

Understanding MAWD and MAWD for Workers with Job Success (MAWD/WJS)

This project is funded by the Pennsylvania Developmental Disabilities Council.



October 9, 2024

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The Pennsylvania Health Law Project (PHLP) is a statewide, nonprofit law firm. We provide free legal services to help Pennsylvanians get or keep publicly-funded healthcare coverage and services.



www.phlp.org

Our Services

- Statewide Helpline
 - Call 1-800-274-3258
 - Open Mondays & Wednesdays beginning at 8 AM
- Legal advice and representation
- Policy advocacy
- Community education
 - Monthly newsletter and other alerts
 - Resource Library: www.phlp.org/en/resource-library

Medicaid Eligibility Categories

- Children
- Pregnant women
- Adults 19-64 without Medicare
- Seniors 65 and older
- Person with disability
- Person with disability who is working (MAWD) & (MAWD/WJS)
- Person with breast or cervical cancer
- Person eligible for Long Term Services and Supports – in a nursing home or in their own home

Part 1: MAWD

What is MAWD?

Medical Assistance for Workers with Disabilities (MAWD) is a category of eligibility for Medicaid for people who:

- Are between ages 16 – 64
- Have a disability or chronic health condition
- Do some type of paid work
- Have “countable” income less than 250% of FPL
 - \$3,138 for 1 person, \$4,259 for couple (in 2024)
- Have resources less than \$10,000

MAWD Disability Criteria

- As name implies, must work *and* have a disability
- How is “disability” defined?
 - Receiving Social Security Disability Insurance (SSDI), **OR**
 - Having a disability or serious health condition expected to last 12 months or more (for those not on SSDI)
- For those not on SSDI, show disability using either:
 - Basic doctor’s letter, with diagnosis & duration
 - Health-Sustaining Medications form (PA 1671)
- DHS’ Medical Review Team will review full medical records & decide if meet disability standard

MAWD Work Requirement

- No set minimum
- Must be working monthly
- Can work as little as an hour or two a month
- Work can be informal – working for neighbor, friend, relative
- Informal work must be documented in a letter from employer including – type of work, frequency, amount paid; and signed, dated, address and phone number of employer

MAWD Countable Income Limit

- Earned vs. unearned income are counted differently
- **Unearned income:**
 - SSDI, SSR, UC, workers' compensation, pension
 - Deduct \$20 from gross monthly amount
- **Earned income:**
 - Wages, salary, tips, etc.
 - Deduct \$65 from gross monthly, and then deduct HALF of the remainder

Example: Countable Income

Makayla is single and receives \$1,820 a month in SSDI. She also works and earns \$465 per month (gross). What is her total countable income for MAWD?

Unearned Income	Earned Income
\$1,820	\$465
- \$20	<u>-\$65</u>
\$1,800	\$400
	<u>÷ 2 (or minus ½)</u>
	\$200

Answer: **\$1,800 + \$200 = \$2,000**

Makayla's countable income of \$2,000 is well under the MAWD income limit of \$3,138 a month for a single person.

Monthly Premium with MAWD

- Monthly premium is 5% of countable income
- Previous example: Makayla's countable income is \$2,000 so her MAWD premium is $\$2,000 \times 5\% = \$100/\text{month}$
- If married, spouse's income IS counted to determine eligibility, but NOT COUNTED in calculating MAWD premium.

MAWD Resource Limit

Resources must be less than \$10,000!

Resources that count:

- Money in checking, savings, stocks, etc.
- Net value of retirement account after cashing out
- Property other than place of residence
- More than one vehicle

Resources that are NOT counted:

- Home where person lives
- One car
- Household possessions, jewelry, etc.
- ABLE account

Part 2: MAWD Workers with Job Success (WJS)

What is MAWD-WJS?

To be eligible, you must:

- Be between ages of 16-64;
- Be on MAWD for at least 12 consecutive months;
- Have countable resources under \$10,000 prior to going on WJS; ***and***
- Have income above the MAWD income limit that is between 250% and 600% of the federal poverty level:
 - Household of 1 (single): \$3,138 to \$7,530 per month
 - Household of 2 (married): \$4,259 to \$10,220 per month

MAWD-WJS Resource Limit

- AFTER being determined income-eligible for MAWD-WJS, then...
- **No Resource Limit!**
- Countable resources must be less than \$10,000 BEFORE becoming eligible for MAWD-WJS.
- Resources no longer counted even if your income decreases and you go back on MAWD.

MAWD/WJS Monthly Premium

Monthly premium for those with household countable income above 250% FPL and less than 450% FPL – premium is 7.5% of countable income.

Individuals with household countable income above 450% AND whose annual adjusted gross income is over a certain amount, pay the full MAWD premium of \$948 a month (based on 2022).

Part 3:

Working and Social Security Benefits

Earnings & Social Security Benefits

- Qualifier: this is not PHLP's area of expertise!
- Social Security “trial work period” for people on SSDI
 - At least 9 months over a 60-month period when earnings from a job exceed a certain amount.
 - The trial work period amount for 2024 is \$1,110 a month.
- For 2024, any earnings from work over \$1,110 would be counted toward the 9-month trial work period.
- When earnings exceed the trial work period amount in any month, that month counts toward the person's trial work period.

Working & SSDI

The Social Security Administration (SSA) has a “Ticket to Work” Program for individuals on SSDI and SSI who want to explore working.

Info on Ticket to Work:

<https://www.ssa.gov/pubs/EN-05-10061.pdf>

More Resources

- [MAWD Fact Sheet](#)
- [MAWD WJS Fact Sheet](#)
- PHLP Helpline: 1-800-274-3258
- www.phlp.org/en/resource-library
- [PA OVR Services](#)
- www.ssa.gov
- www.ahedd.org

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QUESTIONS?

