

Medicaid Buy-In for Workers

Background Information:

The Medicaid “buy-in” program allows workers with disabilities access to Medicaid community-based services not available through other insurers. Nationally, workforce participation among people with disabilities is significantly lower than those without disabilities. For most, it is because they are faced with choosing between their healthcare, services and work. Medicaid “buy-in” breaks down this barrier and allows individuals who have disabilities to work and earn a living wage without losing their life saving services.

The Administration for Community Living (ACL), Centers for Medicare & Medicaid Services (CMS), and the Department of Labor’s Office of Disability Employment Policy (ODEP) are committed to policies and programs that promote and support successful employment outcomes for people with disabilities. However, each state gets to adopt the eligibility group that works for that state. To save money, Louisiana made changes to their Buy-In program forcing most people to make the decision to quit working so they could still have someone help them with their personal care needs.

What Can Legislators Do?

Require LDH to increase their income and asset rules within the Medicaid Buy-In program and submit a request to CMS. Like other proposed Medicaid changes, CMS reviews all state requests for approval.

Why Do This?

When workers with disabilities don’t need to lower their income or quit working to ensure access to critical healthcare services, they begin to participate in the community fully. This means owning their own homes, possibly getting off of some public assistance programs, and becoming tax-paying members of their community.

For employers, they are able to attract and retain more workers. Employers can support employee skill development and promote high performers with less concern that a person’s health care needs will impact their ongoing employment.

**Allowing people to work without fear of jeopardizing their healthcare needs
benefits everyone!**