



Medical Assistance for Workers with Disabilities (MAWD)

A Guide to Eligibility

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

MAWD is often a good option for individuals who make too much money to qualify for other categories of Medical Assistance (MA) but who nonetheless need health insurance. MAWD provides comprehensive health insurance coverage and, as compared to other MA programs, has high income and resource limits. MAWD also has flexible work and disability requirements. This guide explains each MAWD eligibility requirement in depth and tells you how to apply for MAWD coverage.

The Basics

To qualify for MAWD, you must be:

- Age 16 through 64;
- Disabled or have a chronic health problem; and
- Working, even a few hours a month;

You must also have:

- Income under 250% of the Federal Poverty Level (FPL); and
- Less than \$10,000 in resources.

How does the MAWD program define disability?

To be eligible for MAWD, you must be working and have a disability. For purposes of MAWD, disability is thus not defined as an inability to work. Rather, it is a more nuanced assessment that will be made by a medical review team within the Department of Human Services (DHS) upon review of your medical records.

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If you receive Social Security Disability Insurance (SSDI), you automatically meet the disability standard for MAWD and you do not need to show any additional proof of disability.

Even if you do not receive SSDI, you can still meet the disability standard for MAWD. To apply, you will need a doctor to verify your medical conditions and their expected duration. Your doctor can do this through a basic letter or by completing the “[Employability Assessment Form](#)” (“EAF” or PA 1663). The County Assistance Office (CAO) can use a completed EAF or letter from your doctor to grant you three months of MAWD, while the medical review team reviews your medical records and decides whether you meet the MAWD disability standard.

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

What is MAWD’s income limit?

MAWD has an income limit of 250% of the Federal Poverty Level (FPL). You must report all your income and your spouse’s income, if applicable, when applying. Your household size for MAWD will either be 1 (if you are single) or 2 (if you are married). Even if you have children, they do not count in your household size for MAWD.

<u>Household Size</u>	<u>250% FPL in 2025 (per month)</u>
1	\$3,261
2	\$4,407

Not all of your household income will count against this limit. For any “unearned” income (e.g. Social Security Disability Insurance or SSDI), the CAO will apply the “unearned income deduction”¹ and not count the first \$20. For any “earned” income (such as income from work), the CAO will apply the “earned income deductions”² and:

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

Example: Brad receives \$1,100 per month from SSDI and earns \$20 per month babysitting. His wife Angelina earns \$4,065 per month from work.

The CAO will apply earned income disregards and count \$2000 of Angelina’s income ($4,065 - 65 = 4,000 / 2 = 2,000$) and none of Brad’s work income ($20 - 65 = 0$). Counting \$1,080 for Brad ($1,100 - 20$) and \$2,000 for Angelina, Brad has a countable household income of **\$3,080** for purposes of MAWD eligibility.

Therefore, Brad is under the \$4,407 income limit for a household of 2 and he is income-eligible for MAWD.

¹ See [MA Handbook Chapter 360.31](#), Earned Income Deductions—SSI-Related.

² See [MA Handbook Chapter 360.32](#), Unearned Income Deductions—SSI-Related.

If you have no unearned income, the CAO must apply the \$20 deduction to your earned income (in addition to the \$65 deduction).

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, will likely meet the MAWD work requirement:

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

You must get paid for this work; it cannot be on a volunteer basis. Get a basic letter from the person you are working for that explains what work you do, when you do it, and how much he or she pays you. This basic letter will be your proof of work. Being paid in cash is fine.

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 (SSA).

There are limits on how much income you can earn each month and still qualify for SSDI. If you earn less than \$1,160 then this should not impact your SSDI eligibility. However, if you earn more than \$1,160 per month, you should consult a lawyer who specializes in SSDI.

What is MAWD's resource limit; what counts as a resource?

MAWD has a resource limit of \$10,000. "Resources" are things like money in a checking or savings account, cars, and properties. Your retirement savings (e.g. 401(k)s, IRAs) do count against this limit, even if you would face substantial taxes and penalties for withdrawing early from your retirement account. Your spouse's retirement savings, however, do not count against this limit. Your home, one vehicle, and personal items such as furniture and clothing do not count against the \$10,000 limit.

Do I need to pay a monthly premium for MAWD?

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 (even though it counts for eligibility purposes). In calculating the 5% premium, the CAO will apply the income disregards discussed above (on page 2), then your premium will be 5% of that countable income.

Example: Brad is on MAWD and receives SSDI in the amount of \$1,100 per month. His wife Angelina works and earns \$4,065 per month. Brad's MAWD premium is \$54 per month ($1,100 - 20 = 1,080 \times .05$). Angelina's income does not count towards Brad's premium calculation.

How Do I Apply?

There are four ways you can apply for MAWD:

- **In person:** apply at your local County Assistance Office (CAO);
- **Online:** apply through www.COMPASS.state.pa.us;
- **By phone:** (866) 550-4355; or
- **By mail:** submit a paper application (form [PA 600WD](#)) to your local CAO.

Remember: along with your application and supporting documents (photo ID, proof of address, etc.) you will need to provide proof of work and disability to be reviewed for MAWD. You can prove you are working by submitting a paystub or letter from your employer. You can prove disability either by receiving SSDI benefits (submit a copy of your award letter as proof of both income and disability) or by submitting a letter or the Employability Assessment Form completed by your doctor.

What Happens If I Am on MAWD and My Income Goes Over the 250% Federal Poverty Level?

If you are on MAWD for at least 12 consecutive months, and then your income exceeds the limit, you may be eligible under a different MAWD category known as MAWD - Workers with Job Success (MAWD-WJS). Your resources must still be less than \$10,000 at the time you transition into MAWD-WJS. You can find more information [here](#) about the rules for MAWD-WJS.

For More Information about MAWD

Contact the Pennsylvania Health Law Project at (800) 274-3258 or 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 call the Helpline at 1-800-274-3258