

# Workers with Job Success: A New Program for People with Disabilities Who Work

## What is it?

Workers with Job Success (WJS) is a new program that expands the Medical Assistance for Workers with Disabilities (MAWD) Program to allow people with disabilities who work to earn and save more money without jeopardizing their Medical Assistance (MA) benefits.

WJS was created through [Act 69 of 2021](#). Following delays in implementation during the pandemic, the program officially started on April 1, 2023.

## Who can get it?

To qualify for WJS, someone must meet three main eligibility factors:

1. Have been on MAWD for twelve months, without a break;
2. Have countable monthly income between 250% and 600% FPL; and
3. Have countable resources under \$10,000.

People on MAWD can move to WJS when their income goes above the MAWD limit but stays under the WJS limit. The current WJS income limit to qualify is: \$7,290/month for single individuals and \$9,860/month for a married couple. Please note that only one-half of gross earnings count toward this limit. Also, if people have [Impairment Related Work Expenses](#), these are deducted from earned income.

People must have countable resources below \$10,000 to move to WJS. This resource limit applies to both single individuals and married couples, but certain resources do not count. The most common resources that do not count toward this limit include a primary residence, one vehicle, ABLE accounts, an irrevocable burial account, and a spouse's retirement account. Once people have moved to WJS, resources are no longer counted. Resources will continue to not count as long as the person remains in WJS or moves back to MAWD.

Please see PHLP's [Guide to MAWD Eligibility](#) for more information about MAWD, including current income limits.

## How much does WJS coverage cost?

People in WJS must pay a monthly premium to keep their coverage. Coverage can be terminated if people fail to pay this premium.

Most people in WJS pay a premium equal to 7.5% of their countable income (this is an increase from the 5% premium for MAWD). A spouse's income is **not** considered for purposes of determining the 7.5% premium. Some people who move to WJS will have to pay a higher "full cost monthly premium". The current full cost premium is \$948/month.

This premium amount is determined by the Department of Human Services (DHS) as follows:

- First, the County Assistance Office (CAO) will use the MA income rules to determine if the individual's countable income is above 450% of the Federal Poverty Level (\$5,468/month in 2023).
- If yes, then the CAO will review an individual's tax return to determine their Adjusted Gross Income (AGI) per IRS rules.
- If someone's AGI is above the current limit of \$136,902.04, then the full cost monthly premium will apply.
- If the AGI is below this amount, then the standard 7.5% premium will apply.

When determining countable income for purposes of premium calculation and whether someone exceeds the limit to trigger a review of AGI, only one-half of gross earnings will count. At this time, it is unclear how CAOs will consider the spouse's portion of AGI for someone who is married and files taxes jointly with their spouse.

## WJS after the pandemic

Prior to April 1, 2023, continuous eligibility protections were in place that prevented people from moving to MAWD because this would have resulted in a premium liability that was not permitted under the COVID rules. In addition, people were not terminated from MAWD during the pandemic if their income increased above the MAWD limits. People in these situations may need additional advocacy with the CAO to be moved into WJS.

The Department of Human Services intends to credit people for months when they would have been in MAWD had these protections not been in place. They will also review people who have been on MAWD for at least twelve months and who would have been moved to WJS prior to April 1, 2023 if WJS had been implemented on December 28, 2021 when Act 69 of 2021 took effect. A MAWD recipient with resources now over the resource limit can qualify for WJS so long as resources were under the \$10,000 limit at the time the person's income first exceeded 250% FPL.

## Can I qualify for WJS if I am on a Waiver?

Yes! People who get both MAWD and Waiver can move to WJS and keep their Waiver benefits as long as they continue to clinically qualify for Waiver services and continue to meet the criteria to stay on WJS.

People would also be able to keep their Waiver if their income drops and they move back to MAWD. The regular Waiver income and resource requirements don't apply when someone financially qualifies for MAWD and now WJS.

## Where can I find more information about WJS?

- Join [PHLP's newsletter](#) to stay up to date about WJS developments. People can also view previous articles about WJS at this link.
- PA DHS [FAQ about Workers with Job Success](#)
- PA DHS [Operations Memorandum about Workers with Job Success](#)
- PA DHS [Operations Memorandum about Reviewing for WJS When People's Eligibility Was Maintained During the COVID Continuous Eligibility Protections](#)
- [Medical Assistance Eligibility Handbook, Chapter 316](#) (MAWD)

People who need advice about Workers with Job Success or who need help with an eligibility denial can contact PHLP's Helpline at 1-800-274-3258 or [staff@phlp.org](mailto:staff@phlp.org).