

**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 live in Maryland and am writing to support SB 790. I am the child of parents with disabilities, and I have many other family members of different ages who live and work in this state. My parents struggled to find good paying jobs with benefits that would support our family—they moved to Maryland from the Midwest because the prospects for finding a federal government job with a disability was better than most areas of the country. Although they both found work in DC, they struggled throughout my childhood to maintain the cost of living with their low salaries. I grew up understanding that a decent job is key to financial stability for the whole family, and I have dedicated my career to creating a more inclusive society for people with disabilities.

SB 790 eliminates the upper age limit for the Employed Individuals with Disabilities (EID) Program and bases monthly premium amounts on only the applicant's income, not their spouse's. **I am writing to support these changes to policy that will ensure people with disabilities can continue to work and provide for their families, without penalty because they have chosen to marry.**

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. Many of these services – such as personal attendant services and community psychiatric rehabilitation – are not adequately reimbursed by Medicare or private insurance. Older Marylanders with disabilities need Medicaid just as much as residents under age 65.

Premiums for the EID Program should be based solely on the applicant's income, and not their spouse's. Some current EID enrollees who wish to marry are forced to avoid marriage because it would impose much higher premiums on them. 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. Nondisabled spouses must pay for their own health insurance and charging higher premiums for Medicaid for disabled spouses inflicts an unfair financial burden on married workers with disabilities and their spouses.

I respectfully urge you to issue a favorable report on SB 790.

Sincerely,  
Dahlia M. Shaewitz, Founder and CEO  
Third Sight, LLC