Use of SSA Work Supports by Medicaid Buy-In Participants

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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
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

- 78% SSDI Beneficiaries
- 22% 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 without 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
Ticket to Work

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

Percent of Sample Buy-In Participants

- TWP: 30%
- EPE: 5%
- Ticket to Work: 15%
Use of SSA Work Supports by Buy-In Participants is High Relative to Others in SSDI

Percent of Participants or Beneficiaries

- TWP
- EPE
- Ticket to Work

Buy-In Participants vs. General SSDI Population

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

![Bar chart showing the likelihood of employment among Buy-In Participants Overall and EPE Users.](chart.png)
Earnings Are Higher Among Buy-In Participants Using SSA Work Supports

- Annualized SGA ($12,000)
- Annualized TWP ($8,640)

Buy-In Participants:
- Overall
- TWP Users
- EPE Users
- Ticket to Work Users
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

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

![Bar chart showing the percentage of Buy-In Participants and General SSDI Population in the Medicare Waiting Period.](diagram)

- **Buy-In Participants**
- **General SSDI Population**

- Less than 2 years:
  - Buy-In Participants: 15%
  - General SSDI Population: 35%

- 2 years:
  - Buy-In Participants: 40%
  - General SSDI Population: 40%

[Return]
Work Support Use Among Buy-In Participants by Age

<table>
<thead>
<tr>
<th>Age Group</th>
<th>TWP</th>
<th>EPE</th>
<th>Ticket to Work</th>
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<tr>
<td>18-29</td>
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<td>50-62</td>
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Work Support Use Among Buy-In Participants by Education

- TWP
- EPE
- Ticket to Work

- High School Graduate
- Some College
- College Graduate
Work Support Use Among Buy-In Participants by Disabling Condition

- **TWP**
  - Mental Illness
  - Sensory
  - Musculoskeletal
  - Intellectual Disability

- **EPE**
  - Mental Illness
  - Sensory
  - Musculoskeletal
  - Intellectual Disability

- **Ticket to Work**
  - Mental Illness
  - Sensory
  - Musculoskeletal
  - Intellectual Disability