



# Medical Assistance for Workers with Disabilities (MAWD)

## A Guide to Eligibility

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Medical Assistance for Workers with Disabilities (MAWD) is a state health insurance program for people who work and have a chronic health condition.

MAWD is often a good option for individuals who make too much money to qualify for other categories of Medical Assistance (MA, or Medicaid). MAWD provides comprehensive health insurance coverage and has high income and resource limits compared to other categories of Medicaid. MAWD also has flexible work and disability requirements. This guide explains the MAWD eligibility requirements and 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 qualify for MAWD, you must be working and have a disability. Unlike other programs, disability does not mean you cannot work.

**You automatically meet the disability standard** if you receive Social Security Disability Insurance (SSDI) — no additional proof needed.

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If you don't receive SSDI, you can still qualify. Your doctor must confirm your medical conditions and expected duration by completing either:

- An [Employability Assessment Form](#) (PA 1663, pictured right); or
- A simple doctor's letter.

Once you submit a completed EAF or doctor's letter to your County Assistance Office (CAO), the CAO can use it to grant you three months of MAWD coverage right away while the medical review team reviews your full medical records and makes a final determination on 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 2026 (per month)</u>
<b>1</b>	<b>\$3,325</b>
<b>2</b>	<b>\$4,509</b>

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”<sup>1</sup> and not count the first \$20. For any “earned” income (such as income from work), the CAO will apply the “earned income deductions”<sup>2</sup> and:

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

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

<sup>2</sup> 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).

**MAWD Income Counting Example:** Justin receives \$1,100 per month from SSDI and earns \$20 per month babysitting. His wife Hailey earns \$4,065 per month from work.

The CAO will apply earned income disregards and count \$2000 of Hailey's income ( $4,065 - 65 = 4,000 / 2 = 2,000$ ) and none of Justin's work income ( $20 - 65 = 0$ ). Counting \$1,080 for Justin ( $\$1,100 - \$20$ ) and \$2,000 for Hailey, Justin has a countable household income of **\$3,080** for purposes of MAWD eligibility. Thus, Justin is under the \$4,509 income limit for a household of 2 so he is 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, 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 you can earn each month and still qualify for SSDI. If you earn less than \$1,690, this should not impact your SSDI eligibility. However, if you earn more than \$1,690 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 \$10,000 resource limit. Resources include things like money in checking or savings accounts, additional vehicles, properties, and cash on hand. Your retirement savings (such as a 401(k) or IRA) also count toward this limit, but only the amount you would actually get after subtracting any early withdrawal taxes and penalties.

The following **do not count** towards the \$10,000 limit:

- Your spouse's retirement savings
- Your home
- One vehicle
- Personal items such as furniture and clothing
- Certain other exempt resources

## 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.

**MAWD Premium Calculation Example:** Justin is working and on MAWD. He receives \$1,100 per month in SSDI. His wife Hailey works as well; she earns \$4,065 per month.

Justin's MAWD premium is \$54 per month ( $1,100 - 20 = 1,080 \times .05$ ). Hailey's income *does not count* towards his 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](http://www.COMPASS.state.pa.us);
- **By phone:** (866) 550-4355; **or**
- **By mail:** submit a paper application (form [PA 600WD](#)) to your local CAO.

**Application Tip:** 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](#) (PA 1663) completed by your doctor.

## What If I Am on MAWD and My Income Goes Over the Limit?

If you are on MAWD for at least 12 consecutive months and you start earning enough that your income exceeds the MAWD limit of 250% of the federal poverty level, you may be eligible to keep your benefits under a different category of MAWD known as 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

Contact the Pennsylvania Health Law Project at 1-800-274-3258 or [staff@phlp.org](mailto: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 situation, please call PHLP's Helpline at 1-800-274-3258.