

Working People with Disabilities Program

- The legislature needs to support new legislation that proposes a program that will allow individuals with disabilities to make more than \$25,000 a year without losing costly services and therapies that allow these individuals to work and contribute to the workforce.

BACKGROUND

Many individuals go through college education, vocational training programs, supported employment and other work incentive programs only to have their “bubble burst” when facing the options of losing healthcare benefits or having to work only part-time hours.

Individuals who work and have disabilities who desire to obtain employment have limits on the amount of income they may earn in order to maintain their Medicaid Waiver benefits. This can create a disincentive to employment. To address this problem, legislation enacted by Congress in 1999 provided states the option and flexibility to allow people with disabilities to join the workforce without loss of their Medicaid Waiver coverage.

Forty -seven states have government programs that improve the ability for an individual with a developmental disability to work, keep vital health coverage and lower their dependence on government assistance. Currently, Florida does not have this type of program.

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ISSUE

The choice between work and health care affects many people with disabilities.

- Current state policies sometimes cause people with disabilities who make over \$25,000 to \$30,000 a year (depending on the government program) to lose their Medicaid Waiver benefits when they work.
- Without Waiver services, the individual with a disability may lose the ability to work because private insurance through employers may not be available or may not cover the personal care needs of the individual with a disability that help them get to work each day.
- Workers with disabilities are prohibited to save for retirement in a 401k, as any asset over \$2,000 will also cause the individual to lose Medicaid Waiver services.

Federal funds are sometimes available to the state to begin to implement this program. The Federal Center for Medicare and Medicaid Services provides funds to Florida and other states that can be used for start-up costs.