

Testimony on SB867

My name is John Michaels, and I'm a C6-7 Quadriplegic. I have used the Employed Individuals with Disabilities (EID) since it has been offered in Maryland. Before EID, I was not able to take raises because I would have lost my Medical Assurances. But, since EID, I was able to work off on my disability benefits, and become gainfully employed, and advance in the workforce to become the Assistance Director of a Center for Independent Living. Currently, I am facing the same issues as when I first started working, because I must choose between my benefits, and marriage. I have been working with the State through the Willing to Work coalition to change rules but based on the proposed recommendations from The Department of Health, if I would get married, my spouse's income would be considered for my monthly premium. Presently, my monthly premium is \$55, and if I would marry, my premium would be approximately \$648 monthly. I would spend over \$7,000 extra a year. Financially, that is more than I can afford, so I would choose not to marry. This would be very disappointing that would have to choose to stay single, and live with the person I love, because this Medicaid Program pays for important things like my power wheelchair, and a personal assistant to help with my aids for daily living (ADL's). Being a Quadriplegic, I need help with things like dressing, grooming, hygiene, bathing, and toileting. Other obstacles I face with the current EID regulations is limited resources I can have saved, and the current age limit of the Program is 65. I have extra medical expenses that Medicaid does not cover, and the expense of upkeep of a wheelchair accessible vehicle. I can only have \$10,000 in assets. I try to save for these unforeseen expenses because they are expensive. Lastly, I am currently 46 years old, and with the current regulations, I would not be eligible for EID when I turn 65. This would not only be detrimental to me financially, but medically as well. Living the life as a Quadriplegic is very stressful, and the obstacles we face every day is challenging, but I do what I can to the best of my ability to live the best life I can.

My fiancée Lori and I have been together for almost seven years, and when I proposed to her four years ago, I was committed to have her as my wife. We lost Lori's mother two years ago to multiply sclerosis, and her birthday this year is Saturday, October 15 2022. This is the day we would love to be married, and share our wedding day with the memory of her mother. But this will only happen of the passing of SB867. With your support of SB867, we will be one step closer to our dream. Thank you for your time.

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