

January 27, 2025

To whom it may concern,

I write to you to express my support for the Work Without Worry bill which aims to create positive change for those currently working with disabilities and for the state of Iowa.

I was born and raised in a blue-collar middle class household in northwest Iowa where my parents instilled a hard work ethic in me at a very early age and I was raised that it was never an option to not work. As a proud Iowan, I was raised that we all need to work hard, contribute to society, and be a good example for the next generation growing up. After high school I worked for the United States Air Force as a civilian with the Moral, Wealth, and Recreation Program (MWR) in the Pacific Northwest until I was 24 years old. At that time I returned to Iowa where I became a homeowner and I worked in retail until a Spring day in April 2010.

On that Spring day in 2010 I sustained a spinal cord injury which left me a quadriplegic, unable to move from the neck down and dependent on a ventilator. I was placed in a medically induced coma for 3 weeks, then transferred to an inpatient rehabilitation hospital. My life as an independent, able-bodied young woman was ripped away from me in the blink of an eye.

In addition to physical rehab, the hospital made it a point to educate me about options available to me after rehab. They explained that it was possible for me to work again, to drive again, and to do everything I did before my accident. In rehab I made a conscious decision to take back everything I had before the accident. I wanted to work again, I wanted to drive again, and I wanted to experience as much independence as possible again.

Upon discharge from inpatient rehab, I returned to Iowa and did outpatient rehab for the next two years and during that time, I regained some independence. In addition, I started to explore the resources that were available in order to help me get back to work again.

I got connected with Iowa Vocational Rehabilitation where they helped me go back to school. I was able to earn a bachelor's degree in accounting, two masters degrees in nonprofit and strategic management and in 2022 I passed the CPA exam. Throughout my entire professional career, I have worked in the nonprofit sector serving others through preparing free income taxes for low income families, advocating for domestic violence survivors, and now working as a Finance & Human Resource Manager for the Department of Education as well as teaching at local community colleges.

The state of Iowa has done so much for me to get back to work and become a contributing member to society. Whether it was helping me with college, helping me with the purchase of a modified vehicle so that I could get to and from work, or having programs such as the Medicaid for Employed People with Disabilities (MEPD) which made it possible for me to have home health services in order to keep me in my home, working in the career I love, and living as independently as possible.

That all changed in November 2023 when I received a letter from the State of Iowa telling me that I no longer met the criteria of being “disabled” because I had been gainfully employed for the past eight years despite no changes to my physical condition.

Within 30 days I no longer was eligible for the MEPD program and I lost the crucial home health coverage I depended on to get to and from work.

What could I do? Quit my job to keep home health coverage? Take a significant pay cut to lower my income enough to become eligible again? Neither of these options aligned with the way I was raised, nor did they align with my goal that I set for myself while I was in rehab. To contribute to society and to take back everything I had before my accident to live as independently as possible.

I made the decision to get private insurance through my employer and pay out-of-pocket for home health services that allowed me to keep the job I loved. With that choice I now face the undue hardship of significant medical costs associated with my condition. A permanent condition that I did not ask for nor can I change.

In 2024 alone, I paid out of pocket medical expenses of over \$34,000. Of that amount, over \$26,000 was for home health & nursing services which include getting in and out of bed each day, showering, and all activities of daily life that we take for granted each day. Home health services that are required in order for me to go to work each day and a service that is not available under private insurance.

Because the MEPD income limit requires you to be below 250% of the federal poverty level I would have had to reduce my income by \$67,000 each year to become eligible again under the current rules. (Current limit:\$39,125). I have been in my current position since December 2019 and at that time, I was eligible for MEPD. Due to my hard work and dedication, and furthering my education I have more than doubled my salary in 5 short years. This is common practice in employment for able-bodied employees. In my current position, I have helped secure funding for a \$20 million Career Academy, written for and received grants in excess of \$15 million, and enriched the lives of thousands of high-poverty children in the remote community where I work. Adjusting my income would lower my income to less than that an entry level teacher makes just out of college at my current place of employment. (\$47,000 per year)

During the height of the COVID-19 epidemic starting in 2020, the government did disallow removing Iowa residents from Medicaid however I reported my income as required. I knew that I would soon be disallowed so I budgeted my money and saved as much as I could.

Since November 2023 when I was deemed ineligible for MEPD, I have cashed out my IRA to pay for home health and nursing costs, uncovered wheelchair repairs when my private insurance denied the claim and modified vehicle costs. I had to dwindle down my savings to nothing in order to meet my private insurance companies out of pocket maximum of \$4,900 which I met in 5 short months due to a disability related condition. These expenses were necessary in order to continue working, keep my job, and remain out of the hospital.

In addition, I have taken on additional jobs to pay for my home health and nursing costs. I currently work 3 jobs to pay my bills; my regular full-time job (50 hours per week), adjunct teaching (10 hours per week), and tax preparation (10 hours per week). Losing Medicaid eligibility has cost me my sleep, a social life, home ownership, my savings, and the ability to financially plan for the future. Losing Medicaid eligibility has given me stress, anxiety, financial hardship, and ultimately my health.

My taxable income in 2024 was \$105,000 however my actual income was much less due to my medical expenses of \$34,000. I work extremely hard for my salary but 1/3rd of my income currently goes to paying for the ability to go to work each day. This isn't the case with the vast majority of Iowans working each and everyday but due to current Iowa Medicaid income limits this is my reality and one that many other Iowans with disabilities live with, will live with or they limit their incomes out of fear of losing MEPSD. Increasing the Medicaid income limits would allow me to become eligible for the MEPSD program again and allow me to pay a monthly premium to Iowa for crucial healthcare services.

Having even a portion of the income back that I'm currently paying for medical expenses would allow me to start planning for my financial future again, become a homeowner again, and it would give me precious time to enjoy life, build relationships, and not have that constant worry about my next wheelchair malfunction, or healthcare bill that's coming in the mail.

The harsh reality about disability is that it is the only minority group that you can join at any time. It does not look at your educational background, your social status, or your economic status. I humbly ask you as policy makers to look at this issue and be a voice for Iowans such as myself by paving the way for all Iowans to Work Without Worry.

Respectfully,

A handwritten signature in black ink, appearing to read 'Erica Carter', with a stylized, cursive script.

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