

# Medical Assistance for Employed Persons with Disabilities (MA-EPD)

MN Work Incentives Connection Fact Sheet # 7

July 2009

**Medical Assistance for Employed Persons with Disabilities or MA-EPD** allows people with disabilities who work to receive Medical Assistance at relatively low cost. Minnesotans with disabilities are eligible for MA-EPD if they:

- are employed; and
- have been determined to have a disability; and
- are ages 16 through 64; and
- have no more than \$20,000 in assets; and
- pay a monthly premium and other cost sharing.

People on the Supplemental Security Income (SSI) or SSI 1619(b) programs do not need and are not eligible for Medical Assistance for Employed Persons with Disabilities (MA-EPD) because they already qualify for Medical Assistance with no cost except co-pays. They may qualify for MA-EPD if they later become ineligible for SSI or SSI 1619(b).

**Definition of Employed:** You may work either full-time or part-time, but you must earn more than \$65 from a job each month. There is no upper limit on the amount you may earn. You must pay Medicare and Social Security taxes (FICA) and income taxes, or have them withheld.

**Temporary Leave:** Medical Assistance for Employed Persons with Disabilities may continue without earned income for up to four months if: You are on temporary medical leave and a doctor states you are expected to return to work in four months or less.

**OR**

You lose your job through no fault of your own. (For example, you didn't quit or get fired, but were laid off.)

**Definition of Person with a Disability:** If you receive Social Security benefits or Medicare due to a disability, you qualify as disabled for this program. Otherwise, you must be certified disabled by the State

Medical Review Team. Your county financial worker will arrange a disability determination by the State Medical Review Team if you are not on Social Security disability benefits.

**Assets:** Medical Assistance for Employed Persons with Disabilities does not count retirement accounts, medical expense accounts, or other assets excluded by regular Medical Assistance (such as a home, a vehicle or household goods).

**Other Health Insurance:** If you have other health insurance, you must tell your county financial worker. Medical Assistance for Employed Persons with Disabilities may reimburse you for private insurance premiums if the policy is determined to be cost effective. Your Medicare premiums may also be reimbursed if your income is below 200% of the Federal Poverty Guidelines (currently \$1,805 per month for a single person). If you are eligible for Medicare, Medical Assistance for Employed Persons with Disabilities requires you to enroll in Medicare Part B, regardless of whether or not you will be reimbursed for Part B premiums.

**Married Couples:** If you are married, your spouse's income and assets are not counted as long as you work and qualify for Medical Assistance for Employed Persons with Disabilities. ***If your spouse also has a disability and receives SSI, call the MN Work Incentives Connection! Their SSI and Medical Assistance benefits could be affected if you work or increase your employment.***

**Monthly Premium:** Medical Assistance for Employed Persons with Disabilities enrollees pay a monthly premium, based on their household size and total gross monthly income. Gross monthly income equals gross monthly earned income (hourly wage x hours worked per month), plus gross monthly unearned

income (SSDI or any other income that does not come from working).

There is a minimum Medical Assistance for Employed Persons with Disabilities premium of \$35 per month, and premiums gradually increase as income increases. Those at the high end pay 7.5% of their income (total gross monthly income x .075). Your county financial worker will determine the specific amount of your premium and tell you when and how to pay it to the State. If you have Internet access, you can get an estimate of your premium by going to the following website: <http://www.dhs.state.mn.us/maepdpremium>.

Those with SSDI or other unearned income pay an additional charge of one-half percent (unearned income x .005) as part of their premium.

**Co-Pays:** All Medical Assistance enrollees, including those on Medical Assistance for Employed Persons with Disabilities (MA-EPD), are charged co-pays for certain services. Your health care providers will tell you if a co-pay is required for their services.

**How to apply for MA-EPD:** Contact your county financial worker and ask about Medical Assistance for Employed Persons with Disabilities. If you do not have a financial worker, contact your county human services office.

**IMPORTANT REMINDER:** Report all changes in your income, assets or household size to your county financial worker within 10 days, even if those changes may not affect your Medical Assistance for Employed Persons with Disabilities. Remember that working may also affect other benefits you receive, such as Social Security, Food Support or subsidized housing. You must report changes in your income to representatives of each of those programs.

**For more information:** Contact your county financial worker or local county human services agency.



Answers, Choices, Possibilities

**For more information, call the MN Work Incentives Connection:  
651-632-5113 or 1-800-976-6728  
(TTY: 651-632-5110 or Minnesota Relay – 711)**