

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

## Semi-Annual Data Report

### July - December 2011

#### 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, 2011.

#### 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
- Not exceed the asset limit (currently \$20,000)
- Pay a monthly premium.

#### Report Highlights:

- Total Enrollment: 8,208
- Average monthly earned income: \$572.77
- Average monthly premium per enrollee: \$65.12
- 39.3% of enrollees were enrolled in a HCBS waiver
- 45.5% of enrollees living in the Twin Cities Metro Area

#### Demographics, December 2011

- Gender:
  - Female: 50.2
  - Male: 49.8
- Average Age: 47.7

**Figure 1. MA-EPD, MA Disabled Enrollment, Minnesota Population by Racial Category, December 2011**

Race	MA-EPD*	MA Disabled*	Minnesota**
American Indian/Alaskan Native	0.8%	3.4%	1.1%
Asian	1.0%	5.4%	4.0%
Black/African American	3.1%	17.8%	5.2%
Multiple Races	0.2%	0.6%	2.4%
Pacific Islander/Native Hawaiian	0.0%	0.1%	0.0%
White	93.3%	71.4%	85.3%
Unknown	1.4%	1.4%	N/A

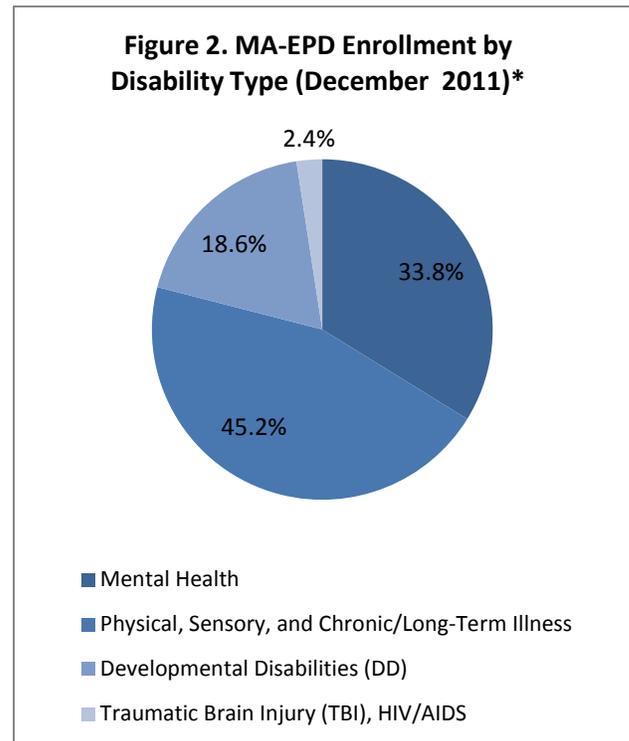
\*Source: MMIS

\*\*Source: 2010 Census, US Census Bureau

As shown in Figure 1, there are larger overall percentages of MA-EPD enrollees who are White (93.3%) when compared to the general population of Minnesota (85.3%) or those enrolled in Medical Assistance (MA) due to a disability (71.4%).

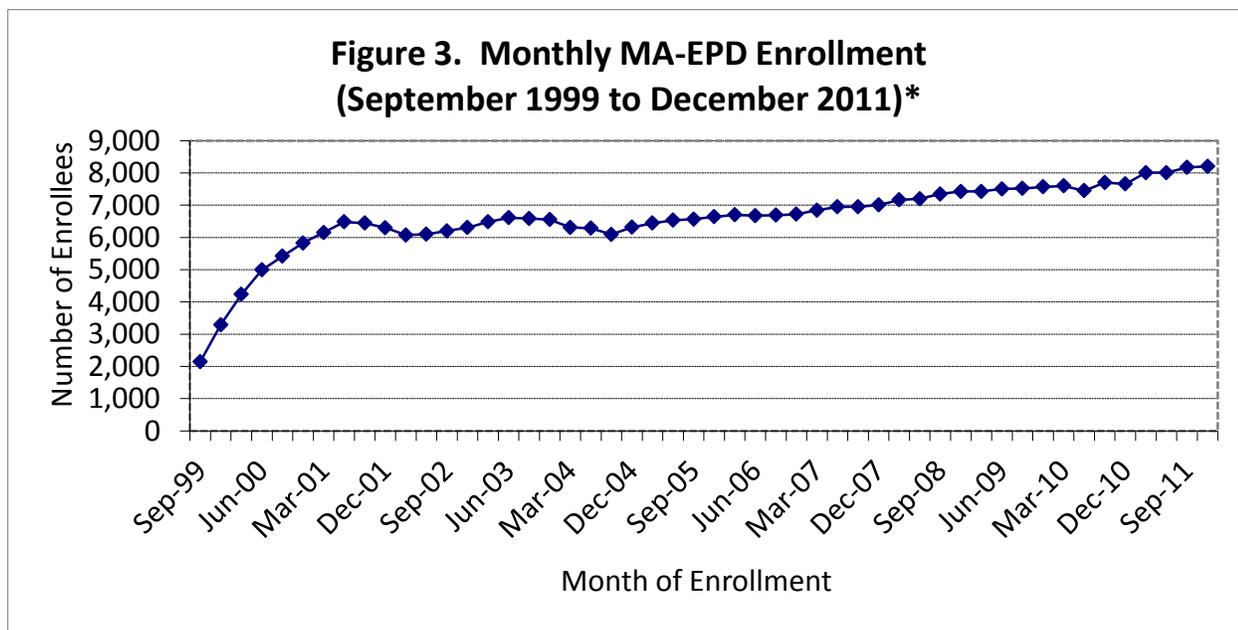
**Disability Type**

The majority of MA-EPD enrollees had a physical or sensory disability or chronic/long-term illness in December 2011 (45.2%). 33.8% of enrollees had a mental health condition while 18.6% of enrollees had a developmental disability (DD) or a related condition. The fewest number of enrollees (2.4%) 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. Rapid early growth over the first year and a half of the program leveled to a slow but steady growth rate thereafter. The rate of growth in MA-EPD has remained remarkably steady over the past seven years, despite significant shifts in the national economy and employment rate. 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.



\*Source: MMIS

As shown in Figure 4, in 2011 during the months of July, August and September (Quarter 3), there were 105 new MA-EPD cases, 133 cases closed and 8,144 cases were active on average. In the months of October, November and December (Quarter 4), there were 114 new cases, 138 cases closed and 8,191 cases were active on average.

**Figure 4. Enrollment Activity: Monthly Number of New, Closed, or Active MAEPD Cases: July through December 2011\***

Month 2011	New	Closed	Active
July	105	119	8,116
August	109	121	8,143
September	100	159	8,173
October	116	139	8,169
November	107	135	8,195
December	118	139	8,208

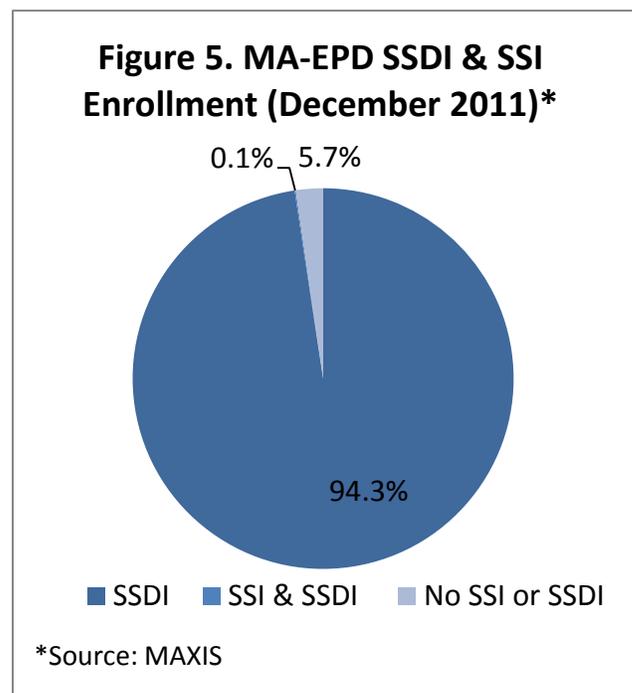
Average Monthly	New	Closed	Active
Quarter 3	105	133	8,144
Quarter 4	114	138	8,191

\*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 2011 94.3% of MA-EPD enrollees received SSDI. Few MA-EPD enrollees (0.1%) were concurrently receiving both SSI and SSDI, while 5.7% of enrollees did not receive SSI or SSDI.

In general, to be determined disabled by SSA, individuals must have monthly earnings below the level of Substantial Gainful Activity (SGA). In 2011, 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 2011, 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 (2011)
Trial Work Period (TWP)	\$720/month
Substantial Gainful Activity (SGA)	\$1,000/month

\*Source: Social Security Administration

With 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 2011, MA-EPD enrollees had an average of \$1,107 in unearned income, an average of \$573 in earned income, and an average gross income of \$1,588 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 show unearned, earned and gross income of MA-EPD enrollees in the months of July through December 2011 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 93% of MA-EPD enrollees had monthly unearned income at or above \$721.

**Figure 7. Monthly Unearned Income Distribution for MA-EPD Enrollees: July to December 2011\***

Income Range	July Unearned Income (Number)	July Unearned Income (Percent)	December Unearned Income (Number)	December Unearned Income (Percent)
\$0-65	4	0.0%	3	0.0%
\$66-200	4	0.0%	3	0.0%
\$201-500	49	0.6%	51	0.6%
\$501-720	557	6.9%	550	6.7%
\$721-1,000	2,987	36.8%	3,016	36.7%
\$1,001-2,000	3,934	48.5%	3,979	48.5%
\$2,001 and up	208	2.6%	225	2.7%
Unknown	373	4.6%	381	4.6%
<b>Total</b>	<b>8,116</b>	<b>100.0%</b>	<b>8,208</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 Distribution for MA-EPD Enrollees: July and December 2011\***

Income Range	July Earned Income (Number)	July Earned Income (Percent)	December Earned Income (Number)	December Earned Income (Percent)
\$0-65	325	4.0%	300	3.6%
\$66-200	2,572	31.5%	2,510	30.2%
\$201-500	2,031	24.8%	2,090	25.2%
\$501-720	1,167	14.3%	1,301	15.7%
\$721-1,000	1,203	14.7%	1,293	15.6%
\$1,001-2,000	639	7.8%	584	7.0%
\$2,001 and up	239	2.9%	225	2.7%
Unknown	0	0.0%	0	0.0%
<b>Total**</b>	<b>8,176</b>	<b>100.0%</b>	<b>8,303</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 2011. Gross income includes both earned and unearned income sources. In December 2011, the majority of MA-EPD enrollees (94%) had gross income over \$1,000 per month. 15.5% of enrollees had monthly gross income above \$2,000 during the same time period, up slightly from 14.8% in June, 2011.

**Figure 9. Monthly Gross Income Distribution for MA-EPD Enrollees: July and December 2011\***

Income Range	July Gross Income (Number)	July Gross Income (Percent)	December Gross Income (Number)	December Gross Income (Percent)
\$0-65	3	0.0%	1	0.0%
\$66-200	24	0.3%	19	0.2%
\$201-500	24	0.3%	19	0.2%
\$501-720	68	0.8%	56	0.7%
\$721-1,000	468	5.8%	402	4.9%
\$1,001-2000	6,234	76.8%	6,445	78.5%
\$2,001 and up	1,288	15.9%	1,261	15.4%
Unknown	7	0.1%	5	0.1%
<b>Total</b>	<b>8,116</b>	<b>100.0%</b>	<b>8,208</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 \$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 \$65.12 in the months of July through December 2011. This decreased slightly from the average premium billed during January through June 2011 (\$66.65). 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. The federal medical assistance percentage is the share of state Medicaid costs paid by the federal government.

**Figure 10. Premium Billing: July through December 2011\***

Month 2011	Total Billed	Number of Enrollees Billed	Average Billed Per Enrollee
July 2011	\$506,090	7,740	\$65.39
August 2011	\$502,280	7,714	\$65.11
September 2011	\$499,234	7,707	\$64.78
October 2011	\$503,112	7,697	\$65.36
November 2011	\$499,502	7,703	\$64.85
December 2011	\$502,823	7,713	\$65.19
<b>Total July-Dec 2011</b>	<b>2,560,501</b>		
<b>Avg/Mo Jul-Dec 2011</b>	<b>\$426,750</b>	<b>7,712</b>	<b>\$65.12</b>

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

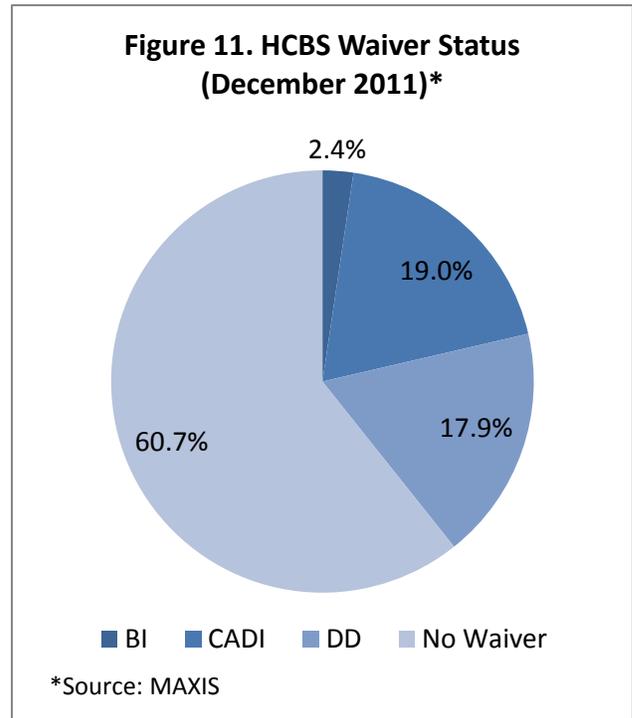
## Program Utilization

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 2011.

As shown in Figure 11, in December 2011, about 60% of enrollees were not on a waiver. Of all MA-EPD enrollees, 17.9 were on the Developmental Disabilities (DD) Waiver, 19.0 % 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. 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. In December 2011, 633 enrollees (20.1% of MA-EPD enrollees on a CADI, DD, or TBI Waiver) received Supported Employment Services and 974 MA-EPD enrollees (67% of MA-EPD enrollees on the DD Waiver) received Day Training and Habilitation services through enrollment in a home and community-based waiver.

The majority of MA-EPD enrollees are also enrolled in Medicare. In December 2011, the majority of MA-EPD enrollees (92%) had Medicare coverage. Only 8% of enrollees did not have Medicare coverage. 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. Fewer than 9% of all MA-EPD enrollees had TPL coverage in December 2011. Over 91% of all MA-EPD enrollees did not have TPL coverage in December 2011.



### Geographic Location

The highest percentage of MA-EPD enrollees (45.5%) lived in the Twin Cities metro area during the second half of 2011. 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. Figure 12 below shows the geographic location of MA-EPD enrollees as of December 2011. (A Minnesota map with the breakdown of MA-EPD enrollment by county can be found at the end of this report.)

**Figure 12. Geographic Location of MA-EPD Enrollees: December 2011\***

Location in Minnesota	Region	Enrollees (Number)	Enrollees (Percent)
Northwest Corner	1	160	2.0%
North Central	2	126	1.6%
Northeast Corner	3	532	6.8%
West Central	4	375	4.8%
Central	5	237	3.0%
Southwest Central	6	334	4.3%
East Central	7	762	9.8%
Southwest Corner	8	263	3.4%
South Central	9	572	7.3%
Southeast Corner	10	890	11.4%
TC Metro Area	11	3556	45.5%
Outside of MN		2	0.0%
<b>Total</b>		<b>7,809</b>	<b>100.0%</b>

\*Source: MMIS

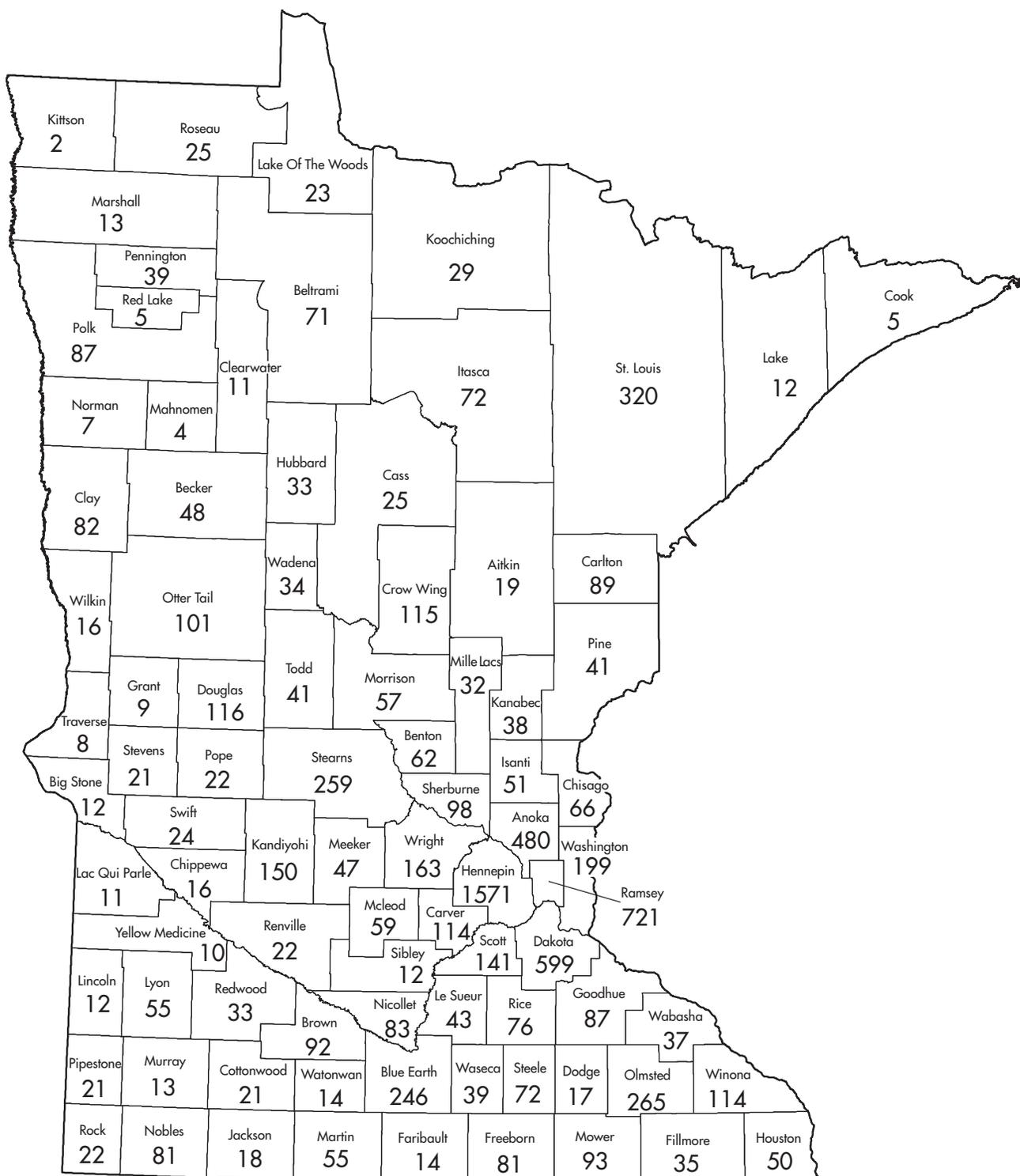
**Data Sources & Methodology**

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 Minnesota Department of Human Services at (651) 431-4300.

# MA-EPD Enrollees by County (June 2011)



MA-EPD Enrollees by County, June 2011  
updated May 2013, form number DH-5466-ENG

County	Number	County	Number	County	Number	County	Number
Aitkin	19	Fillmore	35	Martin	55	Rock	22
Anoka	480	Freeborn	81	McLeod	59	Roseau	25
Becker	48	Goodhue	87	Meeker	47	Scott	141
Beltrami	71	Grant	9	Mille Lacs	32	Sherburne	98
Benton	62	Hennepin	1571	Morrison	57	Sibley	12
Bigstone	12	Houston	50	Mower	93	St. Louis	320
Blue Earth	246	Hubbard	33	Murray	13	Stearns	259
Brown	92	Isanti	51	Nicollet	83	Steele	72
Carlton	89	Itaska	72	Nobles	81	Stevens	21
Carver	114	Jackson	18	Norman	7	Swift	24
Cass	25	Kanabec	38	Olmsted	265	Todd	41
Chippewa	16	Kandiyohi	150	Ottertail	101	Traverse	8
Chisago	66	Kittson	2	Pennington	39	Wabasha	37
Clay	82	Koochiching	29	Pine	41	Wadena	34
Clearwater	11	Lac Qui Parle	11	Pipestone	21	Waseca	39
Cook	5	Lake	12	Polk	87	Washington	199
Cottonwood	21	Lake of the Woods	23	Pope	22	Watonwan	14
Crow Wing	115	LeSueur	43	Ramsey	721	Wilkin	16
Dakota	599	Lincoln	12	Red Lake	5	Winona	114
Dodge	17	Lyon	55	Redwood	33	Wright	163
Douglas	116	Mahnomen	4	Renville	22	Yellow Medicine	10
Fairbault	14	Marshall	13	Rice	76		