

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

## Semi-Annual Data Report

### July-December 2012

## 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 people 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-Dec. 2012.

### 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 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.

(As of April 2012 there is no upper or lower age limit for MA-EPD eligibility.)

### Demographics, Dec. 2012

- Gender:
  - Male: 50.3 percent
  - Female: 50.2
- Average Age: 48.3

### Report Highlights:

- Total Enrollment: 8358
- Average monthly earned income: \$582.91
- Average monthly premium per enrollee: \$67.00
- 40.8 percent of enrollees were enrolled in a HCBS waiver
- 46.0 percent of enrollees living in the Twin Cities Metro Area
- 45.4 percent of enrollees lived in the Twin Cities Metro Area

**Figure 1. MA-EPD, MA Disabled Enrollment, Minnesota Population by Racial Category, Dec. 2012**

Race	MA-EPD*	MA Disabled*	Minnesota**
American Indian/Alaskan Native	0.9%	3.4%	1.1%
Asian	1.1%	4.6%	4.0%
Black/African American	3.6%	16.7%	5.2%
Multiple Races	0.2%	0.7%	2.4%
Pacific Islander/Native Hawaiian	0.0%	0.1%	0.0%
White	98.7%	73.4%	85.3%
Unknown	1.5%	1.3%	N/A

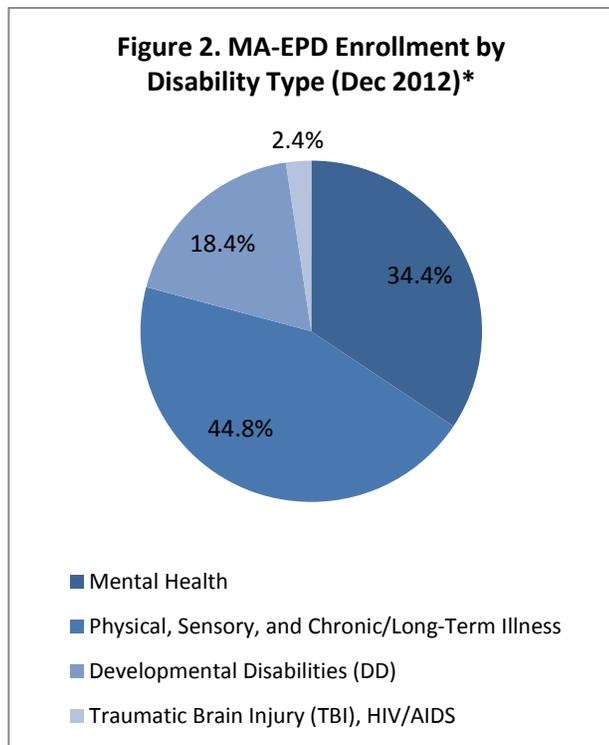
\*Source: MMIS

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

This information is available in accessible formats for individuals with disabilities by calling local 651-431-4300, toll-free 866-267-7655, or by using your preferred relay service. For other information on disability rights and protections, contact the agency's ADA coordinator.

As shown in Figure 1 on the previous page, there are larger overall percentages of MA-EPD enrollees who are white (98.7%) when compared to the general population of Minnesota (85.3 percent) or those enrolled in Medical Assistance (MA) due to a disability (73.4 percent).

## Disability Type

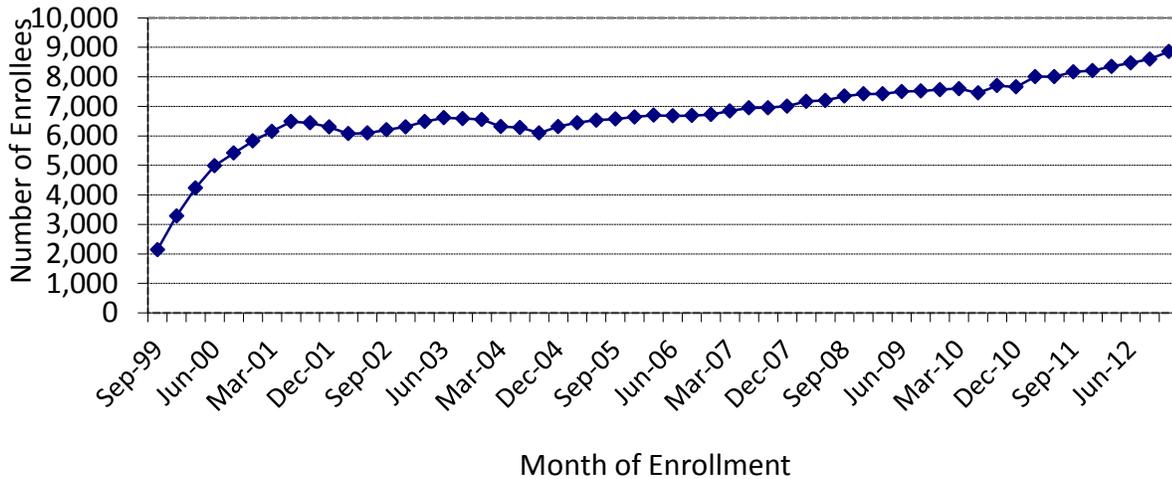


The majority of MA-EPD enrollees had a physical or sensory disability or chronic/long-term illness in Dec. 2012 (44.8 percent). 34.4 percent of enrollees had a mental health condition while 18.4 percent of enrollees had a developmental disability (DD) or a related condition. The fewest number of enrollees (2.4 percent) 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 on the next page.

**Figure 3. Monthly MA-EPD Enrollment  
(September 1999 to Dec. 2012)\***



\*Source: MMIS

As shown in Figure 4 below, during the months of July, August, and September of 2012 (Quarter 3), there were 121 new MA-EPD cases, 108 cases closed and 8,559 cases were active on average. In the months of October, November and December (Quarter 4), there were 145 new cases, 141 cases closed and 8,795 cases were active on average.

**Figure 4. Enrollment Activity**

**Monthly Number of New, Closed, or Active MAEPD Cases: July through Dec. 2012\***

Month 2012	New	Closed	Active
July	122	90	8,498
August	125	125	8,573
September	117	110	8,606
October	155	119	8,710
November	151	145	8,817
December	128	160	8,858

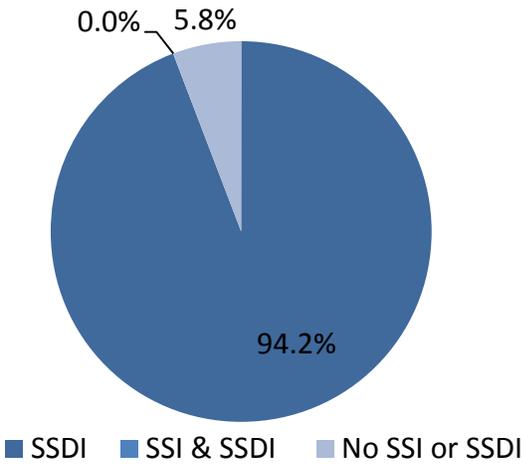
Average Monthly	New	Closed	Active
Quarter 3	121	108	8,559
Quarter 4	145	141	8,795

\*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 Dec. 2012, 94.2 percent of MA-EPD enrollees received SSDI. Few MA-EPD enrollees (0.0 percent) were concurrently receiving both SSI and SSDI, while 5.8 percent of enrollees did not receive SSI or SSDI.

**Figure 5. MA-EPD SSDI & SSI Enrollment (Dec 2012)\***



\*Source: MAXIS

In general, to be determined disabled by SSA, individuals must have monthly earnings below the level of Substantial Gainful Activity (SGA). In 2012, SGA was \$1,010 per month and \$1,690 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 2012, 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 (2012)
Trial Work Period (TWP)	\$720/month
Substantial Gainful Activity (SGA)	\$1,010/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 Dec. 2012, MA-EPD enrollees had an average of \$1,144 in unearned income, an average of \$583 in earned income, and an average gross income of \$1,327 per month. The interaction of MA-EPD with other benefits and work incentives impact 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 Dec. 2012, by the program rules described above.

## 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 91 percent of MA-EPD enrollees had monthly unearned income at or above \$721.

**Figure 7. Monthly Unearned Income Distribution for MA-EPD Enrollees: July to Dec. 2012\***

Income Range	July Unearned Income (Number)	July Unearned Income (Percent)	Dec Unearned Income (Number)	Dec Unearned Income (Percent)
\$0-65	1	0.0%	2	0.0%
\$66-200	4	0.0%	2	0.0%
\$201-500	41	0.5%	49	0.6%
\$501-720	324	3.8%	350	4.0%
\$721-1,000	2,982	35.1%	9075	34.7%
\$1,001-2,000	4,467	52.6%	4,666	52.7%
\$2,001 and up	260	3.1%	279	3.1%
Unknown	419	4.9%	435	4.9%
<b>Total</b>	<b>8,498</b>	<b>100.0%</b>	<b>8,858</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 89 percent of MA-EPD enrollees had monthly earned income at or below \$1,010(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 Dec. 2012\***

Income Range	July Earned Income (Number)	July Earned Income (Percent)	Dec Earned Income (Number)	Dec Earned Income (Percent)
\$0-65	372	4.3%	352	3.9%
\$66-200	2626	30.6%	2,648	29.5%
\$201-500	2,148	25.0%	2,187	24.4%
\$501-720	1,226	14.3%	1,356	15.1%
\$721-1,000	1,321	15.4%	1,473	16.4%
\$1,001-2,000	661	7.7%	688	7.7%
\$2,001 and up	232	2.7%	264	2.9%
Unknown	0	0.0%	0	0.0%
<b>Total**</b>	<b>8,586</b>	<b>100.0%</b>	<b>8,968</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 Dec. 2012. Gross income includes both earned and unearned income sources. In Dec. 2012, the majority of MA-EPD enrollees (77.1 percent) had gross income over \$1,000 per month. 18.1 percent of enrollees had monthly gross income above \$2,000 during the same time period, up slightly from 16.8 percent in June 2012.

**Figure 9. Monthly Gross Income Distribution for MA-EPD Enrollees: July and Dec. 2012\***

Income Range	July Gross Income (Number)	July Gross Income (Percent)	Dec Gross Income (Number)	Dec Gross Income (Percent)
\$0-65	6	0.1%	5	0.0%
\$66-200	21	0.2%	22	0.2%
\$201-500	29	0.3%	24	0.3%
\$501-720	44	0.5%	41	0.5%
\$721-1,000	372	4.4%	330	3.7%
\$1,001-2000	6,577	77.4%	6,829	77.1%
\$2,001 and up	1,446	17.0%	1,604	18.1%
Unknown	3	0.0%	3	0.0%
<b>Total</b>	<b>8,498</b>	<b>100.0%</b>	<b>8,858</b>	<b>100.0%</b>

\*Source: UI and MAXIS

Gross Income = Earned + Unearned Income

## Premiums

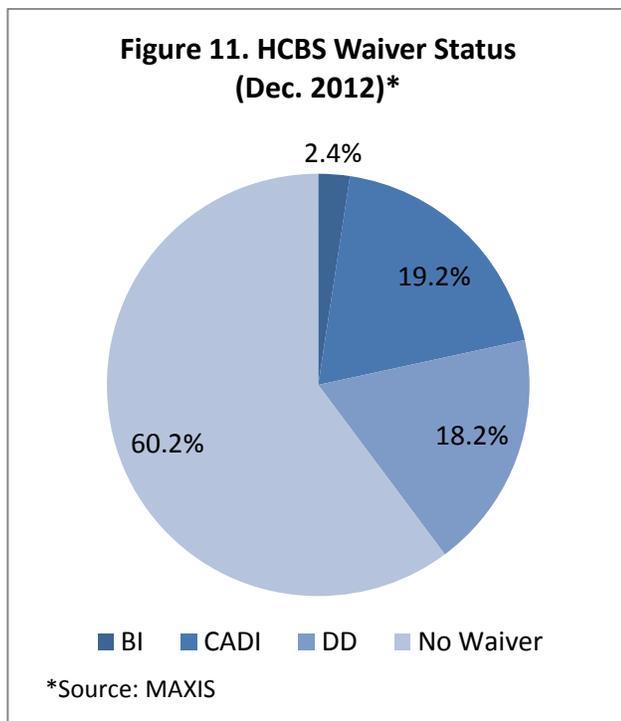
All MA-EPD enrollees are required to pay a monthly premium of \$35 or more, based on a sliding fee scale. The premium amount is based on the enrollee's household size and gross earned and unearned income. MA-EPD has no maximum income limit. Premiums are capped at 7.5 percent of income at 300 percent of the federal poverty guideline. As shown in Figure 10 on the next page, the average monthly premium billed to MA-EPD enrollees was \$67.00 in the months of July through Dec. 2012. 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 Dec. 2012\***

Month 2012	Total Billed	Number of Enrollees Billed	Average Billed Per Enrollee
July 2012	\$528,908.00	7,972	\$66.35
Aug. 2012	\$535,412.00	8,004	\$66.89
Sept. 2012	\$540,429.00	8,031	\$67.29
Oct. 2012	\$545,151.00	8,123	\$67.11
Nov. 2012	\$542,694.00	8,105	\$66.96
Dec. 2012	\$548,934.00	8,143	\$67.41
<b>Total July-Dec 2012</b>	<b>\$3,241,528.00</b>		
<b>Avg/Mo July-Dec 2012</b>	<b>\$540,225.00</b>	<b>8,063</b>	<b>\$67.00</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 Dec. 2012.

As shown in Figure 11, in Dec. 2012, about 60 percent of enrollees were not on a waiver. Of all MA-EPD enrollees, 18.2 percent were on the Developmental Disabilities (DD) Waiver, 19.2 percent of enrollees were on the Community Alternatives for Disabled Individuals (CADI) Waiver, and 2.4 percent of enrollees were on the Brain Injury (BI) Waiver. Fewer than ten enrollees were on the Community Alternative Care

(CAC) waiver and therefore, are 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 BI 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 Dec. 2012, 683 enrollees (29.8 percent of MA-EPD enrollees on a CADI, DD, or BI Waiver) received Supported Employment Services and 1049 MA-EPD enrollees (63 percent of MA-EPD enrollees on the DD Waiver) received Day Training and Habilitation services through enrollment in a home and community-based waiver.

As of April 2012, the program age limit of 65 was eliminated. MA-EPD enrollees may also be on the Elderly Waiver (EW). For the period July-Dec. 2012, fewer than ten enrollees were on the Elderly Waiver (EW) and therefore, are not represented in Figure 11.

The majority of MA-EPD enrollees are also enrolled in Medicare. In Dec. 2012, the majority of MA-EPD enrollees (87 percent) had Medicare coverage. Only 13 percent 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 percent of all MA-EPD enrollees had TPL coverage in Dec. 2012. More than 91 percent of all MA-EPD enrollees did not have TPL coverage in Dec. 2012.

### **Geographic Location**

The majority of MA-EPD enrollees (46.2 percent) lived in the Twin Cities metro area during the second half of 2012. Generally, MA-EPD enrollees more often are 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 shows Geographic location of MA-EPD Enrollees as of Dec. 2012.

**Geographic location of MA-EPD Enrollees: Dec. 2012\***

<b>Location in Minnesota</b>	<b>Region</b>	<b>Enrollees (Number)</b>	<b>Enrollees (Percent)</b>
Northwest Corner	1	178	2.1%
North Central	2	141	1.7%
Northeast Corner	3	546	6.5%
West Central	4	418	5.0%
Central	5	262	3.1%
Southwest Central	6	341	4.1%
East Central	7	836	10.0%
Southwest Corner	8	264	3.2%
South Central	9	593	7.1%
Southeast Corner	10	934	11.2%
TC Metro Area	11	3843	46.0%
Outside of MN		2	0.0%
<b>Total</b>		<b>8,358</b>	<b>100.0%</b>

\*Source: MMIS

**Data Sources & Methodology**

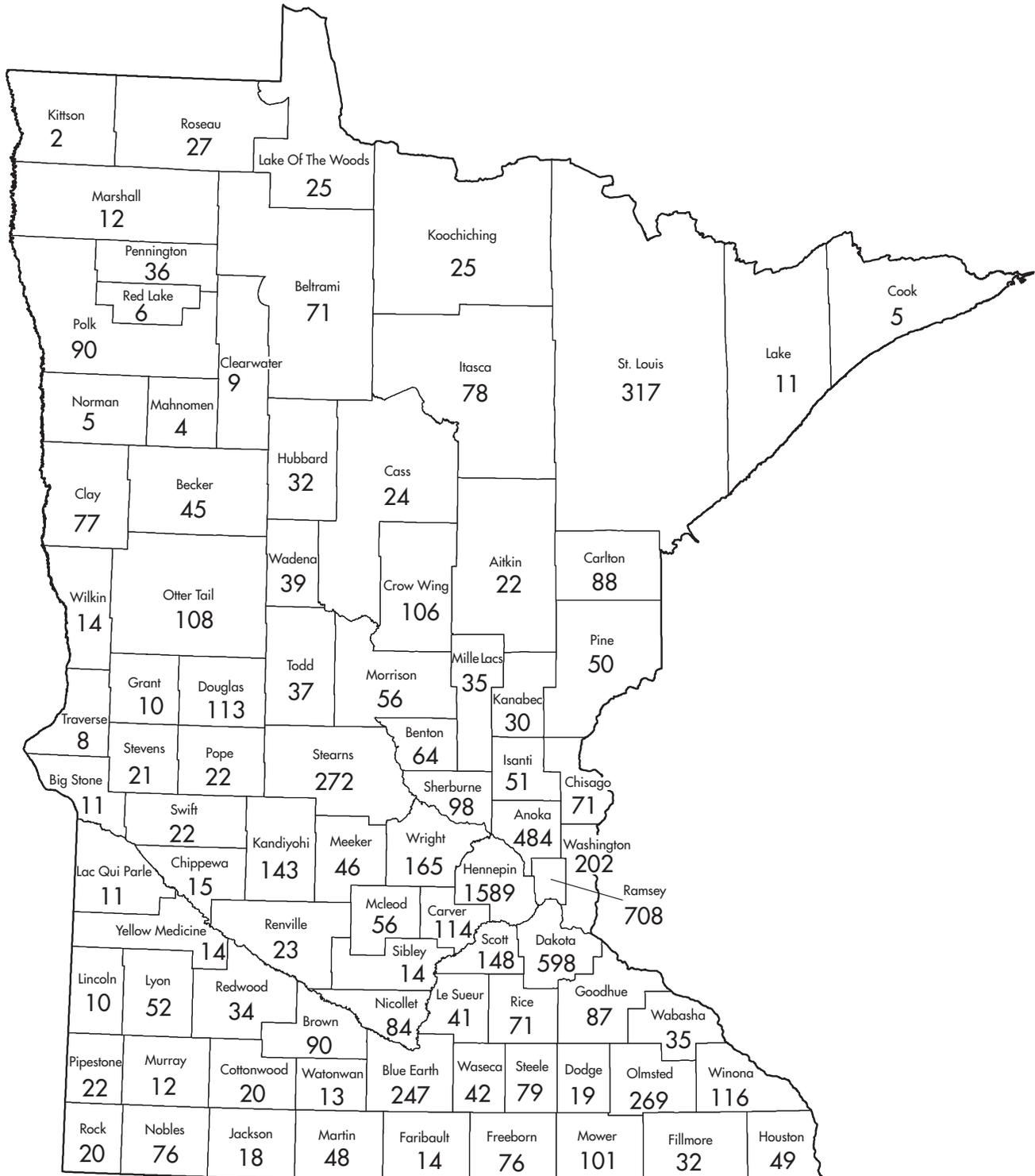
This data was compiled by Disability Services Division staff via the Minnesota Department of Human Services Data Warehouse unless otherwise noted.

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 (Dec. 2012)



# MA-EPD Enrollees by County, December 2012

Updated November 2013, form number DHS-6779B-ENG

County - Number	County - Number	County - Number
Aitkin 22	Isanti 51	Pipestone 22
Anoka 484	Itasca 78	Polk 90
Becker 45	Jackson 18	Pope 22
Beltrami 71	Kanabec 30	Ramsey 708
Benton 64	Kandiyohi 143	Red Lake 6
Big Stone 11	Kittson 2	Redwood 34
Blue Earth 247	Koochiching 25	Renville 23
Brown 90	Lac Qui Parle 11	Rice 71
Carlton 88	Lake 11	Rock 20
Carver 114	Lake of the Woods 25	Roseau 27
Cass 24	Le Sueur 41	Scott 148
Chippewa 15	Lincoln 10	Sherburne 98
Chisago 71	Lyon 52	Sibley 14
Clay 77	Mahnomen 4	St. Louis 317
Clearwater 9	Marshall 12	Stearns 272
Cook 5	Martin 48	Steele 79
Cottonwood 20	McLeod 56	Stevens 21
Crow Wing 106	Meeker 46	Swift 22
Dakota 598	Mille Lacs 35	Todd 37
Dodge 19	Morrison 56	Traverse 8
Douglas 113	Mower 101	Wabasha 35
Faribault 14	Murray 12	Wadena 39
Fillmore 32	Nicollet 84	Waseca 42
Freeborn 76	Nobles 76	Washington 202
Goodhue 87	Norman 5	Watonwan 13
Grant 10	Olmsted 269	Wilkin 14
Hennepin 1589	Otter Tail 108	Winona 116
Houston 49	Pennington 36	Wright 165
Hubbard 32	Pine 50	Yellow Medicine 14
		Out-of-state 2
		<b>Total: 8358</b>