



Working People with Disabilities: Fair Reforms for Equal Opportunity

What is the Medicaid Purchase Plan (MAPP) program?

- MAPP is a Medicaid work incentive program that allows people with disabilities who want to work the ability to “buy-in” to Medicaid.
- MAPP is intended to support people with disabilities who want to work, earn more and save money to foster personal and financial independence without losing access to the Medicaid health and personal care services that enable them to work.
- For working people with mental health needs and low income, MAPP provides access to Medicaid mental health services—including supports to help people return to and maintain competitive employment—which may not be covered under private insurance plans or Medicare.

Proposal to reform MAPP from Governor's Committee for People with Disabilities (GCPD)

- Institute a \$25 premium for all participants under 150% of the federal poverty level (FPL), and a \$50 or more premium for everyone over 150% FPL based on premium calculation.
- Treat earned and unearned income the same in regards to eligibility and premium calculations. (Earned income is income from current employment or self-employment. Unearned income is money a person receives from sources other than employment, i.e. Social Security Disability Insurance, retirement benefits, winnings from the lottery, etc.).
- Recognize in-kind work as a form of self-employment. Formalize verification process to collect and report number of hours of work and value.
- Determine eligibility on the basis of the individual participant's income and assets.
- For participants with adjusted income above 250% FPL, deduct all medical, remedial and long term care expenses from income to determine eligibility.
- Give participants the ability to contribute to their independence/retirement accounts without risking penalty in other Medicaid programs once they can no longer work or they retire.
- Report annually on the number of participants in the program, hours worked, wages per hour, total income levels, and other metrics that demonstrate increasing employment levels for MAPP participants.

Reform of MAPP program needed

- Currently, the MAPP program is not functioning as effectively as it could as a work incentive program.
- Some MAPP participants are paying disproportionately high premiums—several hundred dollars a month in some cases— unfairly penalizing individuals who want to work or work more, but need MAPP to do so.
- High premiums paid by a few offset the vast majority of MAPP participants who are currently not paying a premium.
- As of October 2014¹, more than 24,600 people are MAPP participants; 96% of MAPP participants pay no premium. The number of MAPP participants has increased 58% in the last five years.
- GCPD agrees with the Governor’s MAPP proposals on Independence Accounts after individuals leave MAPP and treating earned and unearned income the same.

Impact of proposed reforms on MAPP program and participants

- Establishes a more equitable determination of an individual’s net income.
- Gives participants the ability to earn more income without the threat of disproportionately high premiums.
- Gives participants the ability to contribute to their independence/retirement accounts without risking penalty in other Medicaid programs once participants can no longer work or they retire.
- Establishes a minimum premium for all MAPP participants so all participants are treated fairly and there is a clear expectation of working for pay in exchange for low cost health care and other MAPP program benefits
- These solutions can be achieved without a fiscal impact to the state.

Improving MAPP can lead to a “Better Bottom Line”

- 80% of people with disabilities want to work, but only 18.7% actually have jobs. (Source: Bureau of Labor Statistics, December 2013)
- Unfortunately, the very jobs people with disabilities want sometimes put them at risk for losing the Medicaid health care coverage they need in order to work.
- MAPP promotes people with disabilities in becoming an asset in the workforce, and supports independent living while reducing reliance on public benefits (such as Section 8 Housing Assistance, FoodShare, etc.)
- MAPP can complement and align with other state investments in programs that support increased paid community employment for people with disabilities.

Prepared by the MAPP Ad Hoc Workgroup, Governor’s Committee for People with Disabilities. Please direct your questions to Sandy Popp, Chairperson MAPP Ad Hoc Workgroup.

¹ All data from [DHS Medicaid enrollment data](https://dhs.wisconsin.gov/medicaid/enrollment/data).