

Workers with Job Success:

A New Program for People with Disabilities Who Work

What is WJS?

Workers with Job Success (WJS) is a relatively new category of Medicaid (Medical Assistance) eligibility that began in Pennsylvania in April 2023. WJS expands the Medical Assistance for Workers with Disabilities (MAWD) Program to allow people with disabilities who work to earn and save more money without jeopardizing their Medicaid benefits.

Who qualifies for WJS?

To qualify for WJS, a person must:

1. Be enrolled in MAWD for at least twelve (12) months, without a break;
2. Have countable income between 250% and 600% of the federal poverty level; **and**
3. Have countable resources under \$10,000 at the time of enrollment.

People on MAWD can move to WJS when their income goes above the MAWD limit (250% of the federal poverty level) but stays under the WJS limit (600% of the federal poverty level). These limits in 2025 are outlined in *Figure 1*, below.

Figure 1. 2025 Monthly Income Limits for MAWD and WJS:

	MAWD <i>2025 Monthly Income Limit (250% of FPL)</i>	WJS <i>2025 Monthly Income Limit (600% of FPL)</i>
Single Individual	\$3,261	\$7,825
Married Couple	\$4,407	\$10,575

Please note that only one-half of gross income from work counts toward these limits. Also, people who incur [Impairment Related Work Expenses](#) can have those expense amounts deducted from earned income.

People must have countable resources below \$10,000 to move to WJS. This resource limit applies to both single individuals and married couples. Certain resources do not count, such as a person's primary residence, one vehicle, ABLE accounts, irrevocable burial accounts, and a spouse's retirement. Once someone has moved from MAWD to WJS, resources are no longer counted. Resources will continue to not count if the person remains in WJS or moves back to MAWD.

Please see our [Guide to MAWD Eligibility](#) for more about MAWD, including current income limits and disregards.

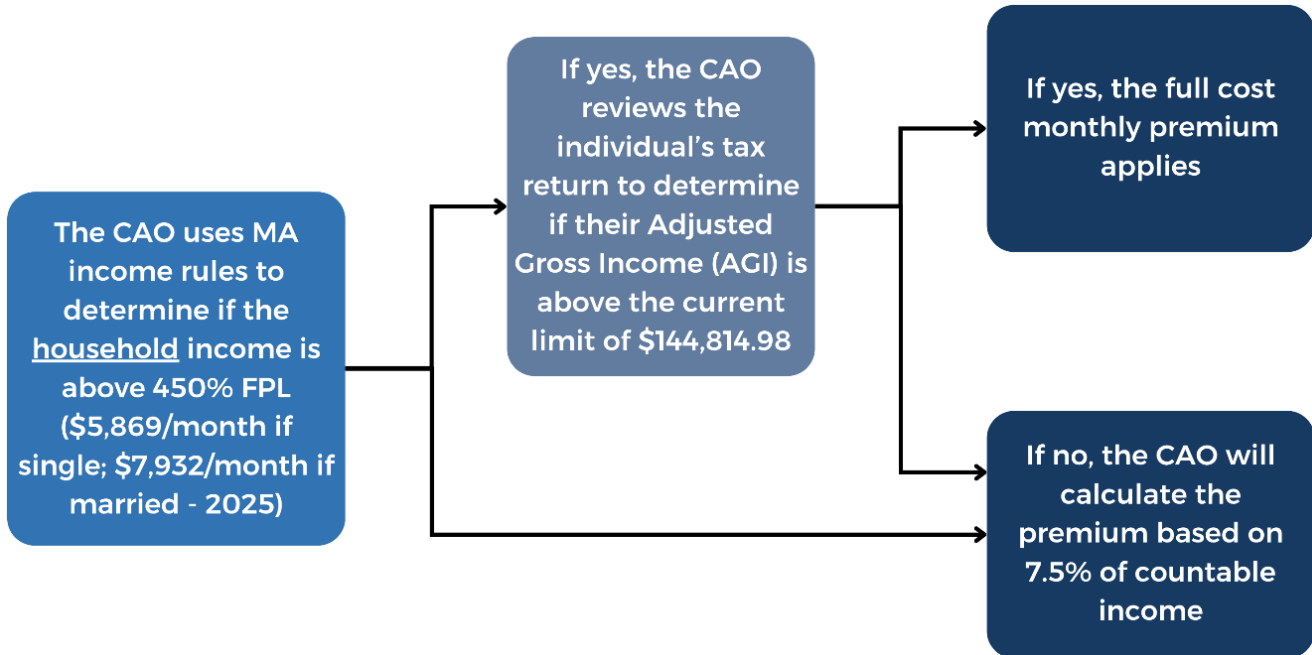
How much does WJS coverage cost?

As with MAWD, people in WJS must pay a monthly premium to keep their coverage. Coverage can be terminated if people fail to pay this premium.

Most people in WJS pay a premium equal to 7.5% of their countable income (an increase from the 5% premium for MAWD). A spouse's income is **not** considered when calculating the premium.

Some people who move to WJS will have to pay a "full cost monthly premium". The current full cost premium is \$948/month. This premium amount is determined by the Department of Human Services County Assistance Office (CAO) as outlined in *Figure 2*, at the top of the next page.

Figure 2. Full Cost Monthly Premium Calculation:



Currently, it is unclear how CAOs consider the spouse's portion of AGI for someone who files taxes jointly with their spouse when determining whether the full cost monthly premium applies. CAOs are instructed to seek guidance in this situation.

Can I qualify for WJS if I am on a Waiver?

Yes! People who get both MAWD and Waiver can move to WJS and keep their Waiver benefits if they continue to clinically qualify for Waiver and continue to meet WJS eligibility criteria.

People can also keep their Waiver if their income drops and they move back to MAWD. The regular Waiver income and resource limits don't apply when someone financially qualifies for MAWD or WJS. For more information on this, please see our Fact Sheet entitled, [People with Disabilities Can Keep Waiver by Qualifying for MAWD!](#)



Where can I find more information about WJS?

- Join [PHLP's newsletter](#) to stay up to date about WJS developments. People can also view previous articles about WJS at this link.
- PA DHS [FAQ about Workers with Job Success](#)
- PA DHS [Operations Memorandum about Workers with Job Success](#)
- [Medical Assistance Eligibility Handbook, Chapter 316](#) (MAWD)

People who need advice about Workers with Job Success or help with an eligibility denial can contact PHLP's Helpline at 1-800-274-3258 or staff@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 call the Helpline at 1-800-274-3258.