

Comment Report

Appropriations

Date: 03/19/2024

Time: 09:00 AM

Location: RM 103, Sup. Ct. Chamber

Name: Jennifer Sinkler

Comment: Representative Gary Mohr: I am writing to ask that you assign a subcommittee to HF 2589, Work Without Worry. The bill will help address Iowas work shortage with a population of workers that have proven repeatedly to increase businesses bottom line in addition to improving the lives of Iowans with disabilities. It is a win win win win win issue! For everyone!

Name: Ben Grauer

Comment: Iowans with disabilities deserve an opportunity to pursue gainful employment while maintaining access to Medicaid benefits that they need to thrive in their communities. Please schedule a subcommittee meeting for HF 2589 asap so that the bill has an opportunity to be voted on, as currently drafted, on the House floor. People with disabilities can address workforce shortages but current Medicaid for Employed People with Disabilities (MEPD) income and asset limits are too restrictive. Medicaid is the only provider of essential healthcare services that people with disabilities need to live and thrive in their communities. Services private insurers do not cover. Expanding MEPD would give Iowans with disabilities the opportunity to pursue gainful employment and work, earn, save, and get married like everyone else.

Name: Katelyn Buckton DiIulio

Comment: I am writing to ask that you assign a subcommittee to HF 2589, Work Without Worry. This bill will help to improve the lives of Iowans with disabilities while also supporting Iowas workforce and economy. The restrictions on Iowans with disabilities is not fair for them to be able to live the lives they deserve. HF 2589 needs to be assigned a subcommittee so we can work to better support Iowans with disabilities in getting them what they want and deserve.

Name: Ashley Wandro

Comment: I am writing to ask that you assign a subcommittee to HF 2589, Work Without Worry. This bill will help to improve the lives of Iowans with disabilities while also supporting Iowas workforce and economy. Why discourage anyone from being a productive member of our workforce? Please assign a subcommittee to support Iowans with disabilities in what all of us deserve, a chance to live the way we want that supports the greater good.

Name: Nick Donato

Comment: The work with out worry HF 2589 is necessary for Iowans. Why not provide the opportunity for those willing to be a part of the work force the same opportunities? Especially with the economy the way it is, how is making over \$36,000 a year or \$12,000 in assets an appropriate cut off line? Iowan's with disabilities deserve more from their state.

Name: Cheri Grauer

Comment: FriendsPlease schedule a subcommittee meeting for HF 2589 Work without Worry as soon as possible so the bill has the opportunity to be voted on, as currently drafted, on the House floor. Work without Worry will serve to better ensure financial security and dignity for people with disabilities AND will bolster Iowas workforce.

Name: Curt Ungs

Comment: Please assign HF2589 to a subcommittee and schedule a meeting. This important legislation is necessary to improve the work and life possibilities of disabled people in Iowa and provide insurance which allows them to Work Without Worry to achieve career goals, life goals, marriage while improving the percentage of disabled people in the workforce. This legislation has tremendous economic and individual impacts.

Name: Michelle Parilla

Comment: Please assign HF2589 to a subcommittee and schedule a meeting. This important legislation is necessary to improve the work and life possibilities of disabled people in Iowa and provide insurance which allows them to Work Without Worry to achieve career goals, life goals, marriage while improving the percentage of disabled people in the workforce. This legislation has tremendous economic and individual impacts. I am a Hawkeye and a U of I alum. I would love to see Iowa work towards creating opportunities for all of their people this legislation is needed!

Name: Derek Bird

Comment: I am writing to ask that you assign a subcommittee to HF 2589, Work Without Worry. This bill will help to improve the lives of Iowans with disabilities while also supporting Iowas workforce and economy. Why discourage anyone from being a productive member of our workforce? Please assign to subcommittee to support Iowans with disabilities making Iowa a better place to live and work and raise a family.

Name: joni williams

Comment: Please allow the House Appropriations committee to sign HF 2589 to subcommittees and schedule a meeting asap. Dont you want Iowans with disabilities to not lose healthcare. This is a win for workers with disabilities to end dependency on government programs. What are you waiting for?

Name: Katy Ungs

Comment: Please assign HF2589 to a subcommittee and schedule a meeting. This important legislation is necessary to improve the work and life possibilities of disabled people in Iowa and provide insurance which allows them to Work Without Worry to achieve career goals, earn a living, and life goals.

Name: Danica Bird

Comment: I am writing to ask that the Work Without Worry bill, HF 2589, currently in appropriations, be assigned a subcommittee. This bill, as it was originally proposed, with the full increase of income limitations for individuals (not including spouses) with disabilities to 450% FPL, and no asset limitations, would be life changing for Iowans. As a fiance to a man who uses a wheelchair, and as an attorney who works with clients concerned for their adult disabled childrens economic futures, I know that having the freedom to work and save for the future while still receiving necessary medical care would impact Iowans lives for the better. Plus, the increased money going back into the economy and Medicaid premiums paid by MEPS recipients would be an economic win for the entire state. Thank you!

Name: Lori Vanlo

Comment: Assign this to a subcommittee as written! It is valuable to so many in our society and will benefit all!

Name: Nan Kloberdanz

Comment: Please put yourself in the place of handicap Iowans who are asking for something that is undeniably worth our money. Do you know what it is like to be handicapped? Do you know the struggles that face them daily? Now put your child or a love one in their place, would you be able to deny them these funds if they were looking you in

the eye asking for your help? Please have a heart and answer the plea of these worthy people! Thank you!Nan Kloberdanz

Name: Laurie Ungs

Comment: It is so important for people with disabilities to be able to live life to the fullest through meaningful work. They shouldn't lose Medicaid benefits because they or their spouse are working at successful careers! Please schedule a subcommittee meeting for HF 2589 as soon as possible so the bill may be voted on, as currently drafted, on the house floor. Work without worry allows individuals with disabilities to make more than \$36,000 a year. Not only would this bill give people the benefits of a fulfilling career, but also add to the Iowa workforce! This bill makes so much sense and disabled Iowans deserve more!

Name: Caitlin Owens

Comment: This bill is a hugely important step towards enabling Iowans with disabilities who want to work to be able to do so without losing the Medicaid benefits that are critical to their ability to do so because private insurance does not cover many of the necessary services and benefits people with disabilities need. Currently people with disabilities are disincentivized to work in competitive jobs, and in many cases unable to marry their partners because of the arbitrary income and asset limits that apply to couples, not just individuals. Medicaid provides essential healthcare coverage for individuals with disabilities, ensuring they can access necessary treatments, therapies, and supports. By addressing their healthcare needs, Medicaid enables people with disabilities to maintain their health and function, thus facilitating their ability to work in competitive jobs without being hindered by health-related barriers. Every Iowan has friends, family members, coworkers, or neighbors who will benefit from this critical policy change. No one should have to choose between a job they want,

Name: Darrel Mills

Comment: Please assign HF 2589 Work Without Worry to a subcommittee as soon as possible. Since the federal American Disability Act was passed over 50 years ago, various updates and improvements have been implemented at state levels. Today, the opportunity for that necessary process to continue lies before you.

Name: Olivia Knight

Comment: Please assign a subcommittee to HF 2589, Work Without Worry. Iowans with disabilities should not live in fear of losing their benefits. This bill would empower people AND boost our local economy. Let's do the right thing!

Name: Katie Laubscher

Comment: Work Without Worry, HF 2589, addresses limitations that individuals with disabilities face as they seek to work and progress in careers while also maintaining Medicaid and the support services that they need for daily living. These are services that are only provided through Medicaid and are cost prohibitive for private pay given the current income and asset limits for employed individuals with disabilities on Medicaid. Beyond the individual impact of allowing individuals with disabilities to seek more gainful employment, this could also help to address the workforce shortage in Iowa. Please assign this bill to subcommittee for further discussion and opportunity to be voted on.

Name: Travis Vogan

Comment: Please assign HF 2589 (Work Without Worry) to a subcommittee. It is an important and necessary piece of legislation that will help countless Iowans.

Name: Addie Knight

Comment: Please assign HF2589 to a subcommittee and schedule a meeting. This important

legislation is necessary to improve the work and life possibilities of disabled people in Iowa and provide insurance which allows them to Work Without Worry to achieve career goals, earn a living, and life goals. Its a no-brainer.

Name: Chris Irvine

Comment: Please assign a subcommittee to HF 2589 and schedule a meeting for this important measure!

Name: Christina Washington

Comment: I am writing to ask that you assign a subcommittee to HF 2589, Work Without Worry. This bill will positively impact Iowans with disabilities and help with the work shortage in Iowa.

Name: Jordan True

Comment: Please assign HF 2589 Work Without Worry to a subcommittee as soon as possible! Employed people with disabilities should not lose their healthcare because they make over \$36,000 per year or have more than \$12,000 in assets. Allow workers with disabilities to have a reasonable path to end dependency on government programs like Medicaid by adopting the program under the same parameters as Colorado, which saw their percentage of fulltime employees with disabilities triple within 5 years. Please give workers with disabilities the freedom to flourish in Iowa!



Health First Colorado Buy-In Program For Working Adults With Disabilities

The Health First Colorado Buy-In Program for Working Adults with Disabilities lets adults with a disability who qualify to "buy-into" Health First Colorado (Colorado's Medicaid Program). If you work and earn too much to qualify for Health First Colorado you may qualify. If you qualify, you pay a monthly premium. Your monthly premium is based on your gross monthly earned and unearned income after any applicable disregards.

Who qualifies?

- You must be between 16 or older,
- You must be employed,
- You must have a qualifying disability, either through Social Security or the State Disability Determination vendor, even if you are 65 or older. The [Social Security Administration \(SSA\) listings](https://www.ssa.gov/disability/professionals/bluebook/) (<https://www.ssa.gov/disability/professionals/bluebook/>) describe what disabilities qualify, and
- Your income after disregards must be below 450% of the Federal Poverty Level (FPL). For example, you can earn about \$11,020 a month and qualify. You may have additional income that is disregarded.
- Applicants should always complete the [Health First Colorado Application \(/how-to-apply\)](#) to find out if their income qualifies.

You are not required to apply for SSA disability. If you do not have a current disability determination from the Social Security Administration, fill out the [Health First Colorado Disability Application \(/how-to-apply#by-mail\)](#) and on the [How To Apply page \(/how-to-apply#by-mail\)](#). We will determine if you qualify using the [Social Security Administration \(SSA\) listings](https://www.ssa.gov/disability/professionals/bluebook/) (<https://www.ssa.gov/disability/professionals/bluebook/>), without regard to your substantial gainful activity or your ability to work.

Benefits and Services

You will get regular [Health First Colorado benefits](https://www.healthfirstcolorado.com/benefits-services/) (<https://www.healthfirstcolorado.com/benefits-services/>). You may also qualify for extra long-term services and supports. These additional services are accessed through the following Home and Community Based Services (HCBS) waivers:

- [Brain Injury Waiver \(/brain-injury-waiver-bi\)](#)

- [Community Mental Health Supports Waiver \(/community-mental-health-supports-waiver-cmhs\)](#)
- [Complementary and Integrative Health Waiver \(https://hcpf.colorado.gov/complementary-integrative-health-waiver-cih\)](https://hcpf.colorado.gov/complementary-integrative-health-waiver-cih)
- [Developmental Disabilities Waiver \(https://hcpf.colorado.gov/developmental-disabilities-waiver-dd\)](https://hcpf.colorado.gov/developmental-disabilities-waiver-dd)
- [Elderly, Blind and Disabled Waiver \(/elderly-blind-disabled-waiver-ebd\)](#)
- [Supported Living Services Waiver \(/supported-living-services-waiver-sls\)](#)

What Does It Cost?

You have to pay monthly premiums based on your income to be in the program. The more you make, the more you pay.

Effective Date: April 1, 2023 based on 2023 FPL

Federal Poverty Level (FPL)	Monthly Income for an Individual	You Pay Each Month
0-40%	\$0- \$486*	\$0
41-133%	\$487 - \$1,616*	\$25
134-200%	\$1,617 - \$2,430*	\$90
201-300%	\$2,431 - \$3,645*	\$130
301-450%	\$3,646 - \$5,468*	\$200

*Some people earning more may still qualify.

How to Apply

- Complete Medical application online at [Colorado.gov/PEAK \(https://www.colorado.gov/peak\)](https://www.colorado.gov/peak)
 - If you apply through PEAK and you do not have a current disability determination from the Social Security Administration, you must fill out the [Health First Colorado Disability Application \(/how-to-apply#by-mail\)](#) on the [How To Apply page \(/how-to-apply#by-mail\)](#) and submit it to your eligibility determination site.
- [In-person \(/how-to-apply#in-person\)](#)
- By phone at 1-800-221-3943 / State Relay: 711
- [By mail \(/how-to-apply#by-mail\)](#)

For more information on how to apply, see our [How to Apply \(/how-to-apply\)](#) page.

For more details about this program, see our [Health First Colorado Buy-In Program \(/medicaidbuyinprograms#BUYIN-ADULT\)](#) page.

If you have more questions about this program call the direct line to **Buy-In Experts: Toll Free 1-800-711-6994** or contact the [Member Contact Center \(/contact-hcpf\)](#).

Helpful Links

- [Colorado Disability Benefits 101 \(CO DB101\) \(https://co.db101.org/\)](https://co.db101.org/). This online tool is available 24 hours a day, 7 days a week to Coloradans with disabilities to address the fear of losing benefits by investigating the questions a career seeker has around “What happens to my benefits when I work?” CO DB101 is aimed to support individuals with disabilities in exploring career options and increasing financial independence.
- [View more about CO DB101 \(https://hcpf.colorado.gov/supported-employment-meetings-resources#Resources\)](https://hcpf.colorado.gov/supported-employment-meetings-resources#Resources).
- [View Supported Employment Page \(https://hcpf.colorado.gov/supported-employment-program\)](https://hcpf.colorado.gov/supported-employment-program).

Name: Julie Temple

Comment: The Work Without Worry bill (HF 2589) would improve employment potential for people with disabilities. One of the biggest barriers to work for people with disabilities is the fear of earning and saving too much and losing access to Medicaid services needed to live and work. Medicaid is the only healthcare plan that provides home and custodial care (nonmedical care provided to assist people with daily living such as bathing, cooking, cleaning, and other necessary functions). That means that even with a good job and private insurance, plans do not pay for custodial care, and it cost thousands of dollars per year. Summary of what HF 2589 does: This bill ensures that most work earnings do not disqualify employed individuals with disabilities from Medicaid. This bill increases the income limit to 450% of the Federal Poverty Level and counts only the income of the individual (not household income). The current limit prohibits people from getting married since the spousal income counts towards the current cap and puts them over the threshold. This bill removes the asset limit. This allows employed individuals to save money, own a home, get married, and have reliable care without losing Medicaid coverage. Currently, people with disabilities can never have more than \$2000 in their bank account. While there are programs to save money for disability related expenses, it doesn't allow people to save for their future. This bill includes the Right to Repair, eliminating the requirement to obtain a new prescription for repairs on already approved equipment. This has the potential to reduce Medicaid spending by eliminating the additional doctor visits paid for by Medicaid.

Work Without Worry & Right to Repair



bill text in QR code
Sponsor:
Rep. Josh Turek HF 2589

Iowans with disabilities want to participate in Competitive Integrated Employment (CIE), but they often rely on Medicaid coverage to receive the assistance they need to be successful, taxpaying citizens. Medicaid for Employed People with Disabilities (MEPD) is a Medicaid coverage group that was designed to promote employment. However, it has restrictions like income and asset limits which individuals and families have found to disincentivize employment. Medicaid provides access to resources (e.g., personal care attendants, adaptive equipment, community living supports, and waiver services) that are not covered by traditional insurance.

	MEPD	Work Without Worry
Income Limit	Net <u>Family</u> Income: 250% of the Federal Poverty Level	Net <u>Individual</u> Income: 450% of the Federal Poverty Level
Asset Limit	Resources fewer than \$12,000 for an individual and \$13,000 for a couple (i.e., marriage penalty)	None (2 Exceptions: primary residence valued at more than \$400,000 & some vehicles)

Right to Repair
Medicaid recipients utilizing previously prescribed complex rehabilitation technology (wheelchairs, etc.) will no longer be required to obtain a new prescription from a face-to-face doctor visit before the provider will be reimbursed for the repair of the equipment

Contact: Ben Grauer | Program Coordinator: Iowa Blueprint for Change | bgrauer@uiowa.edu

The contents of this flyer were developed as a collaborative effort of participants of the Iowa Blueprint for Change under the 100% Federally funded grant H421D220018 from the Department of Education, totaling \$13,875,048.55. However, these contents do not necessarily represent the policy of the Department of Education, and you should not assume endorsement by the Federal Government (Authority: 20 U.S.C. §§ 1221e-3 and 3474).