

**Testimony to the House Health and Government Operations Committee
SB 790 Maryland Medical Assistance Program – Employed Individuals with Disabilities
Position: Favorable**

March 11, 2024

The Honorable Pamela Beidle, Chair
Finance Committee
Miller Senate Office Building, 3 East Wing
11 Bladen St., 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. My name is Janice Jackson and I am a power wheelchair user and quadriplegic from a spinal cord injury. I live in Baltimore and am 64 years old. I am writing to you today to ask if you would be willing to share my story and others with significant disabilities in Maryland around life-changing legislation impacting Maryland workers with disabilities. There is a Maryland Bill we introduced that would eliminate strict penalties on those wishing to marry and those turning 65.

I require attendant care to survive in the community and I access this through Medicaid. To thrive in the community, I enrolled in the Employed Individuals with Disabilities (EID) program when it was first introduced 15 years ago. I was actually the poster child and was put on all of their brochures. To maintain work and Medicaid this is the only program I and others can turn to.

In December 2024, I will be turning 65 years old and will be kicked out of the program. I will be forced to give up work and likely be placed in a nursing home which terrifies me so much. I've worked so hard to get to this point and wish to remain in the community, keep my job, continue paying taxes, and not fall through the cracks because of bad public policy. There are over 18 other states that have lifted the age 65 penalty.

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.

Again, In December 2024, I will be turning 65 years old and will be kicked out of the program. I will be forced to give up work and likely be placed in a nursing home which terrifies me so much. I've worked so hard to get to this point and wish to remain in the community, keep my job, continue paying taxes, and not fall through the cracks because of bad public policy. There are over 18 other states that have lifted the age 65 penalty.

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,

Janice Jackson