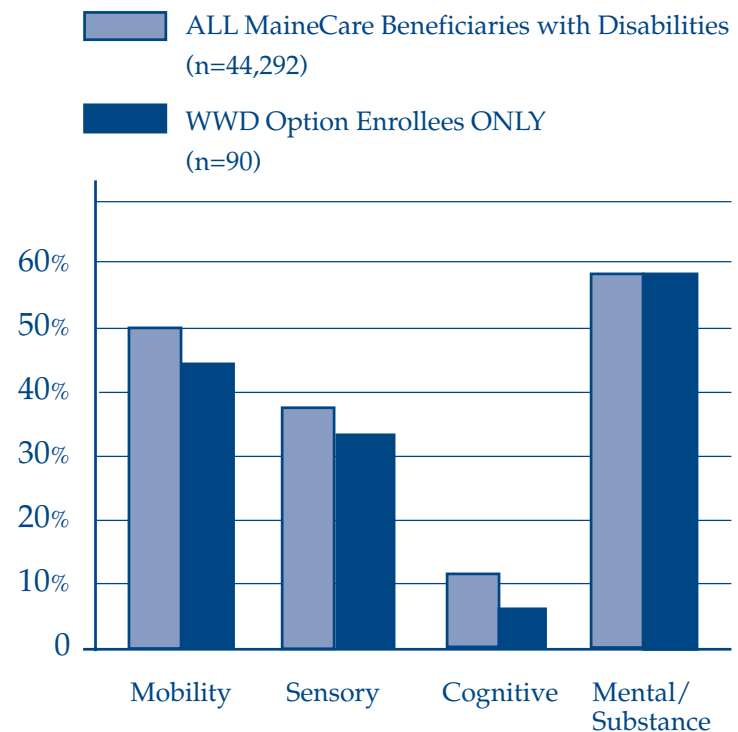
Compared to all MaineCare beneficiaries with disabilities, WWD Option enrollees are somewhat less likely to have a mobility limitation, sensory problems, or a cognitive limitation.⁽¹⁰⁾

Chronic Conditions and the Use of Health Services

In Maine, the most common chronic conditions among people with disabilities are heart trouble, arthritis and rheumatism, and lower back problems.⁽¹⁷⁾

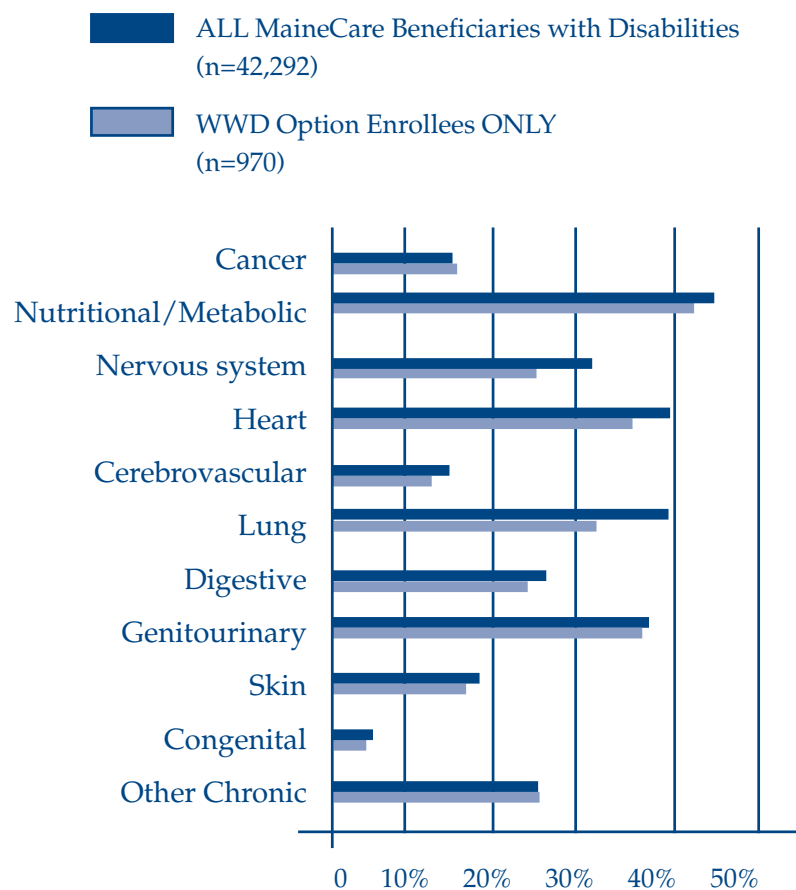
Among the WWD Option enrollees, the most common types of chronic conditions are nutritional or metabolic (43%) such as diabetes, genitourinary (39%) such as kidney failure, conditions

Functional Limitations 2001⁽¹⁰⁾



Note: Individuals can have more than one limitation.

Percentage of Enrollees with a Chronic Condition 2001⁽¹⁰⁾



Note: Individuals can have more than one chronic condition.

related to the lungs (37%) such as chronic obstructive pulmonary disease, and the heart (33%) such as congestive heart failure.

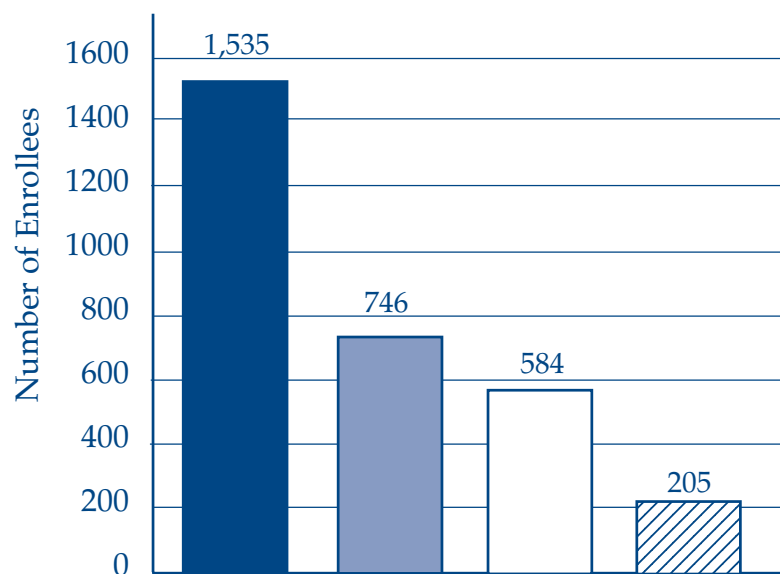
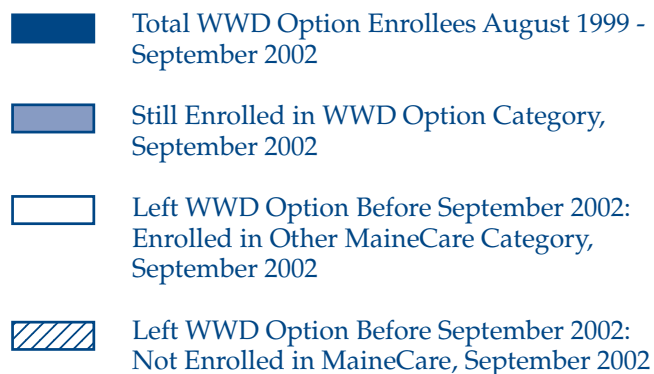
Enrollees are almost the same as other MaineCare beneficiaries with disabilities in terms of the types of chronic conditions they have.⁽¹⁰⁾

After the Workers with Disabilities Option

People leave the WWD Option if their income goes above the allowed limit, if they leave the state, if they no longer work, or for other reasons. As of September, 2002, about half of the 1,535 people who had ever enrolled were still enrolled (746 or 49%) and about half (789 or 51%) had left the WWD Option. Of those who had left, 584 (38% of all enrollees) were still eligible for full or partial MaineCare benefits through other eligibility categories as of September, 2002, and 205 (13% of all enrollees) were no longer eligible for MaineCare benefits. (See chart Page 11.)⁽¹⁰⁾

MaineCare Status of Workers with Disabilities Option Enrollees as of September, 2002⁽¹⁵⁾

(n=1,535)



Sources of Additional Information

- CHOICES project:
<http://choices.muskie.usm.maine.edu>
- MaineCare Option for Workers with Disabilities:
<http://www.state.me.us/dhs/beas/work>
- Social Security Website:
<http://www.ssa.gov>
- Federal Centers for Medicare and Medicaid Services (CMS):
<http://www.cms.gov/twwia/eligible.asp>
- Center for the Study and Advancement of Disability Policy at George Washington University:
<http://www.medicaidbuyin.org>
- Health and Disability Advocates:
<http://www.hdadvocates.org/workforce/twwia.html>

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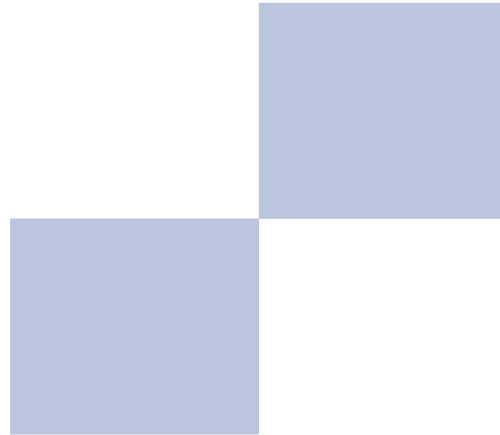


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