



# Medical Assistance for Workers with Disabilities

## A Guide to Eligibility

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Medical Assistance for Workers with Disabilities (also called “MAWD”) is a state health insurance program for individuals who have chronic health problems and are working.

MAWD is often a good option for low-income and middle-income individuals who need health insurance. Compared to other Medical Assistance programs, MAWD has high income and resource limits. It also has flexible work and disability requirements.

### The Basics

To qualify for MAWD, you must be:

- Between 16 and 65 years of age;
- Disabled; and
- Working

And have:

- Income under 250% FPL; and
- Less than \$10,000 in resources.

This guide explains each of these requirements in depth, and tells you how to apply.

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*Pennsylvania Health Law Project is a nonprofit legal services organization. A nationally recognized expert and consultant on access to health care for low-income consumers, the elderly, and persons with disabilities, PHLP strives to educate Pennsylvanians, their families and advocates, and the general public regarding health policy issues that impact access to health care coverage and services.*

## How does the MAWD program define disability?

To be eligible for MAWD, you must both work and have a disability. For purposes of this program, disability is not defined as an inability to work. It is a more nuanced assessment that will be made by a medical review team for the Department of Public Welfare (DPW).

If you have a long-lasting health condition, and you meet the other program requirements, you should apply for MAWD. Because the disability standard is complicated, you should not try to predict whether your health conditions will meet the standard.

To apply, you will need to verify your medical conditions and their expected duration. Your doctor can do this through a basic letter, or by completing the welfare department's "Employability Assessment" or "Health-Sustaining Medication" form. DPW can use this letter or form to grant you three months of MAWD, while it reviews your medical records and decides whether you meet the MAWD disability standard.

## What is MAWD's income limit?

MAWD has an income limit of 250% federal poverty level (FPL). Report all of your and your spouse's income when applying.

Household Size	250% FPL in 2011 (per month)
<b>1</b>	<b>\$2,269</b>
<b>2</b>	<b>\$3,065</b>

Not all of your income will count against this limit. For any "unearned" income, DPW will not count \$20. For any income from work, DPW will apply "earned income disregards" and:

- **not count** the first \$65, and
- **not count** half of the remainder, and
- **deduct** any impairment-related work expenses and transportation costs.

**Example:** Brad receives Social Security Disability Insurance in the amount of \$1100 per month, and earns \$20 per month babysitting. His wife Angelina works and earns \$2065 per month. They have no children.

DPW will apply earned income disregards and count \$1000 of Angelina's income ( $2065 - 65 = 2000 / 2 = 1000$ ) and none of Brad's work income ( $20 - 65 = 0$ ). Counting \$1080 for Brad ( $1100 - 20$ ) and \$1000 for Angelina, Brad has a household income of \$2080 for purposes of MAWD eligibility.

He is therefore under the \$3065 income limit for a household of two and income-eligible for MAWD.

## Do I need to work a certain number of hours to qualify?

No. MAWD requires only that you work each month, not that you work a minimum number of hours. Each of these examples, as long as done monthly and for pay, meets the MAWD work requirement:

- babysitting a child
- helping a neighbor with yard work, or
- cleaning at a church.

You have to be paid for this work. Get a basic letter from the person you are working for that explains what you did, when you did it, and how much he or she paid you. A paystub works fine too, of course. This will be your proof of work.

## Can I work if I am getting Social Security Disability Insurance?

Yes, you can work and still get Social Security Disability Insurance (SSDI). If you are on SSDI, you are required to report any earnings to the Social Security Administration. If you earn less than \$720 per month, however, this will not affect your SSDI. If you earn more than \$720 per month, you should consult a lawyer.

## What is MAWD's resource limit, and what counts as a "resource"?

MAWD has a resource limit of \$10,000. "Resources" are things like savings, vehicles, and properties. Retirement savings do count against the limit. Your home, one vehicle, and personal items such as furniture and clothing do not count against the \$10,000 limit.

## Does MAWD have a monthly premium?

Yes. MAWD has a monthly premium of 5% of your income. This is based on your income only; here your spouse's income will not count. In calculating the 5% premium, DPW will apply the income disregards discussed above (on page 2).

**Example:** Brad is on MAWD and receives SSDI in the amount of \$1100 per month. His wife Angelina works and earns \$2065 per month. His MAWD premium is \$54 per month ( $1100 - 20 = 1080 \times .05$ ). His spouse's income does count towards the premium.

## How Do I Apply?

There are three ways you can apply for MAWD:

- **In person:** apply at your local County Assistance Office (CAO);
- **Online:** apply through [www.COMPASS.state.pa.us](http://www.COMPASS.state.pa.us); or
- **By mail:** submit a paper application (form PA 600WD or PA 600) to your local CAO.

Along with your application and supporting documents, you will need to provide proof of work and proof of disability. Download the MAWD application here:

[http://www.dpw.state.pa.us/ucmprd/groups/webcontent/documents/form/p\\_002982.pdf](http://www.dpw.state.pa.us/ucmprd/groups/webcontent/documents/form/p_002982.pdf)

## For More Information

Contact the Pennsylvania Health Law Project at (800) 274-3258 or [www.phlp.org](http://www.phlp.org).

This publication is intended to provide general legal information, not legal advice. Each person's situation is different. If you have questions about how the law applies to your particular situation, please consult a lawyer or call the Helpline at 1-800-274-3258.