

## Talking Points

Goal: To eliminate the income and resource limits for eligibility to Oregon's Employed Persons with Disabilities (EPD) Program

The Employed Persons with Disabilities Program (EPD) inside Aging and People with Disabilities (APD) allows Medicaid recipients to keep their Oregon Health Plan and/or in-home care while they work. But income and resource limits for EPD eligibility are often so low that they can be a barrier for people with disabilities who want to work.

For working people with disabilities, employer sponsored insurance is often inferior to the Oregon Health Plan. Adopting this policy would let these workers keep both insurances with OHP as secondary insurance. This will save Oregon money.

This policy promotes equity and incentivizes inclusion of people with disabilities in the workforce.

It promotes equity by allowing people with disabilities to graduate into management positions where policy is made.

It allows people with disabilities to work without the very real threat that they may lose their Oregon Health Plan and/or in-home care if they are employed.

Many people with disabilities are highly educated and/or skilled. But too often they must prioritize Medicaid benefits over wages.

The cost of in-home care can exceed the earnings of people with disabilities needing that Medicaid benefit.

People with disabilities that work are healthier and have less health care costs than those who do not. This saves Oregon money.

Unlike their colleagues, working people with disabilities are not able to take pay raises if their monthly wages approach EPD income limits.

Finding jobs that pay *less than* EPD income limits is difficult.

Working people with disabilities are not able to save money for unforeseen circumstances or for what their colleagues enjoy beyond what EPD allows.

Other states like Washington, California and Maryland already have or are working to remove income and resource limits from their Medicaid Buy-In programs for workers with disabilities.

This policy will generate revenue. Workers with disabilities pay income taxes.

This policy will generate revenue. Workers with disabilities pay a monthly fee to be on EPD

This policy will cost Oregon between \$3M and \$4M in General Funds for 2025-27. But the state income and other taxes generated by this policy and the reduction of EPD time spent monitoring assets and income will likely offset much of that cost.