

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

March 11th, 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 a 35-year-old C4/C5 quadriplegic and my ability to work is as important to my sense of dignity and contribution to the community as it was during my initial rehabilitation over five years ago. Without the ability to work, both the quality of my life and my overall physical and mental health would be greatly reduced. Yet, I still need to work longer and harder than someone who is not disabled to achieve the same outcome, plus the constant uncertainty and anxiety associated with the need for ongoing quality care.

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.

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.

It is terribly unfortunate that my spouse already serves as a caretaker and their income is used to supplement my care, yet we are forced to consider and pay higher premiums because of their income. I long for the day that we can get ahead instead of simply surviving and I can feel less guilty for the burden posed by my care. SB 790 would be a huge step forward.

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

Sincerely,  
Taylor Oshan