Written Testimony to the Senate Finance Committee SB790 Maryland Medical Assistance Program – Employed Individuals with Disabilities Position: Favorable

March 11, 2024

The Honorable Pamela Beidle, Chair Finance Committee 3 East, Miller Senate Office Building Annapolis, MD 21401 cc: Members, Finance Committee

The Honorable Chair Beidle and Members of the Committee:

I am a Maryland resident writing to support Senate Bill 790. As a professional and advocate with fifteen years' experience collaborating with people with disabilities across the state of Maryland, I know how important the Employed Individuals with Disabilities (EID) Program is for the community. The EID Program is key to supporting members of our community to stay employed without losing health benefits. There are some for whom without the proposed changes to the EID Program would effectively have the right to work taken away from them either upon turning 65 or because they choose to marry. Senate Bill 790 eliminates the upper age limit for the EID Program and bases monthly premium amounts on only the applicant's income. Enacting Senate Bill 790 is a step towards health equity for the Maryland disability and aging population.

Older Marylanders with disabilities need Medicaid just as much as residents under age 65. Limiting EID to people under age 65 discriminates against senior citizens. Many Marylanders who are 65 or older continue to work and should be eligible for EID. Older people with disabilities need Medicaid to cover services that enable them to live and work in the community, because many health services are not well reimbursed by Medicare or private insurance.

People with disabilities and their families too often face unfair financial burdens. For example, nondisabled spouses currently must pay for their own health insurance with higher premiums for Medicaid than their disabled spouses. But premiums for the EID Program should be based only on applicant income. Some EID enrollees who wish to marry will decline marriage because it would impose much higher healthcare premiums for the family. Many people with disabilities cannot work in the community without the services that only Medicaid provides, and the government must support employment for workers with disabilities by ensuring they can afford Medicaid through EID.

For the reasons above, please consider a favorable report on SB 790.

Sincerely,

Erin Ashinghurst, MS

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