

MEDICAL ASSISTANCE for WORKERS with DISABILITIES (MAWD)

What is MAWD?

Medical Assistance for Workers with Disabilities (also called “MAWD”) is a health insurance program for individuals who are disabled and who are working. Persons who are accepted into this program get full Medical Assistance benefits, including full prescription coverage, by paying a monthly premium of 5% of their countable income. MAWD can be your only insurance (if you have no coverage now), or it can be a secondary insurance (if you are already on Medicare or have some coverage through your job but it does not cover all your health care needs).



Who is Eligible for MAWD?

Persons who:

- are ages 16 through 64 *and*
- have an illness or condition that meets Social Security’s definition of “disability” which you can show by either
 1. being a recipient of Social Security disability benefits (SSDI), *or*
 2. submitting medical records to Medical Assistance so that they can find you disabled*and*
- are working and earning wages *and*
- have countable income less than 250% of the federal poverty guidelines (see next page) *and*
- have countable assets valued at less than \$10,000

Workers with a Medically-Improved Disability (who are no longer receiving SSDI) are also eligible but they must first have been on MAWD as a Worker with a Disability under the above criteria.

Do I Need to Work a Certain Number of Hours to Get MAWD?

No. There is no minimum requirement for how many hours you must work or how much you must earn. You could work just a few hours a month and still qualify! Remember, though, you must be paid for your work and you must be able to provide written verification of your wages to DPW.

Does Social Security Allow Me To Work if I Am Getting SSDI?

Yes, you can work and still get SSDI as long as you continue to be disabled. Social Security provides a “trial work period” of 9 months (not necessarily consecutive) during which you can receive full SSDI benefits regardless of how much you earn. Each month that you earn more than \$700 counts as one trial work month. At the end of the trial work period, you can receive SSDI for another 36 months as long as you earn less than \$980 monthly. In 2009, \$980 is the amount SSA considers to be “substantial gainful activity”.

What Does Countable Income Mean?

DPW will ask you to report all of your income when you apply – including gross wages, disability benefits, income from investments, as well as your spouse’s income (whether or not he or she is applying for MAWD). Some of your income will not be counted.

For example, from your earnings DPW will:

- **not count** the first \$65 *and*
- **not count** half of the remainder *and*
- **deduct** your impairment-related work expenses and any transportation costs you have going to and from work.

After DPW subtracts all disregards and deductions from your total income, the amount that is left is your countable income. To get MAWD your countable income must be less than 250% of the federal poverty guidelines (f.p.g.) for a household of your size.

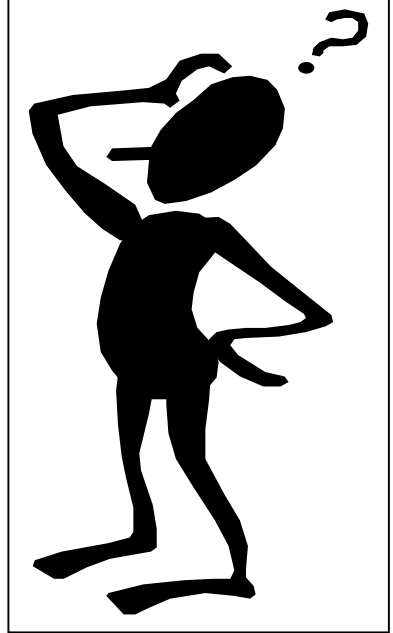
Household Size	250% f.p.g.
1	\$2256.00 a month
2	\$3035.00 a month

How Does the Premium Work?

Your premium is what you must pay every month to receive MAWD. If your countable income meets the income limit for your household size, then DPW will determine your premium based only on **your countable income** (here your spouse's income will not count). You will be required to pay a monthly premium of 5% of your countable income.

Example: if **your** countable monthly income is \$1000, your monthly premium will be just \$50!

You can pay your premium directly to DPW or do it through a payroll deduction (if your employer is willing).



What Assets Count?

Assets are things like property or bank accounts. DPW will look at your and spouse's total assets. Some things will not be counted – your home and one motor vehicle, for example. Your remaining assets, including bank accounts, other vehicles, stocks, IRAs, etc. must equal no more than \$10,000 to qualify for MAWD.

How Do I Apply?

Applications for MAWD are made through the County Assistance Office (CAO) nearest to you. You can call and ask them to mail you a MAWD application. Once you have filled it out, you can mail your application (along with the documents they request) or take your materials directly to your local CAO. If you are already on Medical Assistance under a different program (i.e. a spenddown) and want to be considered for MAWD, you should talk to your caseworker about how to change over to this new program. You can also apply online at www.COMPASS.state.pa.us

If you have questions about MAWD, or if you are denied and want help with an appeal, you can call the **PENNSYLVANIA HEALTH LAW PROJECT** for free advice or assistance at **1-800-274-3258**.

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