

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'm Shannon Minnick the Interim Executive Director at Independence Now. I was injured in a car accident that left me paralyzed from the chest down. I have been gainfully employed for 10 years. I have also been a recipient of the EID program for 8 of the 10 years. I began to use the program due to the cost of living and the cost of being a person with a disability. I could not afford to purchase insurance through my employer, pay co-pays and purchase medical needs not covered by insurance. The EID programs save me money and I'm able to use the funds to purchase catheters, personal care hours and a wheelchair accessible vehicle. I am living the life I deserve!

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.

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.

The thought that I might lose my health care at the age of 65 is daunting, I'm overwhelmed thinking about it. I know that I will need to continue to work well after the age of 65 due to the economy and I love working. Being employed not only gives me financial stability but supports my mental and social stability. Without EID this will not be possible. I will be forced to move into a nursing at the young age of 65 to receive the care I for daily living. We are fighting everyday to help people with disabilities transition from nursing facilities to the community. I can't image with the work I'm doing that a nursing facility would be my destiny. Please support us to continue to successfully live productive lives in our communities.

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.

Again, barriers are put up to keep people with disabilities from living their lives to the fullest. For many years people with disabilities were told they could not marry and should not marry due to other perspectives of what marriage looks like. We have overcome these marital equality stereotypes. Individuals with disabilities cost of living is at least 26% more than the average person without a disability. According to the CDC disability affects more than 1 billion people worldwide. Healthcare barriers affect their participation and active community life. I'm supporting SB 790 because people with disabilities have the inalienable right to live, love and work! The Declaration of Independence says, "that all men are created equal." However, if you're a person with a disability it doesn't apply. Passing the EID Bill is a step forward to bring us true equality.

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

Sincerely,

Shannon Minnick

Shannon Minnick
Interim Executive Director
Independence Now