

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

Semi-Annual Data Report

July-December 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 Medicaid, called Medical Assistance (MA) in Minnesota, 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-December 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.

Demographics, December 2013

- Gender:
 - Male: 49.2 percent
 - Female: 50.8 percent
- Average Age: 49.1 years

Report Highlights

December 2013

- Total Enrollment: 9,196
- 38.4 percent of enrollees were enrolled in a HCBS waiver

July-December 2013

- Average monthly earned income: \$625.08
- Average monthly premium per enrollee: \$68.88
- 47.0 percent of enrollees live in the Twin Cities Metro Area

Figure 1: MA-EPD Enrollment By Age

Month 2013	Under 21	21-46	46-62	62-65	65+
July	8	3,095	4,939	694	311
August	7	3,098	4,940	688	329
September	8	3,015	4,961	690	331
October	8	3,095	5,000	696	346
November	8	3,093	5,019	699	358
December	8	3,089	5,021	707	361

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 Medical Assistance.

Figure 2: MA-EPD, MA Disabled Enrollment, Minnesota Population by Racial Category, December 2010

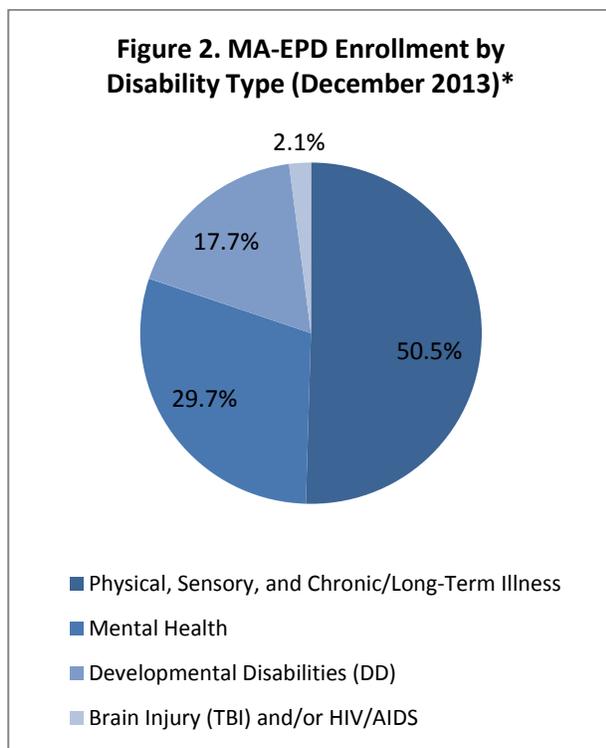
Race	MA-EPD*	MA Disabled*	Minnesota**
American Indian/Alaskan Native	0.9%	3.1%	1.
Asian	1.2%	4.8%	4.
Black/African American	3.9%	16.7%	5.
Multiple Races	0.3%	0.6%	2.
Pacific Islander/Native Hawaiian	0.0%	0.1%	0.
White	92.1%	73.5%	85.3%
Unknown (some other race)	1.6%	1.3%	1.

*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 (92.1 percent) when compared to the general population of Minnesota (85.3 percent) or those enrolled in Medical Assistance (MA) due to a disability (73.5 percent).

Figure 3: MA-EPD Enrollment by Disability Type, December 2013



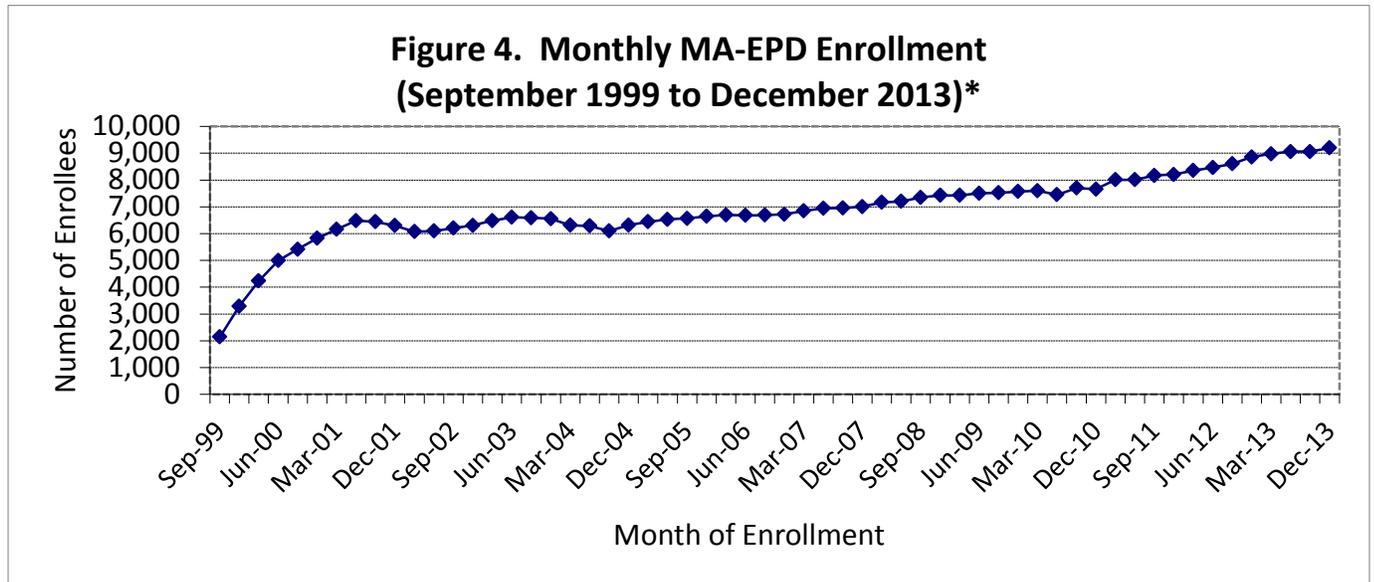
Disability Type - December 2013

The majority of MA-EPD enrollees had a physical or sensory disability or chronic/long-term illness (50.5 percent). 29.7 percent of enrollees had a mental health condition while 17.7 percent of enrollees had a developmental disability (DD) or a related condition. The fewest number of enrollees (2.1 percent) had a brain injury (BI) and/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.

Figure 4: Monthly MA-EPD Enrollment (September 1999 to December 2013)*



*Source MMIS

As shown in Figure 5, in 2013 during the months of July, August, September (Quarter 3) the program averaged 117 new cases, 145 closed cases and 9,076 active cases. In the months of October, November, December (Quarter 4), the program averaged 115 new cases, 156 closed cases and 9,176 active cases.

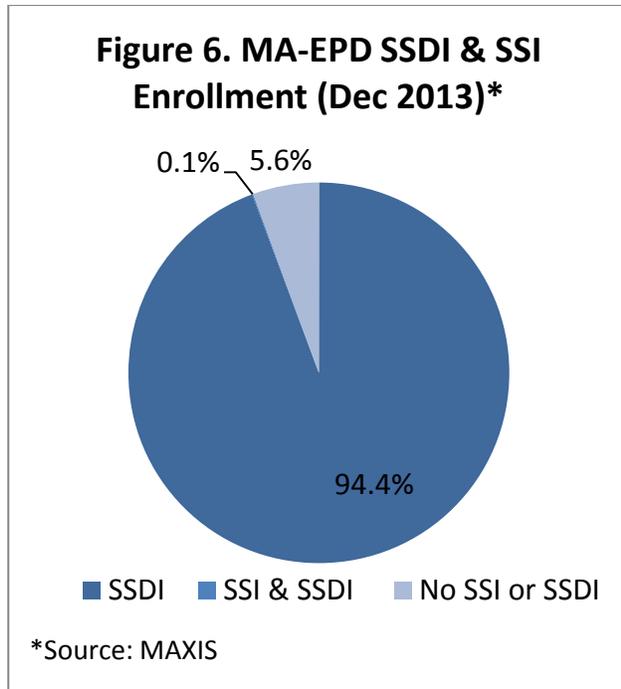
Figure 5: Enrollment Activity Monthly Number of New, Closed, or Active MA-EPD Cases: July-Dec 2013*

Month 2013	New	Closed	Active
July	123	141	9,059
August	108	162	9,068
September	120	132	9,100
October	124	143	9,149
November	115	156	9,183
December	106	168	9,196

Average Monthly	New	Closed	Active
Quarter 3	117	145	9,076
Quarter 4	115	156	9,176

*Source: MMIS

Figure 6: MA-EPD SSDI & SSI Enrollment, December 2013



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 December 2013 94.4 percent of MA-EPD enrollees received SSDI. 0.1 percent of MA-EPD enrollees were concurrently receiving both SSI and SSDI, while 5.6 percent 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

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 2013, MA-EPD enrollees had an average of \$1,169.27 in unearned income, an average of \$625.08 in earned income, and an average gross income of \$1,688.49 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 July through December 2013 by the program rules described on page 1.

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 94 percent of MA-EPD enrollees had monthly unearned income at or above \$751.

Figure 8: Monthly Unearned Income Distribution for MA-EPD Enrollees: July to December 2013*

Income Range	Jul Unearned Income (Number)	July Unearned Income (Percent)	Dec Unearned Income (Number)	Dec Unearned Income (Percent)
\$0-65	2	0.0%	2	0.0%
\$66-200	2	0.0%	4	0.0%
\$201-500	43	0.5%	44	0.5%
\$501-750	466	5.1%	467	5.1%
\$751-1,040	3,296	36.4%	3,351	36.4%
\$1,041-2,000	4,473	49.4%	4,555	49.5%
\$2,001 and up	332	3.7%	337	3.7%
Unknown	445	4.9%	436	4.7%
Total	9,059	100.0%	9,196	100.0%

*Source: UI and MAXIS

As shown in Figure 9, over half of MA-EPD enrollees had monthly earned income below \$750 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 2013, approximately 90 percent of MA-EPD enrollees had monthly earned income below \$1,040 (the amount of 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: July and December 2013*

Income Range	July Earned Income (Number)	July Earned Income (Percent)	Dec Earned Income (Number)	Dec Earned Income (Percent)
\$0-65	366	4.0%	317	3.4%
\$66-200	2,816	30.8%	2,825	30.3%
\$201-500	2,199	24.0%	2,209	23.7%
\$501-750	1,423	15.5%	1,530	16.4%
\$751-1,040 (TWP)	1,414	15.4%	1,527	16.4%
\$1,041-2,000 (SGA)	641	7.0%	620	6.6%
\$2,001 and up	297	3.2%	304	3.3%
Unknown	0	0.0%	0	0.0%
Total**	9,156	100.0%	9,332	100.0%

*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 July and December 2013. Gross income includes both earned and unearned income sources. In December 2013, the majority of MA-EPD enrollees (75.9 percent) had gross income over \$1,040 per month. 19.9 percent of enrollees had monthly gross income above \$2,000 during the same time period.

Figure 10: Monthly Gross Income Distribution for MA-EPD enrollees: July and Dec. 2013*

Income Range	July Gross Income (Number)	July Gross Income (Percent)	Dec Gross Income (Number)	Dec Gross Income (Percent)
\$0-65	5	0.1%	4	0.0%
\$66-200	28	0.3%	24	0.3%
\$201-500	24	0.3%	15	0.2%
\$501-750	70	0.8%	53	0.6%
\$751-1,040	454	5.0%	399	4.3%
\$1,041-2000	6,671	73.7%	6,859	74.7%
\$2,001 and up	1,803	19.9%	1,834	20.0%
Unknown	4	0.0%	8	0.1%
Total	9,055	100.0%	9,188	100.0%

*Source: UI and MAXIS

**Gross Income = Earned + Unearned Income

Premiums

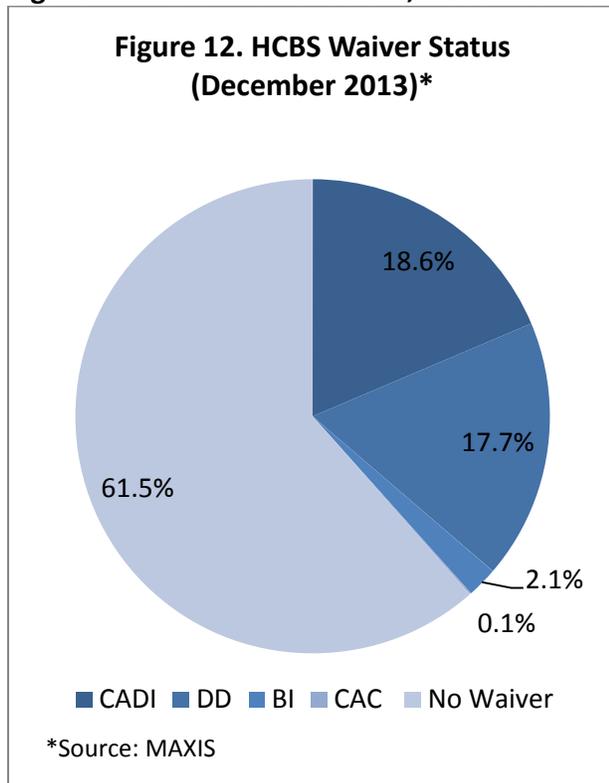
All MA-EPD enrollees are required to pay a monthly premium of \$35 or more, based on a sliding fee scale. The premium amount is based on the enrollee’s household size, gross earned and unearned income. MA-EPD has no maximum income limit. Premiums are capped at 7.5 percent of income at 300 percent of the federal poverty guideline. As shown in Figure 11, the average monthly premium billed to MA-EPD enrollees was \$68.88 in the months of July-December 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: July through December 2013*

Month 2013	Total Billed	Number of Enrollees Billed	Average Billed Per Enrollee
July	\$576,779	8,411	\$68.57
August	\$564,644	8,237	\$68.55
September	\$573,900	8,314	\$69.03
October	\$588,987	8,533	\$69.02
November	\$576,479	8,350	\$69.04
December	\$576,356	8,342	\$69.09
Total Jul-Dec 2013	\$3,457,145		

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

Figure 12: HCBS Waiver Status, December 2013



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 services (HCBS) waivers if certain criteria are met. The majority of enrollees were not enrolled in waivers during the months of July and December 2013.

As shown in Figure 12, in December 2013, about 60 percent of enrollees were not on a waiver. Of all MA-EPD enrollees, 17.7 percent were on the Developmental Disabilities (DD) Waiver, 18.6 percent of enrollees were on the Community Alternatives for Disabled Individuals (CADI) Waiver, and 2.1 percent of enrollees were on the Brain Injury (BI) Waiver. Fewer than ten enrollees were on the Community Alternative Care Waiver and are therefore not represented in the Figure 12. MA-EPD enrollees who are on a home and community based services (HCBS) 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 December 2013, 469 enrollees (13.2 percent) of MA-EPD enrollees on a CADI, DD, or BI Waiver received Supported Employment Services and 1,072 MA-EPD enrollees (66 percent of MA-EPD enrollees on the DD waiver) received Day Training and Habilitation services through enrollment in a HCBS waiver.

In April 2012, eligibility rules for MA-EPD changed and people over the age of 65 were allowed to continue on the program. With that change, MA-EPD enrollees may also be on the Elderly Waiver (EW). For the period July-December, 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 December 2013, the majority of MA-EPD enrollees (90.6 percent) had Medicare coverage. Only 9.4 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 December 2013. Over 91 percent of all MA-EPD enrollees did not have TPL coverage in December 2013.

Geographic Location

The largest percentage of MA-EPD enrollees (47.0 percent) 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 December 2013.

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

Location in Minnesota	Region	Enrollees (Number)	Enrollees (Percent)
Northwest Corner	1	211	2.0%
North Central	2	180	1.7%
Northeast Corner	3	693	6.7%
West Central	4	525	5.1%
Central	5	333	3.2%
Southwest Central	6	402	3.9%
East Central	7	1,024	9.9%
Southwest Corner	8	310	3.0%
South Central	9	682	6.6%
Southeast Corner	10	1,098	10.6%
TC Metro Area	11	4,870	47.0%
Outside of MN		34	0.3%
Total		10,362	100.0%

*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.

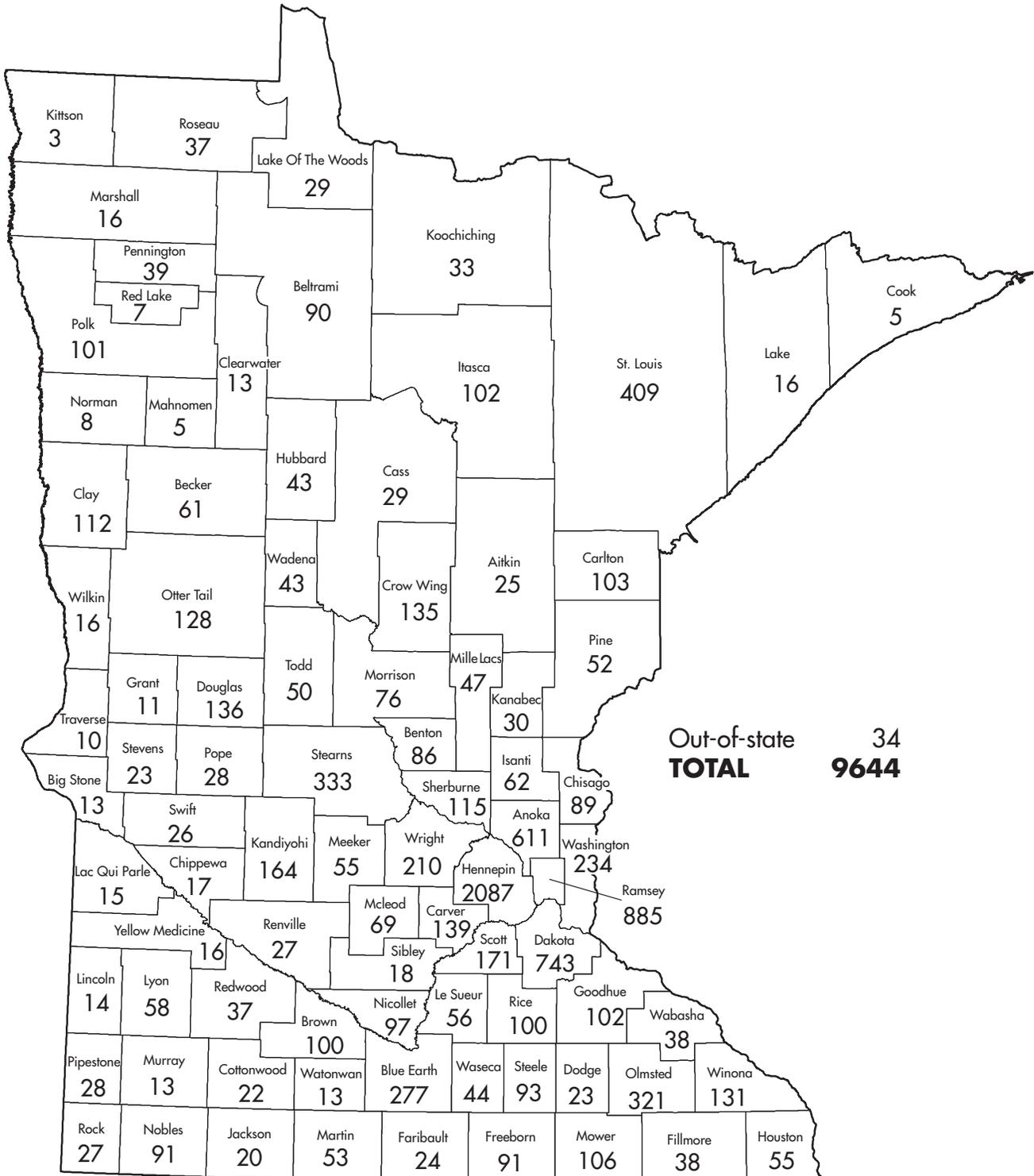
Earned income can be wages from a job or self-employment. Department of Employment and Economic Development (DEED) income data is not available for all recipients, so income data was pulled from the MAXIS eligibility system for recipients whose income information is not found in the DEED Unemployment Insurance 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.



Minnesota Department of **Human Services**

MA-EPD Enrollees by County (Dec. 2013)



MA-EPD Enrollees by County, Dec. 2013

Updated October 2014, form number DHS-6779D-ENG

County - Number	County - Number	County - Number
Aitkin 25	Itasca 102	Pope 28
Anoka 611	Jackson 20	Ramsey 885
Becker 61	Kanabec 30	Red Lake 7
Beltrami 90	Kandiyohi 164	Redwood 37
Benton 86	Kittson 3	Renville 27
Big Stone 13	Koochiching 33	Rice 100
Blue Earth 277	Lac Qui Parle 15	Rock 27
Brown 100	Lake 16	Roseau 37
Carlton 103	Lake of the Woods 29	St. Louis 409
Carver 139	Le Sueur 56	Scott 171
Cass 29	Lincoln 14	Sherburne 115
Chippewa 17	Lyon 58	Sibley 18
Chisago 89	Mc Leod 69	Stearns 333
Clay 112	Mahnomen 5	Steele 93
Clearwater 13	Marshall 16	Stevens 23
Cook 5	Martin 53	Swift 26
Cottonwood 22	Meeker 55	Todd 50
Crow Wing 135	Mille Lacs 47	Traverse 10
Dakota 743	Morrison 76	Wabasha 38
Dodge 23	Mower 106	Wadena 43
Douglas 136	Murray 13	Waseca 44
Faribault 24	Nicollet 97	Washington 234
Fillmore 38	Nobles 91	Watonwan 13
Freeborn 91	Norman 8	Wilkin 16
Goodhue 102	Olmsted 321	Winona 131
Grant 11	Otter Tail 128	Wright 210
Hennepin 2087	Pennington 39	Yellow Medicine 16
Houston 55	Pine 52	Out-of-State 34
Hubbard 43	Pipestone 28	
Isanti 62	Polk 101	
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		TOTAL 9644

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