

# 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.





MEDICAL ASSISTANCE FOR WORKERS WITH DISABILITIES

dhs.pa.gov/MAWD 1.800.692.7462

TTD: 1.800.451.5886





#### **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 dhs.pa.gov/COMPASS.
- Have \$10,000 or less in countable resources (resident property and one automobile are not countable resources).
- If your countable income increases above 250 percent of the federal poverty income guideline and is at or below 600 percent of the federal poverty income guideline, and you have received MAWD for at least the past 12 months, you may continue to be eligible for MAWD in the Workers with Job Success program.



### WHAT ARE THE BENEFITS?

Benefits can include:

- Doctor visits
- Durable medical equipment
- Prescription drugs\*
- Emergency care
- Mental health services

- Dental services
- Hospital stays
- Rehabilitation services
- Hospice services
- Medical transportation services

#### **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.

If you receive MAWD in the Workers with Job Success program, you will be required to pay a monthly premium of 7.5 percent or more of your monthly net income after allowable deductions.

#### **LEARN MORE AND APPLY**

Apply online at: dhs.pa.gov/COMPASS

Apply by telephone at: 1-866-550-4355

## Find more information through:

The MAWD Frequently Asked Questions document at **dhs.pa.gov/MAWD**.

The MAWD Workers with Job Success Frequently Asked Questions document at **dhs.pa.gov/MAWD**.

The Pennsylvania Link to Community Care at **dhs.pa.gov/PA-Community-Care** or call 1-800-753-8827.

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.

<sup>\*</sup> 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.