

BONNIE CULLISON  
Legislative District 19  
Montgomery County



The Maryland House of Delegates  
6 Bladen Street, Room 241  
Annapolis, Maryland 21401  
410-841-3883 · 301-858-3883  
800-492-7122 Ext. 3883  
Fax 410-841-3882 · 301-858-3882  
Bonnie.Cullison@house.state.md.us

Vice Chair, Health and Government  
Operations Committee  
Subcommittees

Chair, Insurance and Pharmaceuticals  
Health Occupations and Long Term Care  
Rules and Executive  
Nominations Committee

Joint Committee on Legislative Ethics

THE MARYLAND HOUSE OF DELEGATES  
ANNAPOLIS, MARYLAND 21401

**Testimony in Support of HB 822**  
**Maryland Medical Assistance Program - Employed Individuals With Disabilities**

Good afternoon, Madame Chair Peña-Melnyk, and honorable members of the Health and Government Operations committee. Thank you for the opportunity to present **HB 822, Maryland Medical Assistance Program - Employed Individuals With Disabilities**. This bill will provide opportunities and predictability for a full life for our residents who are very disabled and face more challenges than most of us can ever imagine. This bill adjusts the financial eligibility for those in the Employed Individual with Disabilities (EID) program in a way to remove the financial and service penalty for marriage and age.

I have just learned about the EID program, and I am grateful that it exists in our state. It is administered by the Maryland Department of Health (MDH) and is a Medicaid “buy-in” program for individuals with disabilities who are currently working and would not be eligible for Medicaid due to income. It covers medical services for those who do not have any other insurance, or it can supplement services that a private insurer does not cover. Those who have Medicare as part of their Social Security Supplemental Security Income (SSI), can save as much as \$12,000 a year in premiums as part of EID.

The eligibility criteria for EID include the following:

- Be between 16 and 65 years of age.
- Be working for wages and paying Maryland taxes.
- Have a disability that meets Social Security medical criteria.
  - The law defines disability as the inability to engage in any substantial gainful activity (SGA) by reason of any medically determinable physical or mental impairment(s) which can be expected to result in death, or which has lasted or can be expected to last for a continuous period of not less than 12 months. Part I - General Information (ssa.gov)
- Be a citizen of the U.S. or a non-citizen who meets immigration status requirements.
- Live in Maryland
- Have less than \$10,000 in resources on hand
- Be employed and have evidence of paying taxes.

This program is a great resource to these residents, and they depend on the services they receive for help with their activities of daily living to thrive and participate in their communities. However, under current policies they lose these services under two conditions:

- They get married and their joint income exceeds the financial eligibility criteria.
- They turn sixty-five, even if they are still working.

This bill seeks to remove those restrictions to assure that these individuals could live their full lives—for as long as physically possible.

In my conversations with MDH, I have learned that they have begun the process of adjusting the financial eligibility criteria and defining the sliding scale of premiums based on the additional income. Their amendments, which I have accepted, affirm these changes. That should address the “marriage penalty” and this law codifies the new policies.

MDH leaders and I have also agreed to continue to work on the issue of “aging out at 65.” I expect to have conversations over the intersession to consider options to resolve this issue that would be equitable to other Medicaid recipients. I am grateful for their recognition of the problem and their willingness to work on solutions.

This was intended to be a crossfile of Senator Klausmeir’s SB 790 of the same title, but changes were made on the Senate side that broke the link when it was dropped. That change and the amendments should decrease the fiscal note. We will make sure to conform the two bills before the final page.

Once again, I am before you asking for your support of some of our vulnerable residents. Please listen to the stories of those affected with an open mind and an open heart and honor their courage, resilience, and determination to be full participants in our communities. I humbly ask for your favorable consideration of this bill.