



# Understanding MAWD: The Medical Assistance for Workers With Disabilities Program

A Guide for Advocates

Prepared by the  
Pennsylvania Health Law Project

Helpline: 1(800)274-3258  
or 1(866) 236-6310 TTY  
Website: [www.phlp.org](http://www.phlp.org)

## **MEDICAL ASSISTANCE FOR WORKERS WITH DISABILITIES (MAWD)**

The Medical Assistance for Workers with Disabilities Program (MAWD) is a public health insurance program available to persons with disabilities who are ages 16 to 64 and who work and receive compensation for their work but whose income and resources do not exceed the established limits. In order to be eligible, the applicant must be a PA resident who is a US Citizen or covered Immigrant (see below). Persons eligible for this program receive full Medical Assistance benefits 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 other coverage that does not cover all your needs).

### **Persons with Disabilities**

In order to qualify for this program, the applicant must have an illness or condition that would satisfy the Social Security Administration's definition of disability. (*For the SSA definition of Disability, see <http://www.socialsecurity.gov/dibplan/dqualify4.htm>.* ) The applicant can show this by either

- 1) Being a recipient of Social Security disability benefits (SSDI), *or*
- 2) Being declared presumptively disabled by the County Assistance office and then submitting medical records and documentation within 3 months for DPW's Medical Review Team.

An applicant is not required to be receiving SSI or SSDI to be eligible for MAWD. The applicant is also not required to apply for SSI or SSDI in order to remain eligible for MAWD.

### **Presumptive Disability**

The MAWD applicant must provide a document indicating disability to the Department of Public Welfare if he/she is not receiving SSI or SSDI. The applicant for MAWD can be declared presumptively disabled by the CAO and will be authorized eligible for MAWD benefits for a presumed disability period of three months. The applicant must then submit medical records and further documentation of disability within those 3 months for DPW's Medical Review Team. DPW's Medical Review Team will then make a determination as to whether the applicant's disability meets the Social Security disability definition and whether eligibility will continue beyond the three month period.

### **Work Requirement**

In order to qualify for this program, the applicant must work and receive compensation for that work. The applicant must be able to provide proof of employment and compensation. There is no minimum amount of work required, so as little as 1 hour/month can satisfy the requirement. Self-employment qualifies as work as long as it generates income. If an applicant receives compensation from an individual or individuals for efforts such as babysitting, lawn/ yardwork, pet-sitting, tutoring, making phone calls, administrative tasks, free-lance work, etc, then that applicant is eligible for MAWD. A self-employed applicant must verify his/her income.

## Income

To be eligible for MAWD, the applicant's countable income must not exceed 250% of the federal poverty level. In 2007, the income guidelines are \$2,128 for a single person and \$2,853 for a married couple. When calculating income eligibility, there is a standard \$20 deduction and significant deductions of earned income. Income of the applicant's spouse is counted if they are living together, and the income eligibility limit for a married couple is used, even if only one spouse is applying for the MAWD program.

## Resources

To be eligible for this program, the applicant's countable resources must not exceed \$10,000. Countable resources include savings accounts, certificate of deposits, 401k plans, etc. Countable resources do not include:

- House the applicant lives in
- One car
- Second car with an equity value no greater than \$4,500
- Irrevocable burial account
- Cash surrender value of a whole life insurance policy under \$1,500
- Any other items listed in the SSI regulations

Countable resources of a spouse are considered in full, without any deductions for the spouse's own use. Additionally, the applicant and spouse's resources are counted even if there is a child under 21 in the household. Countable resources are determined in accordance with the SSI rules.

## Residency Requirement

An applicant for MAWD must reside in Pennsylvania and intend to remain here. There is no minimum amount of time that they must have lived in the state prior to applying. Simply living here with the intent to remain is adequate for satisfying the residency requirement.

## Citizenship/Immigration Status

Even if the applicant is not a US Citizen, he/she is eligible for MAWD, as long as all other requirements are met, if he/she fits into one of the following categories:

- Lawful permanent residents
- Refugees, Asylees
- Cuban and Haitian Entrants
- Persons Paroled in the US for one year or more

- Persons permanently residing in the US under “color of law” (PRUCOL) (an immigrant whose presence is known to the government and who is allowed to remain in the US with the knowledge and permission of the INS)
- Persons granted Withholding of Deportation or Withholding of Removal
- Certain battered spouses and children (Spouses or children of US Citizens or permanent residents who have filed a “self-petition” under the Violence Against Women Act)

### Application

A person with a disability applies for this program using the PA 600WD form. This form can be obtained from the CAO or downloaded from: <http://www.dpw.state.pa.us/Resources/Documents/Pdf/FillInForms/PA%20600WD-single%20sheets.pdf>. You can also apply online on COMPASS at <http://www.compass.state.pa.us>. The applicant should specify they are applying for MAWD in the Comments section of the online application.

The application must be mailed in to the applicant’s County Assistance Office. For self-employed applicants, tax returns, business records, receipts, copies of payment by checks, and letters of employment are some of the documents that can be submitted to verify income. If the CAO demands excessive action or documentation, the applicant should contact the Pennsylvania Health Law Project. If the applicant has unpaid medical expenses incurred within the last 3 months, indicate this on the application and submit the bills to the CAO. The CAO will request proof of income for those months in which retroactive coverage is sought. If eligible, the applicant will be billed the monthly premium for those months by the CAO.

### Premium

Even though the non-applying spouse’s income is considered in determining eligibility for MAWD, it is not considered in determining the amount of the monthly premium that the applicant will have to pay in order to participate in the program.

To determine the premium amount, the CAO will calculate 5% of the applicant’s countable income by deducting \$20 for unearned income, deducting \$65 and half the remaining income from the earned income, and deducting impairment related work expenses, child care costs, and transportation to work, and other items listed in the SSI regulations.

This premium will be payable monthly through payroll deduction or through direct payment by the participant. The premium will be determined on a 6-month prospective basis. An increase in income would not increase the premium amount until the end of the 6 month period. If the premium amount would be less than \$10, it will be waived. Additionally, if the participant is unable to pay the premium or to work in any given month, contact the CAO and let the caseworker know. The participant may be granted good cause for nonpayment and premiums will be suspended for up to two months. Examples of good cause are loss of a job or temporary illness that prevents the recipient from working.

If the participant chooses direct payment, send premium payments to:

Commonwealth of Pennsylvania  
Department of Public Welfare  
Medical Assistance for Workers with Disabilities-Premiums  
P.O. Box 8052  
Harrisburg, PA 17105-8052

NOTE: Be sure to include social security number on check/money order. Do not mail premiums to the County Assistance Office.

### MA for Workers With a Medically Improved Condition (MAWMIC)

If an individual had been receiving Medical Assistance coverage through the MAWD program but was discontinued because of medical improvement, then Medical Assistance for Workers with a Medically Improved Condition (MAWMIC) is available to that individual. An applicant for MAWMIC must previously have been found disabled by the Social Security Administration or Medical Review Team but now no longer meets the Social Security disability criteria by virtue of having a medically improved condition.

The financial requirements for Medical Assistance for Workers with a Medically Improved Condition are virtually identical to the requirements for Medical Assistance for Workers with Disabilities. The disability requirement for the applicant is not to meet the Social Security disability criteria but to continue to have a severe medically determinable impairment. The work requirement changes to require the applicant to work at least 40 hours/month earning at least minimum wage (currently \$6.25/hour, and increasing to \$7.15/hour beginning July 2007). The applicant must be able to provide proof of employment and compensation and may be self-employed.

### For More Information about MAWD/MAWMIC

For more information about MAWD/MAWMIC, please call the Pennsylvania Health Law Project helpline at (800)274-3258 or (866) 236-3610 TTY.

*The Pennsylvania Health Law Project provides free legal services and education to lower-income individuals, seniors, and persons with disabilities with questions or problems accessing health care through Medical Assistance, Medicare, PACE, CHIP, etc. For information or assistance call our statewide Helpline at (800)274-3258/ or (866) 236-3610 TTY.*