
Use of SSA Work Supports by Medicaid Buy-In Participants

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MATHEMATICA
Policy Research

Study Questions

- ❧ **How does the use of Social Security Administration (SSA) work supports among Buy-In participants compare with that of other beneficiaries?**
- ❧ **What are the characteristics of Buy-In participants who use SSA work supports?**
- ❧ **How does the use of SSA work supports correlate with participant employment and earnings?**

Typical Health Insurance Options for People with Disabilities

Medicaid

- Available to Supplemental Security Income (SSI) recipients or people with disabilities with low incomes and assets

Medicare

- Available to Social Security Disability Insurance (SSDI) beneficiaries after a 24 month waiting period

Employer-Sponsored Coverage

- Often available only to full-time workers, not available through all employers

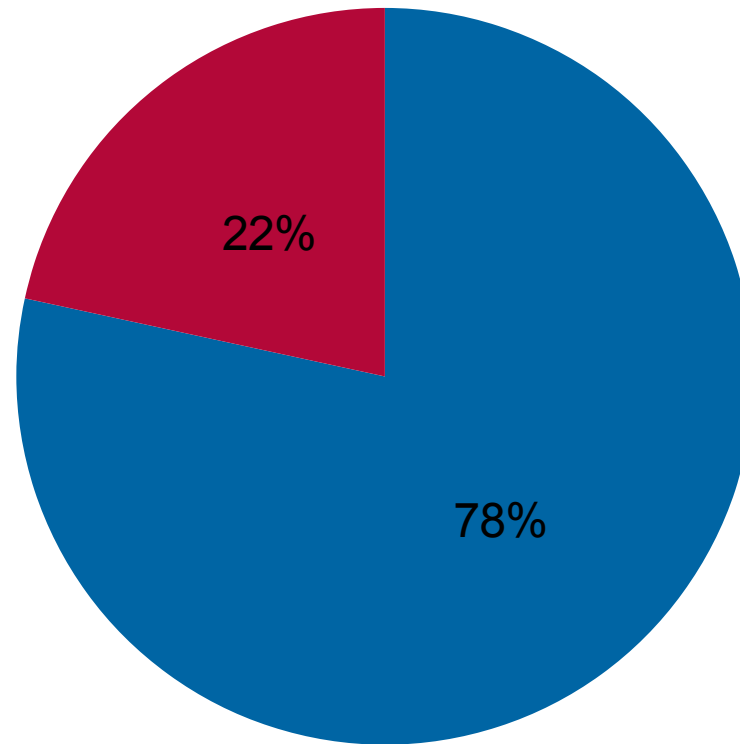
How Does The Medicaid Buy-In Fit In?

❧ Workers with disabilities can pay premiums in exchange for Medicaid coverage

- **Must meet the SSA definition of disability, even if not receiving benefits**
- **Available even when income or assets would otherwise make the worker ineligible for Medicaid**

❧ 2012: Buy-In programs in 45 states, over 192,000 enrollees

Most Buy-In Participants Are SSDI Beneficiaries



■ SSDI Beneficiaries ■ No SSDI

SSDI: A Refresher

Eligibility

- Long-term physical or mental impairment that will last for a year or more or result in death
- Unable to engage in substantial gainful activity (SGA), defined as earning over \$1,000 a month in 2010
- Insured for SSDI – generally former workers

Benefits

- Cash benefits based on lifetime earnings
- Medicare after 24-month waiting period

Employment Incentives in SSDI

- ❧ **Continued benefit receipt is based on inability to engage in SGA**
- ❧ **Several work supports allow beneficiaries to work with out jeopardizing their eligibility**
 - **Trial Work Period**
 - **Extended Period of Eligibility**
 - **Ticket to Work**

Description of Selected SSA Work Supports (1)

Trial Work Period (TWP)

- Receive entire SSDI payment, regardless of earnings
- Automatically considered to be in TWP in any month in which earnings exceed the TWP limit (\$720/month)
- 9 months within a rolling 60 month window

Extended Period of Eligibility (EPE)

- Retain eligibility for benefits, regardless of earnings
 - Cash benefits are withheld if earnings are above SGA
 - Get full benefit if earnings are below SGA
- 36 month period starting the month after TWP

Description of Selected SSA Work Supports (2)

Ticket to Work

- Provides access to employment-related services
- Services are available through vocational rehabilitation agencies and other participating providers

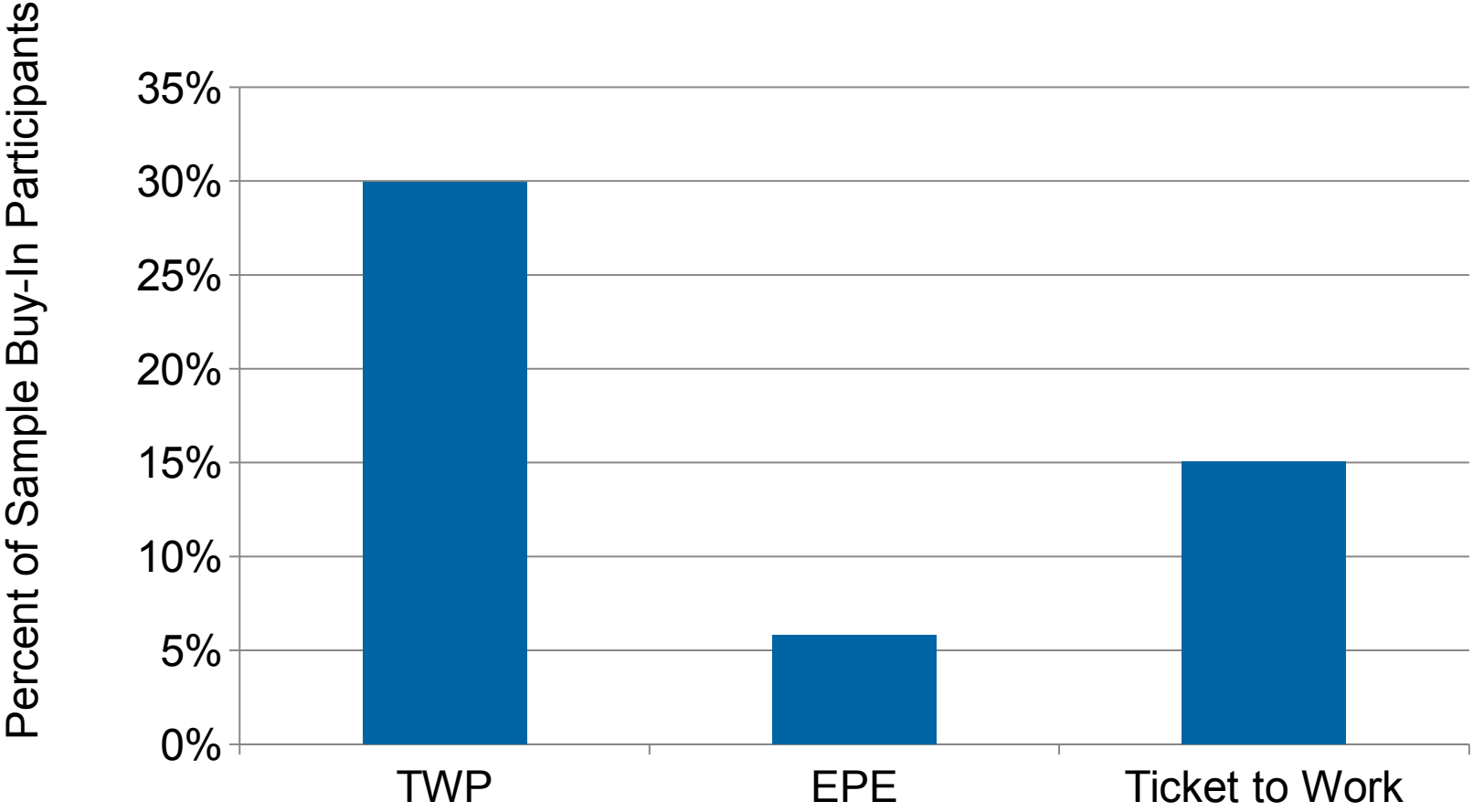
Analysis Details

Sample

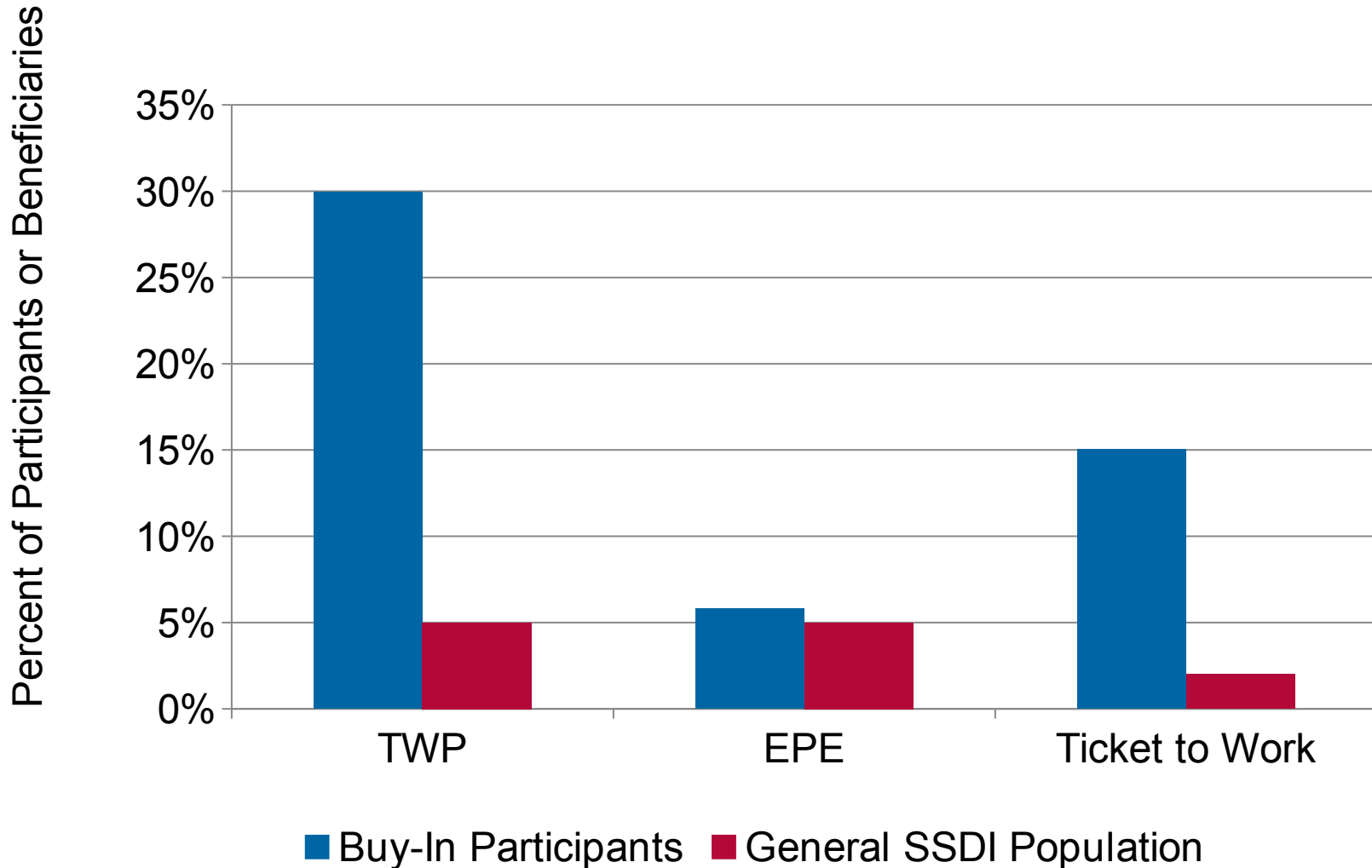
- **First-time Buy-In enrollees from 2003 to 2007**
- **Ages 18-62**
- **SSDI beneficiaries in the month before Buy-In enrollment**

 **Timeframe: five-year period from two years before through two years after the year of Buy-In enrollment**

Use of SSA Work Supports by SSDI Buy-In Participants



Use of SSA Work Supports by Buy-In Participants is High Relative to Others in SSDI



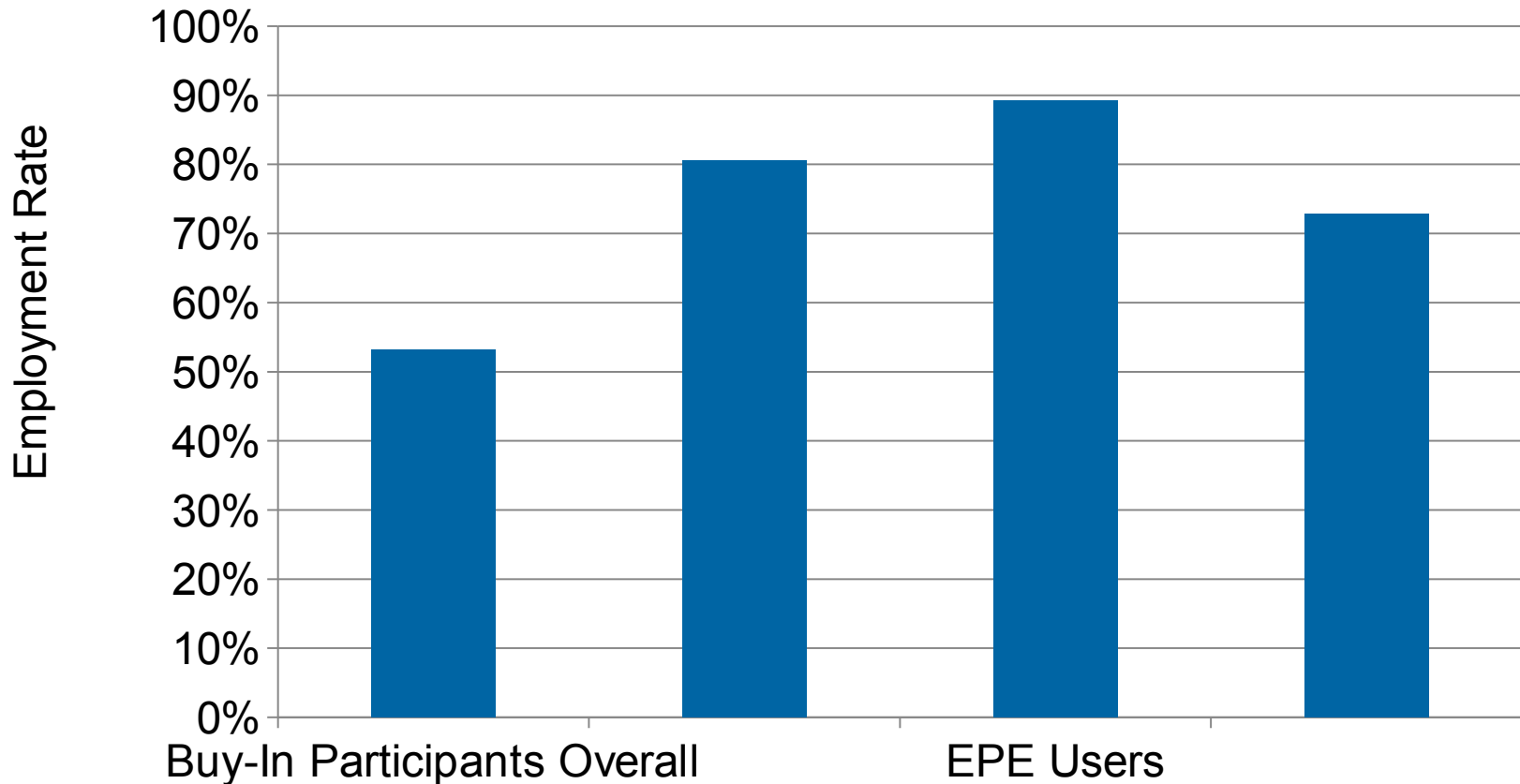
Source: Livermore et al.
(2009)

Use of Work Supports is Higher Among Certain Groups of Buy-In Participants

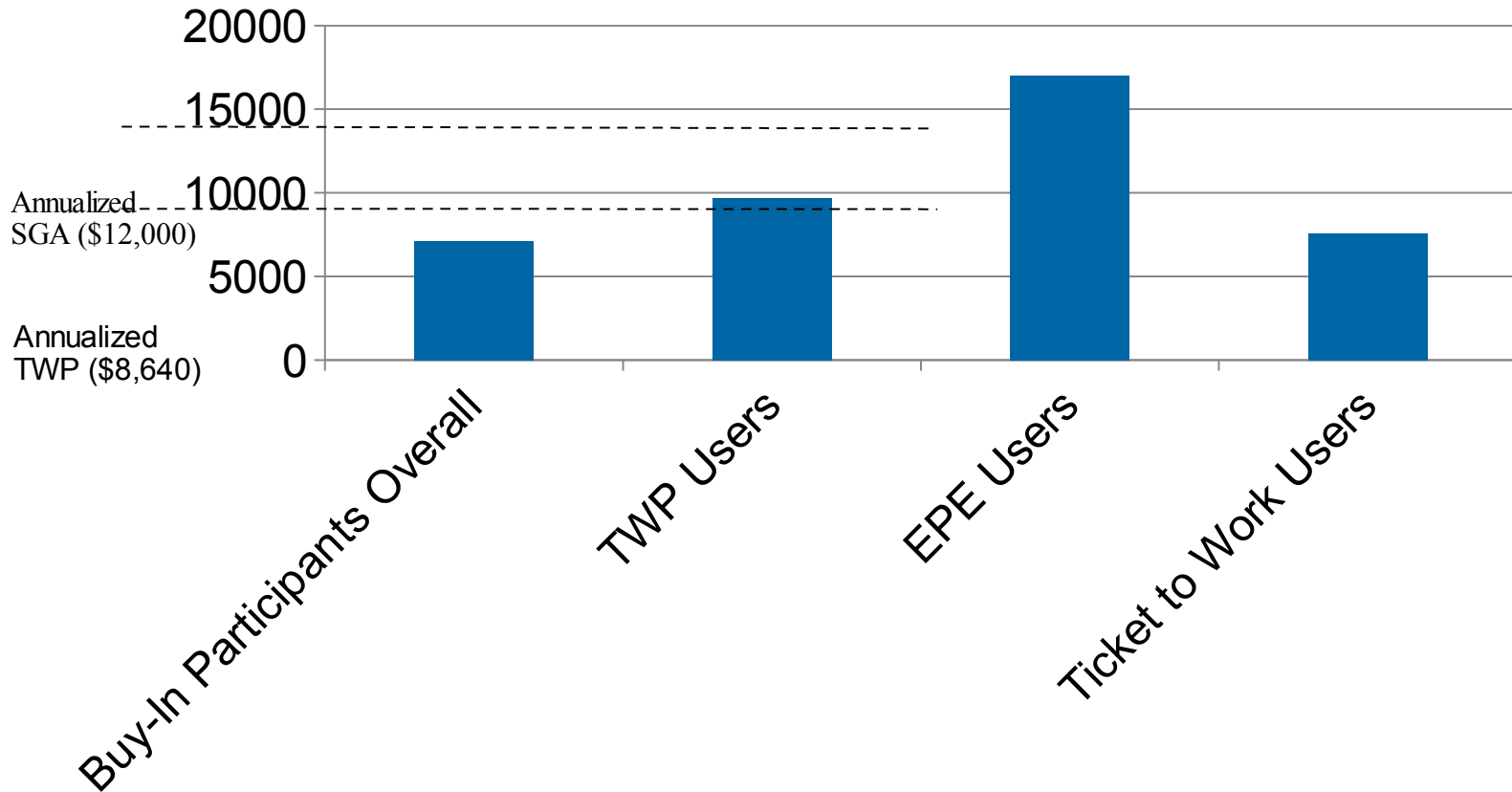
- ❧ **Use of all three work supports declines with age**
- ❧ **Use of all three work supports increases with education**
- ❧ **Use was highest among those with mental illness or sensory conditions relative to those with musculoskeletal impairments or intellectual disabilities**

[Supplemental Slides]

Likelihood of Employment is Higher Among Buy-In Participants Using SSA Work Supports



Earnings Are Higher Among Buy-In Participants Using SSA Work Supports



Conclusion

- ❧ **Buy-In participants who used work supports were more likely to be employed and had slightly higher earnings than did other participants**
- ❧ **Educating individuals with disabilities about the range of supports available across programs may lead to greater employment success**
 - **SSDI beneficiaries should be aware of the Buy-In**
 - **SSDI Buy-In participants should know about SSA work supports**

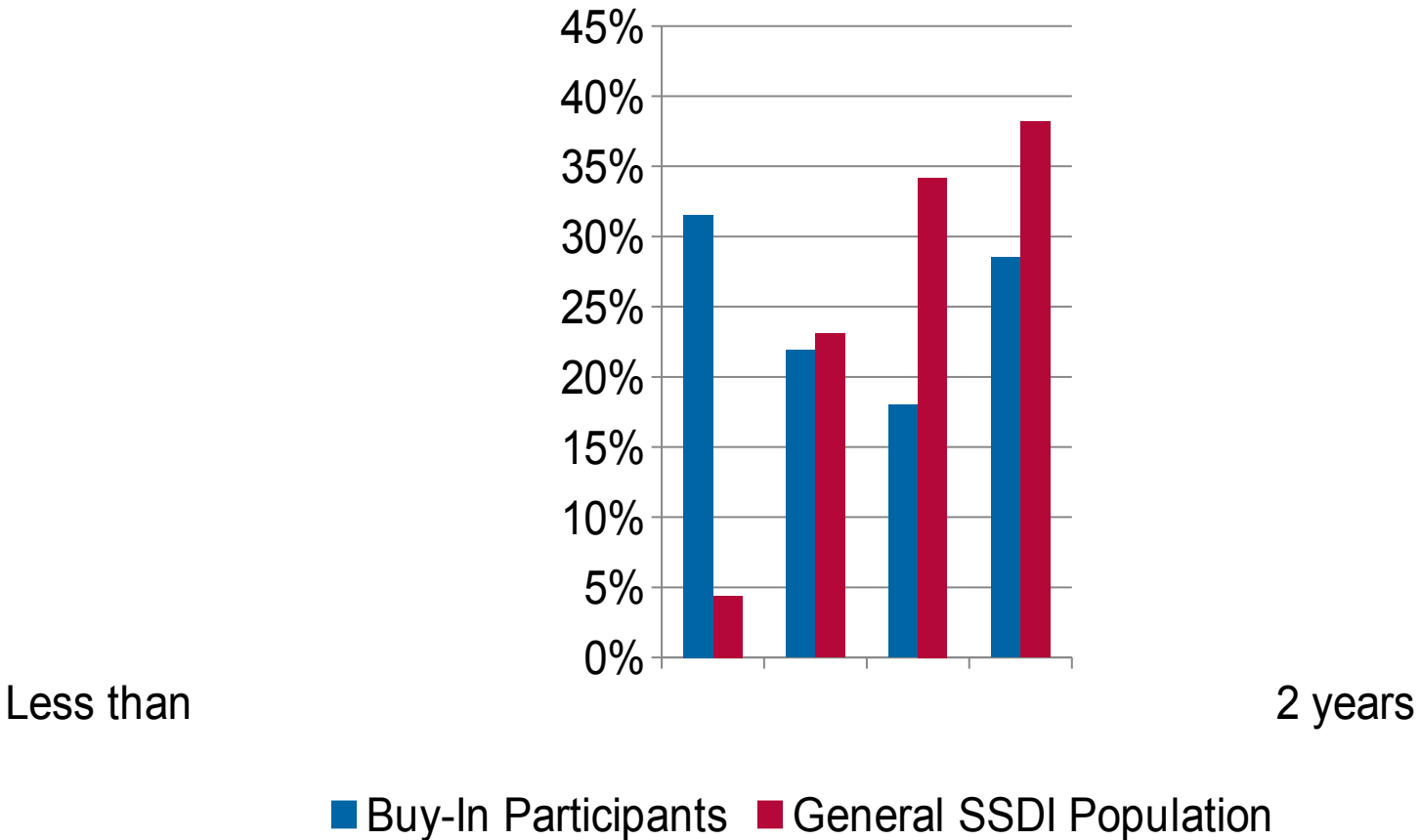
For More Information

Please contact:

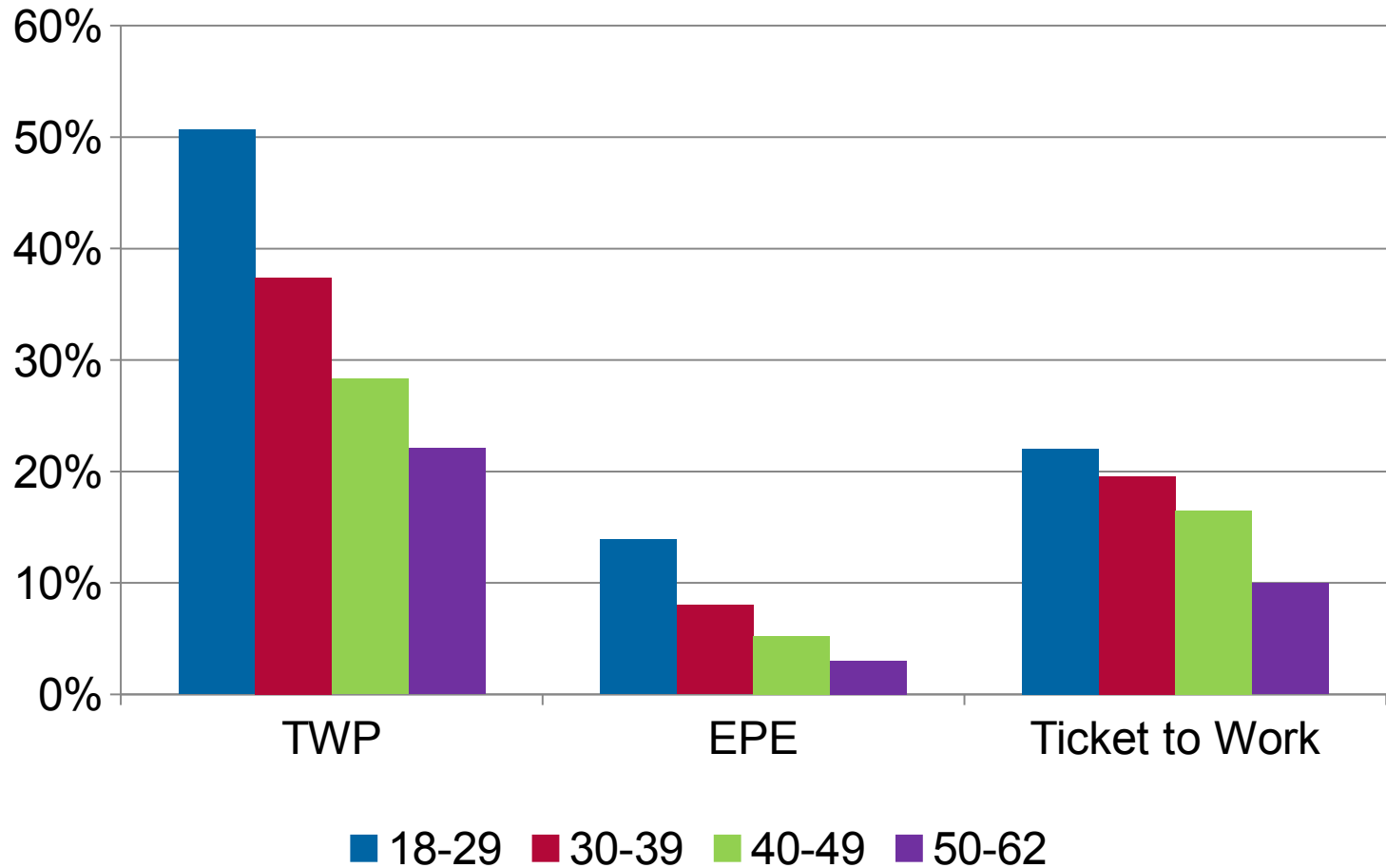
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Supplemental Slides

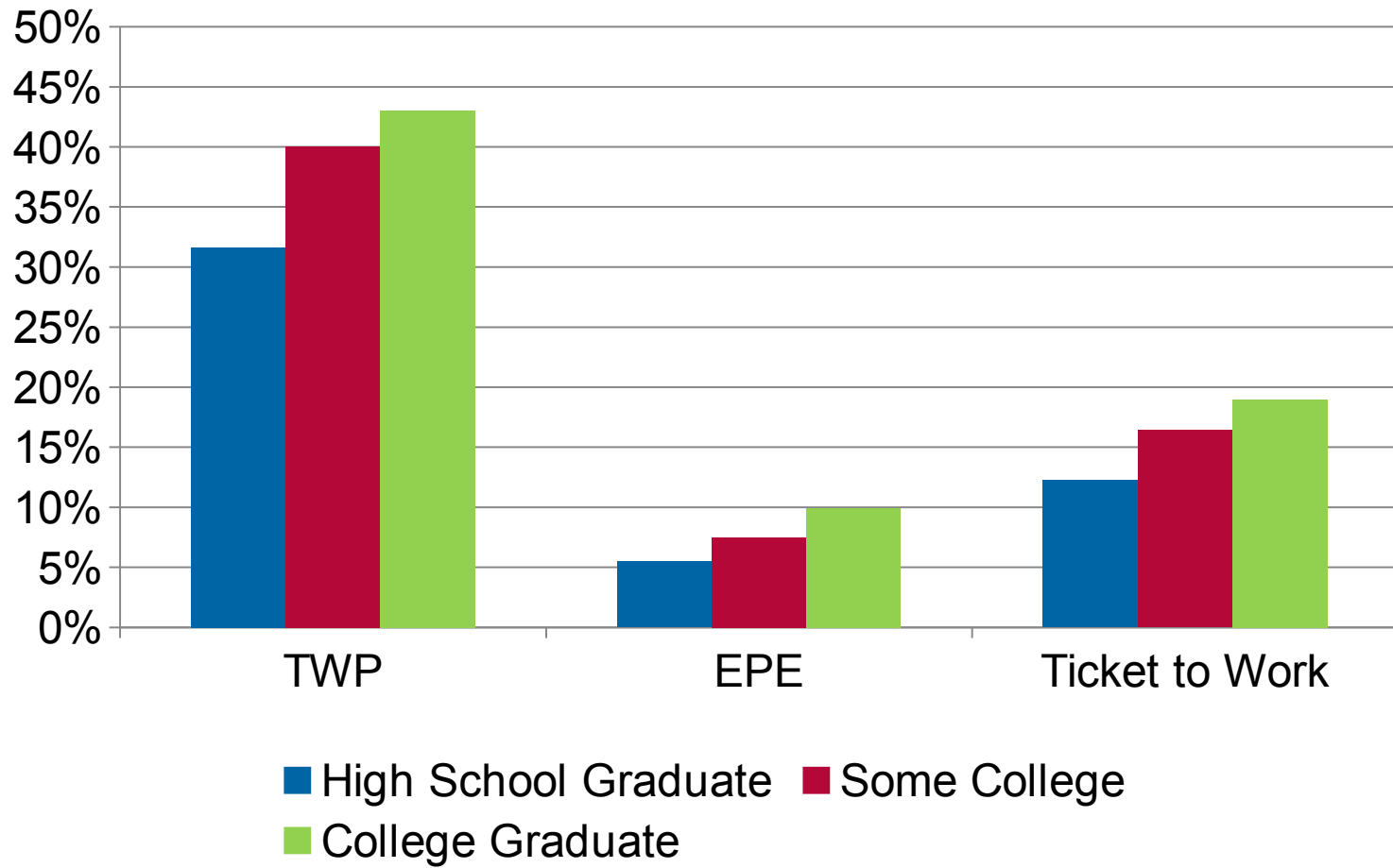
Many SSDI/Buy-In Participants Are in the Medicare Waiting Period



Work Support Use Among Buy-In Participants by Age



Work Support Use Among Buy-In Participants by Education



Work Support Use Among Buy-In Participants by Disabling Condition

