



DISABILITY HEALTH & EMPLOYMENT EQUITY COALITION

Our Mission is to make Medicaid, healthcare, and employment equitable for people with disabilities in Oregon.

The [Disability Health & Employment Equity Coalition](#) of Oregon is a group of stakeholders invested in the health and prosperity of the disability community. Through state-level system and policy changes, this coalition strives to create equity in health and employment so the Oregon disability community can thrive and prosper in health and wealth. It has coalesced around passage of a bill that creates equity for workers with disabilities ([SB584 - 2021](#), [SB576 - 2023](#)).

THE PROBLEM – Employed Oregonians with disabilities face a tough choice. Many cannot survive without the long-term supports and services (LTSS) health benefit that is only available through Medicaid healthcare (OHP). No employer-sponsored health insurance covers this benefit. Like most Oregonians, people with disabilities want to work, earn and save without compromising their health, which is possible in Oregon up to a point - 250% FPL.

Oregon's Employed Persons with Disabilities program (EPD) is a federal work incentive program housed in the Office of Aging and People with Disabilities (APD) that allows Medicaid beneficiaries to work and retain their benefits as long as their earnings and assets remain under arbitrary state-determined limits. Qualified participants buy into it with a portion of their earnings. APD has set EPD income limits at 250% of the Federal Poverty Level and asset limits at \$5,000. These asset and income eligibility restrictions limit one's employment options, and the ability to advance in their career by pitting merit raises and/or promotions against the 250% threshold that would disqualify them from Medicaid and the critical LTSS health benefit.

Additionally, these low thresholds trap EPD participants and their families in a cycle of poverty and expose them to serious unnecessary financial and health risks. Inflation that has skyrocketed the costs of goods and services is squeezing a family's resources. One emergency can easily deplete a family's savings. These are the conditions that create generational poverty. You can hear from Oregonians experiencing this issue at our website (<https://disabilityequitycoalition.org/impact-stories/>).

THE SOLUTION – Each state is free to set or eliminate Medicaid asset and income eligibility restrictions for employed people with disabilities. By eliminating the income and resource eligibility thresholds for the Employed People with Disabilities program **Oregonians with disabilities can work, receive employer provided health insurance, pay taxes and remain eligible for OHP and LTSS.** [Research](#) has shown that the Buy-In program is not just good for beneficiaries and employers, it is also a good policy for Medicaid. This is an equitable solution to the systemic employment and health equity barriers presently in place. This solution allows Oregonians with disabilities to choose careers, earn and save like any other Oregonian, and to live independently with dignity, choice, and good health.

The Disability Health & Employment Equity Coalition of Oregon includes: Oregon Spinal Cord Injury Connection • Oregon Disabilities Commission • Disability Rights Oregon • SEIU 503 • Health Share of Oregon • United Spinal Association • Oregon State Independent Living Council • Oregon State Council for Retired Citizens • United Seniors of Oregon • Oregon Consumer League • Oregon State Rehabilitation Council • Spokes Unlimited • Stop Age and Disability Discrimination in Employment Coalition • Oregon Association of Area Agencies on Aging and Disability • Campaign for Oregon's Seniors and People with Disabilities



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This Policy's Benefits

The **current** 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. This policy will remove the income cap limit and resource limit opening opportunities for people with disabilities to:

- **Build a career**
- Take promotions
- Become managers
- Contribute to society showing the power of **diversity**

Many people with disabilities want to work but can't because they will lose their benefits despite being:

- Highly **educated** or skilled at their profession
- **Motivated and passionate** about their profession

The cost of in-home care exceeds the amount of money that most people with disabilities can earn, putting them in a situation where they need to **choose between paying the rent and paying for their care**. People with disabilities that work are

- **Healthier** and have fewer health related costs
- Able to **save for emergencies**, retirement, even buy a home
- **Adding to the workforce** in needed areas, across nearly all professions

Along with being good for the people who are disabled and working, it is good for society and **cheaper for Oregon** and America.

- **EPD participants pay into the system** through Medicaid buy-in, offsetting some costs
- **Participants also pay taxes**
- Often employer sponsored healthcare, and other benefits, reduce the amount that the state needs to pay for medical insurance, deductibles, supplies...
- EPD case managers will spend substantially less time evaluating and verifying participants' income and resources, which they can devote to their other duties.
- Studies have shown higher income means healthier lifestyles with better health outcomes. This also will **reduce OHP costs**.