IT PAYS TO WORK.

For a person with a disability, finding a job or returning to work can be a challenge. For a long time, one of the biggest obstacles to working was health care coverage; earning too much money could mean losing health care benefits.

There is an option: Medical Assistance for Workers with Disabilities, or MAWD, permits a Pennsylvanian with a disability to take a fulfilling job, earn more money, and keep full medical coverage.

With MAWD, an individual can earn more and still be eligible for home and community-based services.

YOU NO LONGER HAVE TO CHOOSE BETWEEN A JOB AND YOUR HEALTH OR INDEPENDENCE.
ELIGIBILITY
To be eligible for MAWD, you must:
• Be at least 16 years of age but less than 65.
• Be employed and getting paid; self-employment is acceptable.
• Have a disability that meets the Social Security Administration’s (SSA) standards. Disabilities might include physical or developmental disabilities, mental health, or intellectual disabilities. SSA income standards are not used.
• Have countable (earned and unearned) income below 250 percent of the federal poverty income guideline. If you earn more, you may still qualify because there are significant deductions used. Contact your caseworker or local county assistance office for more information or apply at www.compass.state.pa.us.
• Have $10,000 or less in countable resources (resident property and one automobile are not countable resources).

WHAT’S THE COST?
Since MAWD functions like health insurance coverage for someone who is working, MAWD benefits require you to pay a monthly premium of five percent of your monthly net income after allowable deductions for coverage.

WHAT ARE THE BENEFITS?
Benefits can include:
• Doctor visits
• Dental services
• Durable medical equipment
• Hospital stays
• Prescription drugs*
• Rehabilitation services
• Emergency care
• Hospice services
• Mental health services
• Medical transportation services

LEARN MORE AND APPLY
• Apply online at: www.compass.state.pa.us
• Apply by telephone at: 1-866-550-4355
Find more information through:
• The MAWD Frequently Asked Questions document at www.dhs.pa.gov/MAWD.
• The Pennsylvania Link to Aging and Disability Resources Call Center at 1-800-753-8827 or www.carelink.pa.gov.
• Your local county assistance office or caseworker.
• The Pennsylvania Department of Human Services helpline at 1-800-692-7462. TTY/TTD users can call 1-800-451-5886.

* For individuals receiving MAWD and Medicare, prescriptions will be covered by Medicare. For information, or to enroll in a Medicare prescription drug plan, call 1-800-MEDICARE (1-800-633-4227) or TTY: 1-877-486-2048 or visit www.medicare.gov.