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Testimony to the House Finance Committee
House Bill 664
November 30, 2022

Chairman Oelslager, Vice Chair Plummer, Ranking Member Sweeney, and members of the House Finance Committee, thank you for allowing us to testify in support of House Bill 664.

Medicaid Buy-In for Workers with Disabilities (MBIWD) is an existing Ohio Medicaid program that provides health care coverage to working Ohioans with disabilities. It became law as a part of the budget passed during the 127th General Assembly. Historically, people with disabilities were often discouraged from working because their earnings made them ineligible for Medicaid coverage. MBIWD was created to enable Ohioans with disabilities to work and still keep important health care coverage that is not available through Medicare.

Medicare, employer-based health plans and private health plans generally do not cover services such as personal care attendant services, long-term community-based services, durable medical equipment, and extended therapies. Therefore, Medicaid Buy-In is an important path to employment and community living for people with disabilities with complex care needs. MBIWD is often used as a supplement to employer sponsored insurance and/or Medicare.

In order to be eligible for MBIWD, an Ohioan must meet health and income requirements. He or she must have a disability as defined by the Social Security Administration (SSA) or be eligible under the MBIWD medically improved category. The applicant's annual income must be less than or equal to 250% of the federal poverty level (FPL) and resources must not exceed \$12,555. (This resource limit is adjusted annually.) Ohioans with an annual gross income greater than 150% of the federal poverty level pay a monthly premium for their coverage.¹

Presently in the State of Ohio, workers with disabilities are only eligible for coverage under MBIWD through the age of 64. Once they reach age 65, they are forced to leave the workforce because they need the additional supports to maintain employment.

¹ <https://www.disabilityrightsohio.org/employment-medicare-buy-in-workers-disabilities>

HB 664 would enable employed individuals with disabilities who are sixty-five years of age or older to continue to participate in the Medicaid Buy-In for Workers with Disabilities program. This modest update would allow working Ohioans with disabilities to keep working if they choose rather than being forced to retire in order to maintain their coverage. Likewise, it would empower employers to attract and retain more workers.

Sixteen states (CA, CO, CT, MA, MN, MS, MT, NH, NM, OR, RI, TX, UT, VT, WA, WI) presently offer Medicaid Buy-In for Workers with Disabilities coverage which continues after the age of 65. Two more (NJ and PA) have passed plans to add coverage for this group. If Ohio does not pass a similar policy, we will be at risk of losing members of our workforce to these other states.

The need for this legislation was brought to our attention by Christine Brown, a self-advocate and Clinical Research Assistant at The Ohio State University Nisonger Center. In awareness that this testimony would be scheduled late in the General Assembly, she has worked with advocates and service providers to compile the enclosed PowerPoint presentation, which contains testimonials from Ohioans in Medina County, Warren County, Union County, and Montgomery County. We hope that you will schedule the next hearing soon so that we can hear directly from these individuals and many others who would be afforded the opportunity to remain in the workforce by this legislation.

Thank you for the opportunity to testify today. We hope that you will support this legislation. We welcome your questions.