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# **Medical Assistance for Employed Persons with Disabilities (MA-EPD) Semi-Annual Data Report July - December 2010**

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

## Semi-Annual Data Report

### July - December 2010

#### Background

The Medical Assistance for Employed Persons with Disabilities (MA-EPD) program was implemented in July 1999. As an optional Medical Assistance Buy-In program, MA-EPD allows working people with disabilities to keep Medical Assistance (MA) regardless of income and with higher asset limits. MA-EPD is a work incentive intended to encourage persons with disabilities to work and enjoy the benefits of being employed. This report presents select data on the MA-EPD program for the period of July to December, 2010.

#### To qualify for MA-EPD, an individual must:

- Be certified disabled by either the Social Security Administration (SSA) or the State Medical Review Team (SMRT)
- Be at least 16 but under 65 years of age
- Be employed and have required taxes withheld or paid from earned income
- Have monthly earnings of more than \$65
- Meet the asset limit (currently \$20,000)
- Pay a monthly premium.

#### Report Highlights:

- Total Enrollment: 7,658
- Average monthly earned income: \$533.87
- Average monthly premium per enrollee: \$64.10
- 39.9% of enrollees were enrolled in a HCBS waiver
- 44.8% of enrollees lived in the Twin Cities Metro Area

#### Demographics, December 2010

- Gender:
  - Female: 49.7%
  - Male: 50.3%
- Average Age: 47

**Figure 1. MA-EPD, MA Disabled Enrollment, Minnesota Population by Racial Category, December 2010**

Race	MA-EPD*	MA Disabled*	Minnesota**
American Indian/Alaskan Native	0.8%	3.3%	1.0%
Asian	0.8%	5.6%	3.7%
Black/African American	2.7%	16.7%	4.4%
Multiple Races	0.2%	0.5%	2.0%
Pacific Islander/Native Hawaiian	0.0%	0.0%	0.1%
White	93.6%	72.4%	87.4%
Unknown	1.9%	1.4%	N/A

\*Source: MMIS

\*\*Source: 2009 American Community Survey, US Census Bureau.

As shown in Figure 1, there are larger overall percentages of MA-EPD enrollees who are White (93.6%) when compared to the general population of Minnesota (87.4%) or those enrolled in Medical Assistance (MA) due to a disability (72.4%).

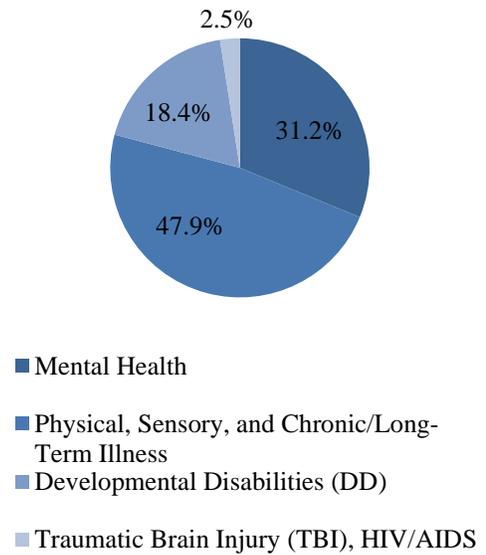
**Disability Type**

The majority of MA-EPD enrollees had a physical, sensory or chronic/long-term illness in December 2010 (47.9%). 31.2% of enrollees had a mental health condition while 18.4% of enrollees had a developmental disability (DD) or a related condition. The fewest number of enrollees (2.5%) had a traumatic brain injury (TBI) or HIV/AIDS.

**Enrollment**

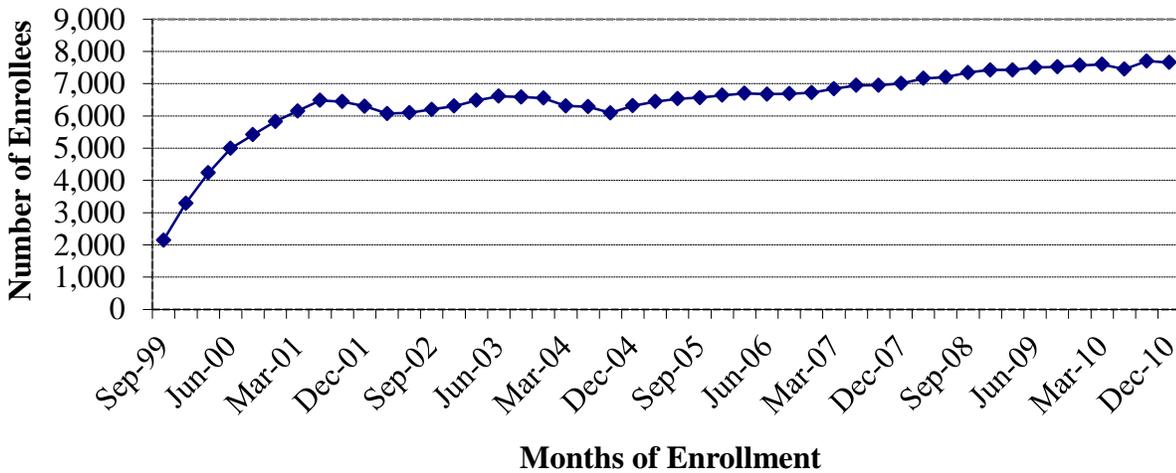
MA-EPD enrollment has continued to grow since the program’s inception in July 1999, stabilizing at over 7,000 enrollees per month. Growth in MA-EPD has remained steady, from 6,729 active enrollees in January 2006, to 7,658 in December 2010. Changes to program eligibility implemented in 2003 account for the decrease in enrollment in 2004. MA-EPD did not experience a decrease in enrollment due to implementation of Medicare Part D in 2006. Enrollment in the MA-EPD Program over time is detailed in Figure 3.

**Figure 2. MA-EPD Enrollment by Disability Type (Dec. 2010)\***



\*Source: MMIS

**Figure 3. Monthly MA-EPD Enrollment (September 1999 to December 2010)\***



\*Source: MMIS

As shown in Figure 4, in 2010 during the months of July, August and September (Quarter 3), 107 MA-EPD cases were new, 138 cases were closed and 7,679 cases were active on average. In the months of October, November and December (Quarter 4), 83 cases were new, 225 cases were closed and 7,703 cases were active on average.

**Figure 4. Enrollment Activity: Monthly Number of New, Closed, or Active MAEPD Cases: July through December 2010\***

Month 2010	New	Closed	Active
July	113	125	7,659
August	96	141	7,673
September	113	148	7,704
October	106	147	7,725
November	87	175	7,727
December	57	353	7,658

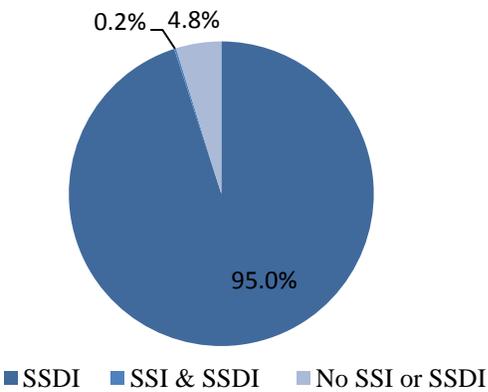
Average Monthly	New	Closed	Active
Quarter 3	107	138	7,679
Quarter 4	83	225	7,703

\*Source: MMIS

**MA-EPD and Social Security Benefits**

To qualify for MA-EPD, an individual must be certified disabled by the Social Security Administration (SSA) or the State Medical Review Team (SMRT). People who are certified disabled through SSA may receive monthly income support through Supplemental Security Income (SSI), Social Security Disability Insurance (SSDI), or both. As shown in Figure 5, in December 2010 95% of MA-EPD enrollees received SSDI. Few MA-EPD enrollees (0.2%) were concurrently receiving both SSI and SSDI, while 4.8% of enrollees did not receive SSI or SSDI.

**Figure 5. MA-EPD SSDI & SSI Enrollment (Dec. 2010)\***



\*Source: MAXIS

In general, to be determined disabled by SSA, individuals must have monthly earnings below the level of Substantial Gainful Activity (SGA). In 2010, SGA was \$1,000 per month and \$1,640 per month for people who are blind.

SSA offers many employment supports that help people work and continue receiving SSDI or SSI cash payments or gradually work their way off these benefits. One such support available to MA-EPD enrollees on SSDI is the Trial Work Period (TWP). The TWP allows people on SSDI to test their ability to work for at least nine months within a 60 month period. During the TWP individuals can earn any amount and continue to receive full SSDI

cash payment benefits. In 2010, a TWP month was any month with gross earnings of more than \$720.

**Figure 6. Income Limits for Select SSA Work Incentive Provisions\***

Provision	Earned Income Amount (2010)
Trial Work Period (TWP)	\$720/month
Substantial Gainful Activity (SGA)	\$1,000/month

\*Source: Social Security Administration

These income limits in mind, many MA-EPD enrollees may choose to earn less than the limits described above to retain their SSI or SSDI cash benefits. The implications of these income requirements for MA-EPD enrollees can be seen in more detail in the income section.

**Income**

In December 2010, MA-EPD enrollees had an average of \$1,102 in unearned income, an average of \$534 in earned income, and an average gross income of \$1,556 per month. The interaction of MA-EPD with other benefits and work incentives impacts the earned and unearned income of MA-EPD enrollees.

Figures 7 through 9 detail unearned, earned and gross income of MA-EPD enrollees in the months of July and December 2010 by the program rules described on page 3.

### Unearned and Earned Income

As shown in Figures 7 and 8, the majority of MA-EPD enrollees had higher unearned income than earned income. Nearly 90% of MA-EPD enrollees had monthly unearned income at or above \$721 in July and December 2010.

**Figure 7. Monthly Unearned Income for MA-EPD Enrollees: July and December 2010\***

<b>Income Range</b>	<b>July Unearned Income (Number)</b>	<b>July Unearned Income (Percent)</b>	<b>December Unearned Income (Number)</b>	<b>December Unearned Income (Percent)</b>
\$0-65	2	0.0%	3	0.0%
\$66-200	3	0.0%	6	0.1%
\$201-500	43	0.6%	42	0.5%
\$501-720	520	6.8%	540	7.1%
\$721-1,000	2,905	37.9%	2,857	37.3%
\$1,001-2,000	3,680	48.0%	3,707	48.4%
\$2,001 and up	188	2.5%	194	2.5%
Unknown	318	4.2%	309	4.0%
<b>Total</b>	<b>7,659</b>	<b>100.0%</b>	<b>7,658</b>	<b>100.0%</b>

\*Source: UI and MAXIS

As shown in Figure 8, over half of MA-EPD enrollees had monthly earned income below \$720 and thus did not have a TWP month. MA-EPD enrollees who lose their job through no fault of their own or who have a verified medical condition that prevents them from working may stay on the program for up to 4 months with no earned income. Generally, the monthly earned income of MA-EPD enrollees has increased slightly but steadily over time. In July and December, over 90% of MA-EPD enrollees had monthly earned income at or below \$1,000 (SGA). Substantial Gainful Activity does not apply to those MA-EPD enrollees who do not have SSI or SSDI benefits. MA-EPD enrollees also have the option to work themselves off SSA benefits, effectively decreasing or eliminating their monthly income supports through SSI or SSDI. Some enrollees find they are better off financially if they increase their earnings even with decreased income supports or no supports at all.

**Figure 8. Monthly Earned Income for MA-EPD Enrollees: July and December 2010\***

<b>Income Range</b>	<b>July Earned Income (Number)</b>	<b>July Earned Income (Percent)</b>	<b>December Earned Income (Number)</b>	<b>December Earned Income (Percent)</b>
\$0-65	347	4.5%	167	2.2%
\$66-200	2,283	29.6%	2,328	30.4%
\$201-500	2,089	27.1%	2,125	27.7%
\$501-720	1,154	15.0%	1,264	16.5%
\$721-1,000	1,159	15.0%	1,122	14.7%
\$1,001-2,000	508	6.6%	495	6.5%
\$2,001 and up	167	2.2%	150	2.0%
Unknown	0	0.0%	7	0.1%
<b>Total**</b>	<b>7,707</b>	<b>100.0%</b>	<b>7,658</b>	<b>100.0%</b>

\*Source: MAXIS

\*\*Earned income includes individuals with earnings from self-employment and dually reported earned income.

### Gross Income

Figure 9 details the gross monthly income of MA-EPD enrollees for the months of July and December 2010. Gross income includes both earned and unearned income sources. In December 2010, the majority of MA-EPD enrollees (79.8%) had gross income over \$1,000 per month. 14.1% of enrollees had monthly gross income above \$2,000 during the same time period.

**Figure 9. Monthly Gross Income for MA-EPD Enrollees: July and December 2010\***

Income Range	July Gross Income (Number)	July Gross Income (Percent)	December Gross Income (Number)	December Gross Income (Percent)
\$0-65	6	0.1%	2	0.0%
\$66-200	19	0.2%	20	0.3%
\$201-500	24	0.3%	20	0.3%
\$501-720	50	0.7%	54	0.7%
\$721-1,000	445	5.8%	365	4.8%
\$1,001-2000	5,990	78.2%	6,110	79.8%
\$2,001 and up	1,119	14.6%	1,083	14.1%
Unknown	6	0.1%	4	0.1%
<b>Total</b>	<b>7,659</b>	<b>100.0%</b>	<b>7,658</b>	<b>100.0%</b>

\*Source: UI and MAXIS

Gross Income = Earned + Unearned Income

### Premiums

All MA-EPD enrollees are required to pay a monthly premium of at least \$35 or more based on a sliding fee scale. The premium amount is based on the enrollee's household size and gross earned and unearned income. MA-EPD has no maximum income limit. Premiums are capped at 7.5% of income at 300% of the federal poverty guideline. As shown in Figure 10, the average monthly premium billed to MA-EPD enrollees was \$64.10 in the months of July through December 2010. This has increased slightly from the average premium billed during January through June 2010 (\$63.70). Initial premiums are billed and collected by counties and may result in a delay in the premium data reported. Half of all premiums paid by MA-EPD enrollees are allocated to the federal government based on Minnesota's federal medical assistance percentage.

**Figure 10. Premium Billing: July through December 2010\***

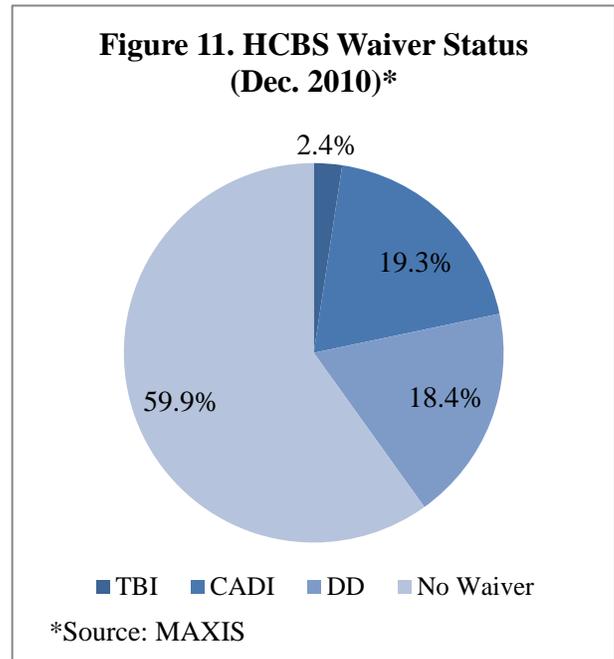
Month 2010	Total Billed	Number of Enrollees Billed	Average Billed Per Enrollee
July	\$475,654	7,466	\$63.71
August	\$475,872	7,464	\$63.76
September	\$480,193	7,509	\$63.95
October	\$482,072	7,517	\$64.13
November	\$488,903	7,580	\$64.50
December	\$485,279	7,519	\$64.54
<b>Total July-Dec 2010</b>	<b>\$2,887,973</b>		
<b>Avg/Mo July-Dec</b>	<b>\$481,329</b>	<b>7,509</b>	<b>\$64.10</b>

\*Source: Minnesota Department of Human Services Premium Billing Unit.

### Program Utilization

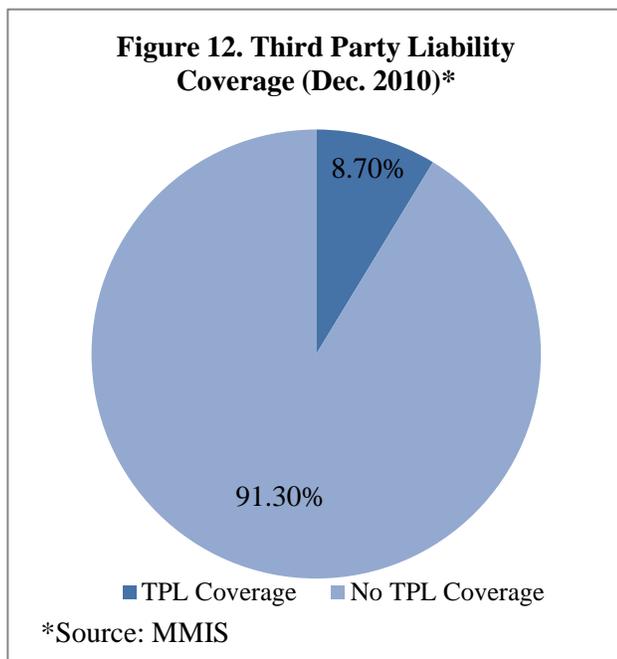
MA-EPD enrollees receive the same coverage as offered under Medical Assistance (MA) and are therefore eligible for services under the home and community-based (HCB) waivers. The majority of enrollees were not enrolled in waivers during the months of July and December 2010.

As shown in Figure 11, in December 2010, nearly 60% of enrollees were not on a waiver. Of all MA-EPD enrollees, 18.4% were on the Developmental Disabilities (DD) waiver, 19.3% of enrollees were on the Community Alternatives for Disabled Individuals (CADI) waiver, and 2.4% of enrollees were on the Traumatic Brain Injury (TBI) waiver. Fewer than ten enrollees were on the Community Alternative Care (CAC) waiver and are therefore not represented in Figure 11.



MA-EPD enrollees who are on a home and community-based waiver are also eligible to receive certain employment and personal supports as part of the covered waiver services. In December 2010, 548 enrollees (7.2% of all MA-EPD enrollees) received Supported Employment Services and 903 MA-EPD enrollees (11.8% of all MA-EPD enrollees) received Day Training and Habilitation services through enrollment in a home and community-based waiver. MA-EPD enrollees on CADI, DD and TBI waivers are eligible to receive Supported Employment Services while the DD waiver is the only waiver that includes Day Training and Habilitation as a covered service.

The majority of MA-EPD enrollees are also enrolled in Medicare. In December 2010, the majority of MA-EPD enrollees (93%) had Medicare coverage. Only 7% of enrollees did not have Medicare coverage in December 2010. The high percentage of MA-EPD enrollees with Medicare coverage is expected because of high enrollment in the SSDI program.



Some MA-EPD enrollees also retain third party liability insurance (TPL) other than Medicare. Enrollees with TPL coverage have medical costs paid by their TPL insurance before their MA coverage pays for medical claims. As shown in Figure 12, fewer than 10% of all MA-EPD enrollees had TPL coverage in December 2010. Over 90% of all MA-EPD enrollees did not have TPL coverage in December 2010.

## Geographic Location

The majority of MA-EPD enrollees (44.8%) lived in the Twin Cities metro area during the second half of 2010. Generally, MA-EPD enrollees are more often found in urban, rather than rural locations, in or near the major regional cities: Minneapolis/St. Paul, Duluth, Rochester, St. Cloud, Mankato, Moorhead and Bemidji. This pattern of geographic location continues to be stable over time. A breakdown of MA-EPD enrollment by county can be found on the last page of this report.

**Figure 13. Geographic Location of MA-EPD Enrollees: December 2010\***

Location in Minnesota	Region	Enrollees (Number)	Enrollees (Percent)
Northwest Corner	1	153	2.1%
North Central	2	122	1.7%
Northeast Corner	3	523	7.1%
West Central	4	350	4.8%
Central	5	241	3.3%
Southwest Central	6	337	4.6%
East Central	7	709	9.6%
Southwest Corner	8	247	3.4%
South Central	9	541	7.4%
Southeast Corner	10	832	11.3%
TC Metro Area	11	3,291	44.8%
Outside of MN		2	0.0%
<b>Total</b>		<b>7,348</b>	<b>100.0%</b>

\*Source: MMIS

## Data Sources & Methodology

Data was compiled by Disability Services Division staff via the Minnesota Department of Human Services Data Warehouse unless otherwise noted.

Earned income can be wages from a job or self-employment. Department of Employment and Economic Development (DEED) income data is not available for all recipients, so income data was pulled from the MAXIS eligibility system for recipients whose income information is not found in the DEED Unemployment Insurance (UI) data system. All types of unearned income were considered for this category, including Social Security payments, Veterans benefits, Unemployment Compensation, Workers' Compensation, retirement funds, etc.

If you have any questions regarding this report or its contents, please contact the Department of Human Services at (651) 431-4300.

# MA-EPD Enrollees by County (December 2010)

