



SB 790

March 4, 2024

TO: Members of the Senate Finance Committee

FROM: Baltimore City Mayor's Commission on Disabilities

RE: **Senate Bill 790 - Maryland Medical Assistance Program - Employed Individuals with Disabilities**

POSITION: **Support**

Chair Beidle, Vice-Chair Klausmeier, and Members of the Committee, please be advised that the Baltimore City Mayor's Commission on Disabilities **supports Senate Bill 790 - Maryland Medical Assistance Program - Employed Individuals with Disabilities.**

This bill would allow working persons with disabilities to maintain their eligibility for program services after they reach age 65 and regardless of the income of their spouse.

Currently, individuals turning 65 must choose between continuing to earn income from work and maintaining the insurance coverage that pays for the community-based services they need to avoid institutionalization. People with disabilities continue to have their ability to earn money and contribute to society limited by the regulatory frameworks that gatekeep access to necessary medical care. This bill is a step toward empowering people with disabilities in Maryland to maintain their self-determination and age in their chosen least restrictive environment.

Currently, people with disabilities avoid marriage because it would increase their EID program premiums to an unaffordable level. Premiums for the Medicaid enrollment via this program should be based solely on the applicant's income, not their spouse's. Inability to pay these premiums means a loss of Medicaid services. Many people with disabilities cannot work in the community without the services that only Medicaid provides. We must support employment for workers with disabilities by ensuring they can afford Medicaid via EID.

As with all bills that expand eligibility for State programs, this will have an associated fiscal note. The actual cost, however, is offset by the continued ability of people with disabilities to earn and spend their income in our communities, and by the savings the State realizes every time it contributes to the cost of community-based services instead of the more expensive nursing facility cost of care. Considering spousal income in Medicare premium calculations inflicts an unfair financial burden on married workers with disabilities and their spouses.

We therefore respectfully request a **favorable** report on Senate Bill 790.