



work incentive medicaid coverage initiative

In an effort to promote equal opportunities for persons with disabilities, Congress passed the Ticket to Work and Work Incentives Act (TWWIA) in 1999. This federal legislation gives a state the option to allow individuals with a disability who are working to “buy in” to their state Medicaid program. Thirty-nine states have included this option in their state Medicaid plan thus far, allowing individuals with a disability to “buy-in” to the state Medicaid program by paying a premium that is determined by the state but cannot exceed 7.5 percent of the participant’s income.

Florida needs to authorize the Work Incentive Medicaid Coverage Initiative.

In June 2007 the Florida Substance Abuse and Mental Health Corporation sponsored a statewide meeting to focus attention on the need for an initiative to provide health care access under Medicaid to individuals with disabilities who are working competitively. The group was unanimous in their support for legislation authorizing a Work Incentive Medicaid Coverage Initiative during the 2008 Legislative Session. As a result, the Partnership for Work & Healthcare was formed and is working to spread the word that:

People with disabilities want to work.

- More than 530,000 Floridians are working with one or more disabilities (American Community Survey, 2005)
- More than 252,000 individuals with disabilities have participated in the Social Security Administration’s benefit planning program since 2001; more than 84 percent of these individuals indicated they are working or want to work (SSA National BPAO Data Base, www.vcu-barc.org)
- Unemployment for individuals with disabilities is three times the unemployment rate of people without disabilities

There are 530,000 adults ages 18-64 in Florida who receive Social Security Benefits based on their disability. Of these beneficiaries, 366,000 receive Social Security Disability Insurance (SSDI). A number of these individuals rely on Medicaid, which may be lost if the individual works and receive as little as even one dollar over the earnings limit (Social Security Disability Insurance Program).

The risk of losing critical health care coverage often outweighs the positive reasons for a person with a disability to make the decision to go to work. Persons with disabilities have special needs that require extra resources in order to enter or re-enter the workforce. People facing these choices know they must have health care coverage or they will not be able to maintain their health or obtain the support needed to continue working.

Maintaining access to Medicaid is a matter of life and death for some individuals; for others, it is the only way to ensure they are healthy enough to work.