

# Medical Assistance for Workers with Disabilities (MAWD) and Introduction of the New MAWD Eligibility Group, Workers with Job Success (WJS)

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# MAWD Background

- The Ticket to Work and Work Incentives Improvement Act (TWWIIA) of 1999 (P.L. 106-170) gives states the option to establish two federally funded Medical Assistance (MA) eligibility groups for working disabled individuals.
  1. Workers with a Disability
  2. Workers with a Medically Improved Disability
- Pennsylvania opted to implement both the Workers with a Disability and Workers with a Medically Improved Disability eligibility groups, establishing the MAWD program on January 1, 2002, with Act 2001-77 of June 26, 2001 (P.L. 755), also known as The Tobacco Settlement Act.
- Pennsylvania expanded the MAWD program by adding a third state funded eligibility group with Act 2021-69 of July 1, 2021 (P.L. 374).
  3. Workers with Job Success (WJS) **\*NEW\***

# All About MAWD

- MAWD is a Medical Assistance program that allows individuals with a disability to work, earn more, and keep full health care coverage.
- Pennsylvania chose to further expand and protect health care coverage for working disabled individuals by adding the Workers with Job Success (WJS) eligibility group to the MAWD program. WJS provides MAWD recipients with an opportunity to earn more and save more, all while keeping their full health care coverage.
- Additionally, individuals can earn more and still be eligible for Home and Community-Based Services (HCBS). Individuals with income exceeding 300% of the Federal Benefit Rate (currently \$2,523.00) may be eligible for HCBS through the MAWD program, including WJS.
- Unlike other Medical Assistance programs, MAWD recipients are required to pay a monthly premium.

## When Does WJS Start?

The WJS eligibility group was added to MAWD with [Act 2021-69](#) of July 1, 2021 (P.L. 374) and is effective **December 28, 2021**. However, because of the Families First Coronavirus Response Act (FFCRA) requirements that federally funded MA cannot be closed, and premiums cannot be increased during the federal public health emergency, **no one will transition to WJS until the federal public health emergency has ended.**

## Basic Eligibility Requirements for All MAWD Eligibility Groups

- Pennsylvania resident
- US citizen or eligible non-citizen
- At least age 16 but under age 65
- Employed and getting paid; self employment is acceptable
- Disabled according to Social Security Administration (SSA) requirements (except for earnings)
- Willing to pay a monthly premium (if monthly premium is determined to be \$10 or more)

## Additional Eligibility Requirements for Each MAWD Eligibility Group

### Workers with a Disability

- Have countable monthly income at or below 250% of the Federal Poverty Income Guidelines (FPIG).
- Have countable resources of \$10,000.00 or less.

### Workers with Medically Improved Disability

- Have countable monthly income at or below 250% of the FPIG and countable resources of \$10,000.00 or less.
- Work at least 40 hours a month and earn at least minimum wage.
- Have a medically improved disability that no longer meets the SSA's disability rules but continue to have a severe impairment as determined by medical professionals.
- Have received ongoing MAWD in the Workers with a Disability group and have had benefits discontinued because of medical improvement.

### Workers with Job Success (WJS)

- Have countable monthly income that is more than 250% of the FPIG and is less than or equal to 600% of the FPIG.
- Have countable resources less than or equal to \$10,000.00 at initial eligibility.
- Participate in any MAWD eligibility group, including WJS, for the previous 12 consecutive months (including partial months).

# MAWD Financial Eligibility Requirements (Not Including WJS)

- **Countable income at or below 250% of the FPIG**
  - The income of the spouse is counted when determining MAWD eligibility.
  - Earned income deductions and work expenses related to impairment are used to determine MAWD eligibility. If gross income exceeds 250% of the FPIG individuals should still apply if all other requirements are met.
- **Countable resources of \$10,000.00 or less**
  - The resources of the spouse are counted when determining MAWD eligibility.
  - Resources are NOT excluded for families with children under age 21.

**NOTE:** Once an individual receives MA in the WJS eligibility group, countable resources may exceed \$10,000.00 for continuing eligibility in MAWD.

Household Size	2022 250% FPIG Monthly Income Limit	2022 250% FPIG Annual Income Limit	Resource Limit
1	\$2,832.00	\$33,975.00	\$10,000.00 (None, if received WJS)
2	\$3,815.00	\$45,775.00	\$10,000.00 (None, if received WJS)

# MAWD WJS Financial Eligibility Requirements

- **Countable income more than 250% of the FPIG and at or below 600% of the FPIG**
  - The income of the spouse is counted when determining MAWD WJS eligibility.
  - Earned income deductions and work expenses related to impairment are used to determine MAWD WJS eligibility.
- **Countable resources of \$10,000.00 or less at initial eligibility for WJS**
  - The resources of the spouse are counted when determining MAWD WJS eligibility.
  - Resources are NOT excluded for families with children under age 21.

**NOTE:** Once an individual receives MA in the WJS eligibility group, countable resources may exceed \$10,000.00 for continuing eligibility in MAWD.

Household Size	2022 600% FPIG Monthly Income Limit	2022 600% FPIG Annual Income Limit	Resource Limit
1	\$6,795.00	\$81,540.00	\$10,000.00 at initial eligibility, then disregarded
2	\$9,155.00	\$109,860.00	\$10,000.00 at initial eligibility, then disregarded



## Basic Income Deductions for All MAWD Eligibility Groups

- Unearned Income Expenses - expenses paid to be eligible for or to receive unearned income, including but not limited to:
  - Transportation costs such as public transportation
  - Bank fees for an account that is used for the unearned income
  - Attorney fees/court costs
- Standard Income Deduction (applied to unearned income, and if there is no unearned income, applied to earned income) - \$20.00
- Standard Earned Income Deduction - \$65.00
- Impairment-related earned income expenses - including but not limited to:
  - Attendant care if needed to get ready for work or while at work
  - Payments for medical devices, prosthetics needed to work
- Earned Income Deduction - half the remaining earned income

**NOTE:** For a full list of applicable income deductions and expenses, see MA Handbook Section 316.5. The MA Handbook can be found at:

[http://services.dpw.state.pa.us/oimpolicymanuals/ma/index.htm#t=Title\\_Page.htm](http://services.dpw.state.pa.us/oimpolicymanuals/ma/index.htm#t=Title_Page.htm)

## Previous WJS Recipients – Resource Exclusion for MAWD

- Once an individual has received MAWD in the WJS eligibility group, their resources are not counted when determining continuing eligibility for WJS.
- If the WJS recipient later becomes eligible for the Workers with a Disability or Workers with a Medically Improved Disability group under the MAWD program due to their countable income decreasing to 250% FPIG or less, the individual will continue to have no resource limit in MAWD.
  - **How this works operationally:** The individual will be reviewed for federally funded MAWD in the Workers with a Disability or Workers with a Medically Improved Disability groups. If the individual's countable resources are over \$10,000.00 or they do not provide verification of their resources, the individual will be placed in a *state funded version* of the Workers with a Disability or Workers with a Medically Improved Disability group.

**NOTE:** Resources are excluded for previous WJS recipients only when determining eligibility for the MAWD program. If the individual moves from any MAWD category to a different MA program in which resources are counted, the individual must meet the resource limits for that MA program.

# Premium Requirements

- Individuals who receive MAWD in the Workers with a Disability or Workers with Medically Improved Disability eligibility group are responsible to pay a monthly premium that is 5% of the individual's monthly countable income after deductions (if the monthly premium is determined to be \$10 or more). Spousal income is not counted when determining the premium.

# WJS Premium Requirements

Individuals who receive MAWD in the WJS eligibility group are responsible to pay a monthly premium of:

**7.5% of the individual's countable income after deductions (spousal income is not counted when determining the premium)**

- Household countable income is more than 250% of the FPIG and is less than or equal to 450% of the FPIG; or
- Household countable income is more than 450% of the FPIG (\$4,830.00/month for 1 person, \$6,533.00/month for 2 persons) and their annual adjusted gross income on their most recent federal 1040 tax form is less than \$125,944.84

**OR**

**The full cost monthly premium of \$948.00**

- Household countable income is more than 450% of the FPIG (\$4,830.00/month for 1 person, \$6,533.00/month for 2 persons) **AND** their annual adjusted gross income on their most recent federal 1040 tax form is \$125,944.84 or more

**NOTE:** The \$125,944.84 amount was determined using \$75,000.00 compounded with SSA cost-of-living adjustments since 2000; this will be referred to as the 2022 MAWD COLA Adjusted Gross Income Maximum Amount. The MAWD COLA Adjusted Gross Income Maximum Amount will increase whenever there is a COLA and therefore may change on an annual basis.

## Example - Determining Countable Income and Premium Amount

Mary (age 59) applies for Medical Assistance. She lives with her husband Paul. Paul is retired and receives \$2,000.00 per month in Social Security retirement. Mary is disabled and receives \$800.00 per month in Social Security Disability Insurance (SSDI). Mary is also working and earns an average of \$1,200.00 per month.

On the surface, with the household gross income at \$4,000.00, it appears Mary is over the income limits for Medical Assistance. However, with the allowable income deductions applied for aged, blind, and disabled Medical Assistance, Mary will qualify for MAWD.

- Unearned income = \$2,800.00 - \$20.00 Deduction = \$2,780.00
- Earned income = \$1,200.00 - \$65.00 Deduction = \$1,135.00 / 2 (Half Earned Income Deduction) = \$567.50
- Total countable monthly income = \$2,780.00 + \$567.50 = **\$3,347.50**
- This is less than the 2022 250% FPIG for a married couple of \$3,815.00. Mary is income eligible for MAWD in the Workers with a Disability eligibility group.
- Her monthly premium is 5% of her countable income only: \$780.00 (\$800.00 - \$20.00) + \$567.50 = \$1,347.50 x .05 = \$67.375. Round down. Mary's monthly premium is **\$67.00**.

## WJS Example - Determining Countable Income and Premium Amount

Mary (age 60) was previously approved for MAWD and has remained open for the last 12 months. She lives with her husband Paul. Paul is retired and receives \$2,050.00 per month in Social Security retirement. Mary is disabled and receives \$850.00 per month in Social Security Disability Insurance (SSDI). Mary got a new job, and she now earns an average of \$3,000.00 per month.

It appears that Mary is now over the income limits for MAWD. However, because of the new WJS eligibility group, she remains eligible for MAWD because her household's countable income is below 600% FPIG for two people.

- Unearned income = \$2,900.00 - \$20.00 Deduction = \$2,880.00
- Earned income = \$3,000.00 - \$65.00 Deduction = \$2,935.00 / 2 (Half Earned Income Deduction) = \$1,467.50
- Total countable monthly income = \$2,880.00 + \$1,467.50 = **\$4,347.50**
- This is less than the 2022 600% FPIG for a married couple of \$9,155.00. Mary remains income eligible for MAWD in the WJS eligibility group.
- Because the household's countable income is less than or equal to the 2022 450% FPIG of \$6,867, the annual adjusted gross income does not need verified. Her monthly premium is now 7.5% of her countable income only: \$830.00 (\$850.00 - \$20.00) + \$1,467.50 = \$2,297.50 x .075 = \$172.31. Round down. Mary's monthly premium is **\$172.00**.

## WJS Example - Full Cost Premium

Carmen (age 37) is disabled and working. She currently receives MAWD in the WJS eligibility group with a 7.5% premium payment and has received MAWD for the past 12 consecutive months. Over the past year, her monthly income has increased from an average of \$10,000.00 to \$12,000.00 per month. She has \$4,000 in her checking account and \$11,000.00 in her savings account.

Because Carmen's countable monthly income is less than the 600% FPIG and her resources are excluded for MAWD because she has already received MAWD in the WJS eligibility group, she continues to be eligible for WJS with a full cost premium.

- Earned income = \$12,000.00 - \$20.00 Deduction - \$65.00 Deduction = \$11,915.00 / 2 (Half Earned Income Deduction) = \$5,957.50
- Carmen's countable income of \$5,957.50 is more than the 2022 450% FPIG for a one-person household of \$5,097.00. The CAO requests her most recent 1040 tax form, which shows her annual adjusted gross income is \$133,000.00. This amount is more than the 2022 MAWD COLA Adjusted Gross Income Maximum Amount of \$125,944.84.
- Carmen continues to be eligible for WJS, but with a full cost premium. Her monthly premium is set at **\$948.00**.

## Example - Previous WJS Recipient Who Has Income $\leq$ 250% FPIG

Diego (age 45) received WJS in the past, but he hasn't worked for the past two years, and he stopped receiving Medical Assistance. Diego applies for Medical Assistance. Diego has Medicare and receives \$1,100.00 per month in SSDI. He babysits his neighbor's child for a few hours a week and earns \$50.00 a week.

Since Diego last received benefits, he has received an inheritance and now he has \$15,000.00 in his savings account. Because Diego's countable income is less than 250% FPIG and his resources are excluded for MAWD, he is eligible for MAWD with a 5% premium.

- Unearned income = \$1,100.00 - \$20.00 Deduction = \$1,080.00
- Earned income = \$200.00 - \$65.00 Deduction = \$135.00 / 2 (Half Earned Income Deduction) = \$67.50
- Total countable monthly income = \$1,080.00 + \$67.50 = **\$1,147.50**
- This is less than the 2022 250% FPIG for a one-person household of \$2,832.00. Diego is income eligible for MAWD. Because his resources are over federally funded MAWD resource limits, he is eligible for state funded MAWD in the Workers with a Disability eligibility group.
- His monthly premium is 5% of his countable monthly income.  $\$1,147.50 \times .05 = \$57.38$ . Round down. Diego's monthly premium is **\$57.00**.



# WJS and HCBS

- Individuals who are functionally eligible for HCBS can receive HCBS in the WJS eligibility group, if they: (1) also meet WJS requirements of age, disability, and employment, (2) are willing to pay a monthly premium, and (3) have received MAWD the previous 12 consecutive months.
- When looking at combined eligibility for MAWD and HCBS, MAWD resource and income requirements are used to determine whether someone is financially eligible for HCBS.
- Fair consideration and spousal impoverishment do not apply to individuals receiving HCBS in any MAWD category, including WJS.
- If a MAWD recipient enters an LTC facility, the individual must be reviewed for eligibility in an LTC facility category of MA utilizing the income and resource limits for the appropriate LTC category. Upon admission to the LTC facility, fair consideration and spousal impoverishment provisions apply.
- If a MAWD recipient, who is receiving waiver services, no longer meets eligibility requirements for MAWD, then the individual must be reviewed for eligibility in an HCBS category. Fair consideration and spousal impoverishment, as well as HCBS income and resource limits, will apply.

# Overview of MAWD Eligibility Groups And Program Status Codes

MAWD Category/PSC	Income Limit	Resource Limit	Resource Limit after having been a Workers with Job Success (WJS) Recipient	Adjusted Gross Income	Premium Requirement	Federal or State Budget
<b>PW80/PI80 QMB MAWD (MAWD with Buy-In)</b>	100 percent Federal Poverty Income Guide (FPIG)	1 Person - \$8,400 2 Persons - \$10,000	1 Person - \$8,400 2 Persons - \$10,000	N/A	5 percent	Federal
<b>PW66/PI66 SLMB MAWD (MAWD with Buy-In)</b>	120 percent FPIG	1 Person - \$8,400 2 Persons - \$10,000	1 Person - \$8,400 2 Persons - \$10,000	N/A	5 percent	Federal
<b>PW00/PI00 MAWD</b>	250 percent FPIG	1 Person - \$10,000 2 Persons - \$10,000	1 Person - \$10,000 2 Persons - \$10,000	N/A	5 percent	Federal
<b>PW/PI03 MAWD – No resource limit</b>	250 percent FPIG	N/A unless there is past WJS eligibility	No resource limit	N/A	5 percent	State
<b>PW01/PI01 MAWD WJS – 7.5% Premium</b>	600 percent FPIG	1 Person - \$10,000 2 Persons - \$10,000	No resource limit	<ul style="list-style-type: none"> <li>○ Less than or equal to 450 percent FPIG, or</li> <li>○ Above 450 percent FPIG AND annual adjusted gross income is less than \$125,944.84.</li> </ul>	7.5 percent	State
<b>PW02/PI02 MAWD WJS – Full Cost Premium</b>	600 percent FPIG	1 Person - \$10,000 2 Persons - \$10,000	No resource limit	<ul style="list-style-type: none"> <li>○ Above 450 percent FPIG AND annual adjusted gross income is \$125,944.84 or more.</li> </ul>	Full Cost	State

# Important FPIG Amounts for MAWD Eligibility

Household Size	2022 FPIGs Applicable to MAWD									
	100% of FPIG		120% of FPIG		250% of FPIG		450% of FPIG		600% of FPIG	
	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
<b>1</b>	\$1,133.00	\$13,590.00	\$1,359.00	\$16,308.00	\$2,832.00	\$33,975.00	\$5,097.00	\$61,155.00	\$6,795.00	\$81,540.00
<b>2</b>	\$1,526.00	\$18,310.00	\$1,831.00	\$21,972.00	\$3,815.00	\$45,775.00	\$6,867.00	\$82,395.00	\$9,155.00	\$109,860.00
<b>Type of MAWD</b>	QMB MAWD (MAWD with Buy-In) – Income Eligibility Limit		SLMB MAWD (MAWD with Buy-In) – Income Eligibility Limit		MAWD - Income Eligibility Limit		MAWD WJS - To Determine Premium Amount		MAWD WJS - Income Eligibility Limit	
<b>Coverage</b>	Full MA/Part A & B Buy-In/ Coinsurance/ Deductibles		Full MA/Part B Buy-In		Full MA		≤ 450% - 7.5% Premium > 450% - Review Adjusted Gross Income		Full MA	
<b>Cat/PSC</b>	PW80/PI80		PW66/PI66		PW00/PI00, PW03/PI03				PW01/PI01, PW02/PI02	

# Looking For More Information on MAWD?

## Check out:

- ✓ Medical Assistance Handbook Chapter 316, MAWD

[http://services.dpw.state.pa.us/oimpolicymanuals/ma/index.htm#t=Title\\_Page.htm](http://services.dpw.state.pa.us/oimpolicymanuals/ma/index.htm#t=Title_Page.htm)

- ✓ Ops 22-07-01 – Introduction of WJS

[http://services.dpw.state.pa.us/oimpolicymanuals/ma/Introduction\\_of\\_a\\_New\\_MAWD\\_Eligibility\\_Group\\_-\\_Workers\\_with\\_Job\\_Success\\_\(WJS\).pdf](http://services.dpw.state.pa.us/oimpolicymanuals/ma/Introduction_of_a_New_MAWD_Eligibility_Group_-_Workers_with_Job_Success_(WJS).pdf)

- ✓ MAWD page on the DHS website

[www.dhs.pa.gov/MAWD](http://www.dhs.pa.gov/MAWD)

**NOTE:** The MAWD page on the DHS website has lots of helpful materials, including:

- ✓ MAWD Brochure
- ✓ MAWD FAQ
- ✓ MAWD Online Payment Information
- ✓ MAWD WJS FAQ

# Glossary

<b>Abbreviation</b>	<b>Definition</b>
COLA	Cost-of-Living Adjustment
DHS	Department of Human Services
FFCRA	Families First Coronavirus Response Act
FPIG	Federal Poverty Income Guidelines
HCBS	Home and Community-Based Services
MA	Medical Assistance
MAWD	Medical Assistance for Workers with Disabilities
OIM	Office of Income Maintenance
PSC	Program Status Code
QMB	Qualified Medicare Beneficiary
SLMB	Specified Low-Income Medicare Beneficiary
SSA	Social Security Administration
SSDI	Social Security Disability Insurance
TWWIIA	Ticket to Work and Work Incentives Improvement Act
WJS	Workers with Job Success

# MAWD



## IT PAYS TO WORK.

### OIM Policy MAWD Contacts

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# Questions?

