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Together, We Are Able.

Medical Assistance for Employed Persons with Disabilities (MA-EPD)

Health Care Coverage for People with Disabilities Who Work
MA-EPD is a Minnesota health care program for people with disabilities who work. It allows you to earn money, save money, and own property while keeping your health care coverage. MA-EPD enrollees may also receive waiver services (e.g., through CADI or DD).

Who Can Get MA-EPD?
You may qualify if:

- You are certified as disabled through the Social Security Administration (SSA) or State Medical Review Team (SMRT). If you receive Social Security Disability Insurance (SSDI) or are receiving services through a disability-based waiver, you are certified as disabled.
- You work for an employer or are self-employed.
- You earn more than $65 per month from your work, on average.
- You meet other Medical Assistance rules.

Income and Property
One of the biggest benefits of MA-EPD is that:

- There is **no income limit.** You can earn more money and still qualify. The more income you earn, the higher your premium will be.
- There is **no asset limit.** You can have savings, own a home, and have other property.
- For adults age 18 and older, your spouse's income does not count.
- You must report changes in your income because they may change your monthly payment.

Monthly Payments
Most people who have MA-EPD pay a monthly premium (a payment for their health care coverage).

- Your payment is based on your income and family size.
- The lowest monthly payment is $35.
- People with higher incomes may pay more.
- The first payment must be made in full within 30 days before coverage can start.
- After that, payments are due by the 4th day of each month.

Some American Indian and Alaska Native people may not have to pay a monthly premium if they provide proof of their status.

What If You Stop Working?
You may be able to keep your MA-EPD coverage for up to four months if:

- You cannot work because of a medical condition.
- You lose your job for a reason that was not your fault.

You must provide proof of your medical leave or job loss. You must also keep paying your monthly premium.

What If You Cannot Pay Your Monthly Premium?
If something unexpected happens, such as an illness, job loss, or family emergency, you may be able to ask for help with your payment.

You must ask for help before your coverage ends.

What If You Qualify for Medicare?
If you can get Medicare, you must sign up for it to keep your MA-EPD coverage.
You may also qualify for help paying your Medicare Part B premium.

How Can We Help?
MA-EPD can help people with disabilities keep their health care coverage while working, earning money, and saving for the future.

The rules can be confusing. We can help you understand whether you may qualify and how MA-EPD may fit into your future plans and answers questions like:

- What happens when I turn 65?
- Can I make gifts?
- Is MA-EPD subject to estate recovery?
- How do MA-EPD rules line up with social security rules?

This is a general summary of MA-EPD rules. It is not legal advice. Eligibility depends on your individual situation.