

Dear Senators and Representatives,

I am writing in support of *S.B. No. 980 (RAISED) AN ACT ELIMINATING INCOME AND ASSET LIMITS FOR THE MED-CONNECT PROGRAM FOR PERSONS WITH DISABILITIES.

I have been a participant with this program for many years, and despite my initial hesitation, it has worked extremely well. I say initial hesitation, because when I was first asked to sign up for this program, it meant I would have to meet many of the Medicaid guidelines, and be a recipient of title 19 medical insurance. Since 1986 when I first obtained full-time employment and left the title 19 program, I've been very proud of my accomplishment. I have been employed full time since 1986, and throughout the years I have been able to access different programs which enable me to pay for personal assistants (PCA's) who help in getting me prepared both before and after my work day. I am paralyzed from the shoulders down (quadriplegic) due to a spinal cord injury, and the PCAs are essential. However, with the Medicaid for the Employed Disabled I must meet title 19 guidelines in order to receive assistants in paying my PCA's

My concern and reason for writing is that the Connecticut program has some limitations. The first limitation is an applicant's ability to earn \$75,000 a year, above which they are no longer eligible. This ceiling albeit significant, limits an individual if they require numerous supports in order to complete their work week. For example, many individuals with disabilities, including myself, have four, sometimes five different PCA's assist during the week. Using public school teachers for example, an individual could reach the maximum salary (or close) which will entitle them to a salary over \$75,000 (all contracts public knowledge located on the Internet). Under current limits the individual would no longer be eligible for Medicaid for the Employed Disabled program, and would lose the current benefit which pays their PCAs. As the individual, would no longer be able to afford them, they are forced to somehow not be paid their full salary. Also, keeping with the example of education, individuals might not pursue an administrative position because of fear of losing the benefit to pay PCAs, and the salary would not be high enough to do so.

I do not intend to demean the program in anyway; on the contrary Connecticut has a good program. However, there should be some changes and raising or eliminating the income limit is one. There are already several states which have no income limit, such as Massachusetts¹, Minnesota, Michigan, and Colorado². And, as noted in the Colorado Medicaid to work program "there should be no income cap. Such a cap would *still limit an individual's full ability to work* and budget neutrality would not be compromised by not limiting income"

The second limit with the Connecticut program is the inclusion of a spouse's assets in determining eligibility. This has always been a part of the regulation which doesn't seem fair. As a state, and a society, we welcome people into the institution of marriage. Regrettably, if one has a severe disability, like myself, and are dependent on a program such as the Connecticut Medicaid for the Employed Disabled, you must consider your potential spouse's assets. Unfortunately, there are several people, including myself, who would love to be married; unfortunately my potential spouse will have to get rid of her assets? As I write this (and hopefully as you read) I am realizing how crazy this particular regulation is. Why would the State create anything to deter marriage? Also, when it comes to paying my PCA's, this is *my* responsibility, and should never be an issue for someone coming into a marriage.

Historically, people with disabilities have had to make a choice between taking a chance at gainful employment and hoping one would obtain medical benefits, while losing them at the same time, or not working, receiving a monthly check and full medical benefits. Unfortunately, the difficulties of work for many people with disabilities along with society's low expectations have resulted in most people with disabilities not working. In 1999 with the Ticket to Work and Work Incentives Improvement Act (TWWIA)³, the government took a major

step in encouraging people with disabilities to go to work. A simple cost-benefit analysis tells us, if nothing else, society is better off economically having people work, not to mention the social advantages of a work force inclusive of everyone.

I hope you will take my proposal into consideration and pass *S.B. No. 980 (RAISED) AN ACT ELIMINATING INCOME AND ASSET LIMITS FOR THE MED-CONNECT PROGRAM FOR PERSONS WITH DISABILITIES. Please feel free to contact me at my email address mail, or phone number listed below.

Sincerely,

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1. <https://www.kff.org/other/state-indicator/medicaid-eligibility-through-buy-in-programs-for-working-people-with-disabilities/?currentTimeframe=0&sortModel=%7B%22colId%22:%22Location%22,%22sort%22:%22asc%22%7D>
2. <https://www.kff.org/other/state-indicator/medicaid-eligibility-through-buy-in-programs-for-working-people-with-disabilities/?currentTimeframe=0&sortModel=%7B%22colId%22:%22Location%22,%22sort%22:%22asc%22%7D>
3. <https://www.cga.ct.gov/PS99/rpt%5Colr%5Chtm/99-R-1261.htm>