

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

## Semi-Annual Data Report

### January-June 2013

#### 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 January-June 2013.

#### 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.

#### Report Highlights

- Total Enrollment: 8460
- Average monthly earned income: \$591.08
- Average monthly premium per enrollee: \$68.00
- 40.1% of enrollees were enrolled in a HCBS waiver
- 46.2% of enrollees living in the Twin Cities Metro Area

#### Demographics, June 2013

- Gender:
  - Male: 49.5%
  - Female: 50.5%
- Average Age: 48.3

**Figure 1: MA-EPD Age Breakdown\***

Month 2013	Under 21	21-46	46-62	62-65	65+
January	8	3123	4910	656	222
February	8	3117	4917	655	241
March	9	3124	4911	664	264
April	10	3133	4933	668	287
May	8	3153	4938	675	294
June	6	3120	4946	682	304

Effective in April of 2012 the Minnesota legislature eliminated the age requirements for the MA-EPD program allowing enrollees to stay on MA-EPD past age 65, if all other eligibility requirements continued to be met. The retirement age is increasing for the population as a whole and now MA-EPD enrollees are able to continue working as well, and not be forced to retire in order to keep their healthcare coverage through Medicaid.

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.

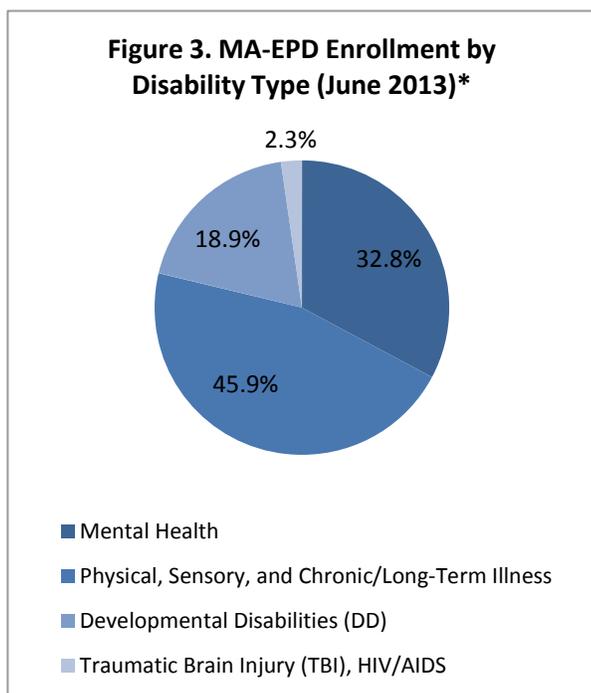
**Figure 2: MA-EPD, MA Disabled Enrollment, Minnesota Population by Racial Category, June 2013**

Race	MA-EPD*	MA Disabled*	Minnesota**
American Indian/Alaskan Native	0.9%	3.3%	1.1%
Asian	1.1%	4.6%	4.0%
Black/African American	3.5%	16.9%	5.2%
Multiple Races	0.2%	0.7%	2.4%
Pacific Islander/Native Hawaiian	0.0%	0.1%	0.0%
White	92.7%	73.2%	85.3%
Unknown	1.6%	1.3%	N/A

\*Source: MMIS

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

As shown in Figure 2, there are larger overall percentages of MA-EPD enrollees who are White (92.7%) when compared to the general population of Minnesota (85.3%) or those enrolled in Medical Assistance (MA) due to a disability (73.2%).



**Disability Type – June 2013**

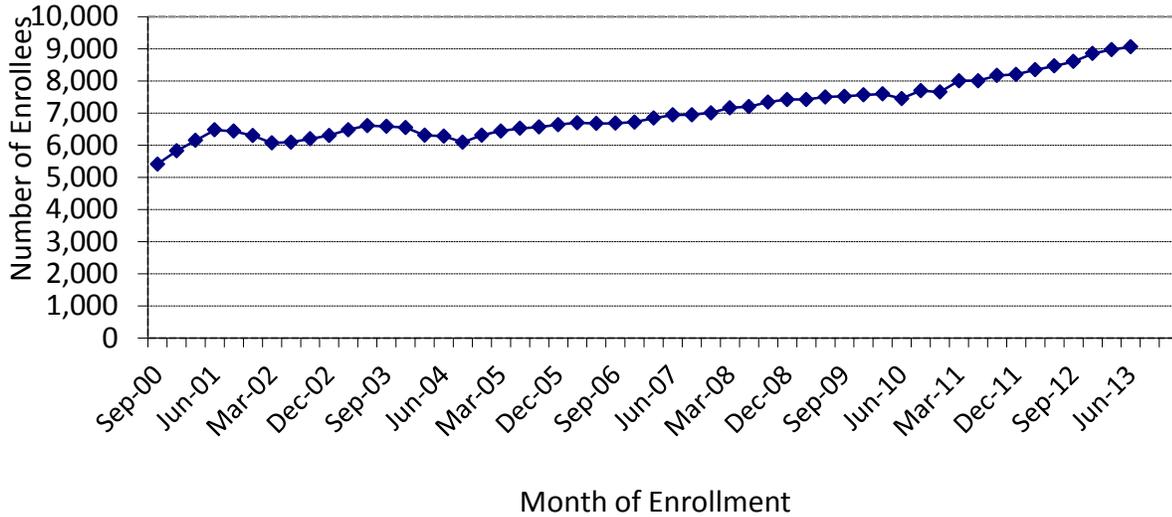
The majority of MA-EPD enrollees had a physical or sensory disability or chronic/long-term illness (45.9%). 32.8% of enrollees had a mental health condition while 18.9% of enrollees had a developmental disability (DD) or a related condition. The fewest number of enrollees (2.3%) had a traumatic brain 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 13 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 4.

**Figure 4. Monthly MA-EPD Enrollment  
(September 2000 to June 2013)\***



\*Source: MMIS

As shown in Figure 5, in 2013 during the months of January, February, March (Quarter 1) the program averaged 129 new cases, 133 closed cases and 8,951 active cases . In the months of April, May and June (Quarter 2), the program averaged 130 new cases, 162 closed cases and 9,058 active cases.

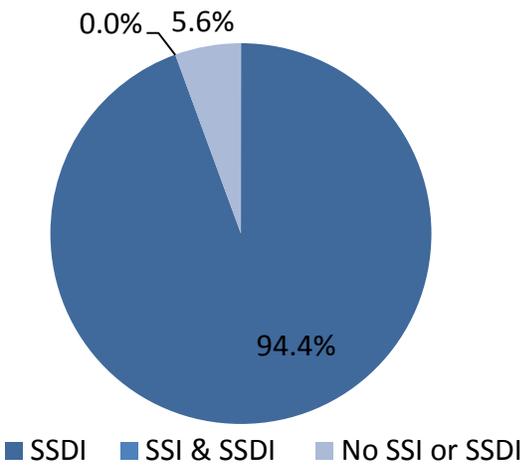
**Figure 5. Enrollment Activity: Monthly Number of New, Closed, or Active MAEPD Cases: January through June 2013\***

Month 2013	New	Closed	Active
January	164	128	8,928
February	110	128	8,946
March	114	143	8,978
April	144	131	9,035
May	130	170	9,077
June	112	185	9,063

Average Monthly	New	Closed	Active
Quarter 1	129	133	8,951
Quarter 2	130	162	9,058

\*Source: MMIS

**Figure 6. MA-EPD SSDI & SSI Enrollment (June 2013)\***



\*Source: MAXIS

**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 6, in June 2013 94.4% of MA-EPD enrollees received SSDI. No MA-EPD enrollees (0.0%) were concurrently receiving both SSI and SSDI, while 5.6% of enrollees did not receive either 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 2013, SGA was \$1,040 per month and \$1,740 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 2013, a TWP month was any month with gross earnings of more than \$750.

**Figure 7: Income Limits for Select SSA Work Incentive Provisions\***

Provision	Earned Income Amount (2013)
Trial Work Period (TWP)	\$750/month
Substantial Gainful Activity (SGA)	\$1,040/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 June 2013, MA-EPD enrollees had an average of \$1,166.30 in unearned income, an average of \$591.08 in earned income, and an average gross income of \$1,656.11 per month. The interaction of MA-EPD with other benefits and work incentives impacts the earned and unearned income of MA-EPD enrollees. Figures 8 through 10 shows unearned, earned and gross income of MA-EPD enrollees in the months of January through June 2013 by the program rules described on page 3.

## Unearned and Earned Income

As shown in Figures 8 and 9, the majority of MA-EPD enrollees had higher unearned income than earned income. Over 90% of MA-EPD enrollees had monthly unearned income at or above \$721.

**Figure 8: Monthly Unearned Income Distribution for MA-EPD Enrollees: January to June 2013\***

Income Range	January Unearned Income (Number)	January Unearned Income (Percent)	June Unearned Income (Number)	June Unearned Income (Percent)
\$0-65	1	0.0%	2	0.0%
\$66-200	1	0.0%	3	0.0%
\$201-500	49	0.5%	45	0.5%
\$501-720	258	2.9%	254	2.8%
\$721-1,000	2,965	32.8%	2,997	32.8%
\$1,001-2,000	4,898	54.2%	4,995	54.7%
\$2,001 and up	306	3.4%	333	3.6%
Unknown	564	6.2%	498	5.5%
<b>Total</b>	<b>9,042</b>	<b>100.0%</b>	<b>9,127</b>	<b>100.0%</b>

\*Source: UI and MAXIS

As shown in Figure 9, 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 January and June 2013, approximately 90% of MA-EPD enrollees had monthly earned income below \$1,040(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 9. Monthly Earned Income Distribution for MA-EPD Enrollees: January and June 2013\***

Income Range	January Earned Income (Number)	January Earned Income (Percent)	June Earned Income (Number)	June Earned Income (Percent)
\$0-65	372	4.1%	347	3.8%
\$66-200	2,718	30.1%	2,779	30.4%
\$201-500	2,286	25.3%	2,212	24.2%
\$501-720	1,344	14.9%	1,420	15.6%
\$721-1,000	1,395	15.4%	1,469	16.1%
\$1,001-2,000	676	7.5%	692	7.6%
\$2,001 and up	251	2.8%	208	2.3%
Unknown	0	0.0%	0	0.0%
<b>Total**</b>	<b>9,042</b>	<b>100.0%</b>	<b>9,127</b>	<b>100.0%</b>

\*Source: MAXIS

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

## Gross Income

Figure 10 details the gross monthly income of MA-EPD enrollees for the months of January and June 2013. Gross income includes both earned and unearned income sources. In June 2013, the majority of MA-EPD enrollees (76.1%) had gross income over \$1,000 per month. 18.8% of enrollees had monthly gross income above \$2,000 during the same time period, up slightly from 18.1% in December, 2012.

**Figure 10: Monthly Gross Income Distribution for MA-EPD Enrollees: January and June 2013\***

Income Range	January Gross Income (Number)	January Gross Income (Percent)	June Gross Income (Number)	June Gross Income (Percent)
\$0-65	3	0.0%	5	0.1%
\$66-200	24	0.3%	24	0.3%
\$201-500	25	0.3%	22	0.2%
\$501-720	42	0.5%	42	0.5%
\$721-1,000	332	3.7%	302	3.3%
\$1,001-2000	6,858	75.8%	6,946	76.1%
\$2,001 and up	1,634	18.1%	1,718	18.8%
Unknown	124	1.4%	68	0.7%
<b>Total</b>	<b>9,042</b>	<b>100.0%</b>	<b>89,127</b>	<b>100.0%</b>

\*Source: UI and MAXIS      Gross Income = Earned + Unearned Income

## Premiums

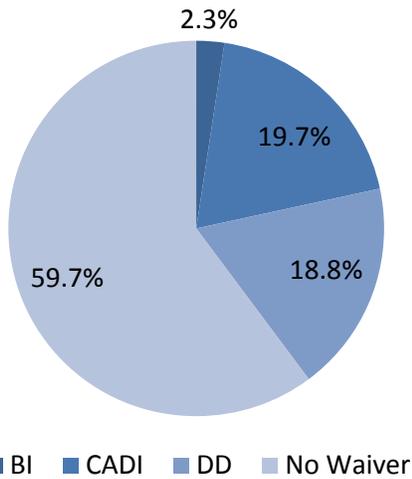
All MA-EPD enrollees are currently required to pay a monthly premium of \$35 or more, based on a sliding fee scale. The premium amount is based on the enrollee's household size, gross earned and unearned income. MA-EPD has no maximum income limit. Premiums are capped at 7.5% of income at 300% of the federal poverty guideline. As shown in Figure 11, the average monthly premium billed to MA-EPD enrollees was \$68.14 in the months of January-June 2013. 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 11: Premium Billing: January through June 2013\***

Month 2013	Total Billed	# of Enrollees Billed	Average Billed Per Enrollee
January 2013	\$562,859.00	8,245	\$68.27
February 2013	\$560,732.00	8,267	\$67.83
March 2013	\$563,845.00	8,305	\$67.89
April 2013	\$564,775.00	8,279	\$68.22
May 2013	\$557,175.00	8,175	\$68.16
June 2013	\$571,784.00	8,349	\$68.49
<b>Total Jan-June 2013</b>	<b>\$3,381,170</b>		
<b>Avg/Mo Jan-June 2013</b>	<b>\$563,528</b>	<b>8,270</b>	<b>\$68.14</b>

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

**Figure 12. HCBS Waiver Status (June 2013)\***



\*Source: MAXIS

### 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 January and June 2013.

As shown in Figure 12, in June 2013, about 60% of enrollees were not on a waiver. Of all MA-EPD enrollees, 18.8% were on the Developmental Disabilities (DD) Waiver, 19.7% of enrollees were on the Community Alternatives for Disabled Individuals (CADI) Waiver, and 2.3% 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 12. 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 June 2013, 700 enrollees (20.0% of MA-EPD enrollees on a CADI, DD, or TBI Waiver) received Supported Employment Services and 1065 MA-EPD enrollees (63% 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 65 age limit to the program was eliminated. MA-EPD enrollees may also be on the Elderly Waiver (EW). For the period January-June 2013, fewer than ten enrollees were on the Elderly Waiver (EW) and therefore are not represented in Figure 12.

The majority of MA-EPD enrollees are also enrolled in Medicare. In June 2013, the majority of MA-EPD enrollees (90.5%) had Medicare coverage. Only 9.5% 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 June 2013. Over 91% of all MA-EPD enrollees did not have TPL coverage in December 2012.

### Geographic Location

The largest percentage of MA-EPD enrollees (46.2%) lived in the Twin Cities metro area during the first half of 2013. 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 shows Geographic Location by region for MA-EPD Enrollees as of June 2013.

**Figure 13: Geographic Location of MA-EPD Enrollees: June 2013\***

<b>Location in Minnesota</b>	<b>Region</b>	<b>Enrollees (Number)</b>	<b>Enrollees (Percent)</b>
Northwest Corner	1	182	2.2%
North Central	2	142	1.7%
Northeast Corner	3	558	6.6%
West Central	4	426	5.0%
Central	5	277	3.3%
Southwest Central	6	345	4.1%
East Central	7	839	9.9%
Southwest Corner	8	270	3.2%
South Central	9	604	7.1%
Southeast Corner	10	906	10.7%
TC Metro Area	11	3910	46.2%
Outside of MN		2	0.0%
<b>Total</b>		<b>8,461</b>	<b>100.0%</b>

\*Source: MMIS

#### **Data Sources & Methodology**

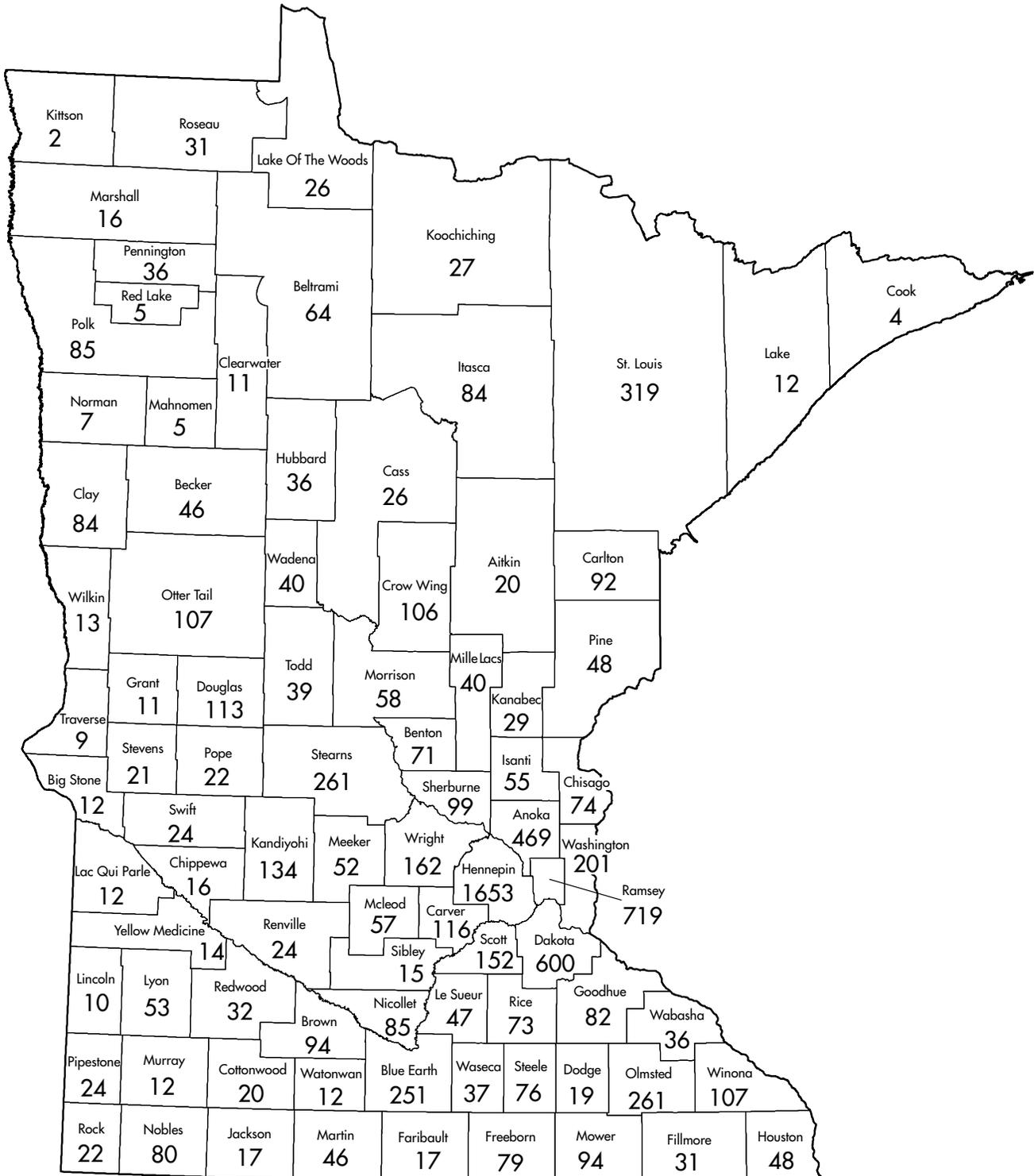
Data was compiled by Disability Services Division staff via the Minnesota Department of Human Services Data Warehouse unless otherwise noted.

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 or 866-267-7655.



# MA-EPD Enrollees by County (June 2013)



# MA-EPD Enrollees by County, June 2013

Updated March 2014

County - Number	County - Number	County - Number
Aitkin 20	Itasca 84	Pope 22
Anoka 469	Jackson 17	Ramsey 719
Becker 46	Kanabec 29	Red Lake 5
Beltrami 64	Kandiyohi 134	Redwood 32
Benton 71	Kittson 2	Renville 24
Big Stone 12	Koochiching 27	Rice 73
Blue Earth 251	Lac Qui Parle 12	Rock 22
Brown 94	Lake 12	Roseau 31
Carlton 92	Lake of the Woods 26	St. Louis 319
Carver 116	Le Sueur 47	Scott 152
Cass 26	Lincoln 10	Sherburne 99
Chippewa 16	Lyon 53	Sibley 15
Chisago 74	Mc Leod 57	Stearns 261
Clay 84	Mahnomen 5	Steele 76
Clearwater 11	Marshall 16	Stevens 21
Cook 4	Martin 46	Swift 24
Cottonwood 20	Meeker 52	Todd 39
Crow Wing 114	Mille Lacs 40	Traverse 9
Dakota 600	Morrison 58	Wabasha 36
Dodge 19	Mower 94	Wadena 40
Douglas 113	Murray 12	Waseca 37
Faribault 17	Nicollet 85	Washington 201
Fillmore 31	Nobles 80	Watonwan 12
Freeborn 79	Norman 7	Wilkin 13
Goodhue 82	Olmsted 261	Winona 107
Grant 11	Otter Tail 107	Wright 162
Hennepin 1653	Pennington 36	Yellow Medicine 14
Houston 48	Pine 48	Out-of-State 1
Hubbard 36	Pipestone 24	<b>TOTAL 8460</b>
Isanti 55	Polk 85	