

AIDS Foundation OF CHICAGO

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HB 1256 (Feigenholtz/Harmon) Promote Work and Independence for People with Disabilities by Expanding Health Insurance

Health Benefits for Workers with Disabilities (HBWD) is a Medicaid buy-in program that helps people with disabilities work while maintaining access to affordable healthcare through Medicaid. HB 1256 expands eligibility for HBWD from 200% of the Federal Poverty Level to 350% of the Federal Poverty Level, about \$35,000 per year. The bill passed the House 112-1, and passed the Senate unanimously. The bill awaits the Governor's signature.

Lack of access to affordable healthcare forces people with disabilities to work less or not at all. Employer-based health insurance can be costly for low-income people with disabilities and often is not offered at all. Many people with disabilities are forced to work fewer hours or not at all to keep their income low and retain health insurance coverage through Medicaid. The current HBWD Program allows people to work limited hours, but not enough to keep them financially secure.

HB 1256 allows people with disabilities to work more often or accept better paying jobs. Individuals can maintain the access to healthcare they need while working more hours and enjoying the fulfillment and financial independence that comes with an active work life.

HB 1256 would allow people with disabilities to earn up to \$35,000 while paying their fair share of Medicaid costs. HBWD eligibility in Illinois is currently capped at an annual income of \$20,000 or 200% of the federal poverty level—the lowest cap of any state that offers a Medicaid buy-in program. This means that many people in Illinois with disabilities still face a barrier to obtaining meaningful, full-time employment.

HB 1256 would expand eligibility to approximately 500 individuals and cost the State approximately \$1.3 million after adjusting for federal Medicaid reimbursement and premium payments. The bill:

- Raises the income eligibility level to \$35,000 for individuals—350% of the Federal Poverty level (currently at \$20,000 or 200% of the Federal Poverty Level).
- Encourages individuals to save more of the money they earn by increasing the asset exemption. If they return to regular Medicaid, they may keep the money they saved while on HBWD.
- Excludes retirement accounts and medical savings accounts from eligibility calculations so that individuals can save for retirement like everybody else.

The following organizations endorse HB 1256:

Access Living
Advocates United
AIDS Foundation of Chicago
AIDS Legal Council of Chicago
The Arc of Illinois
AgeOptions

Central Illinois Center for Independent Living
Chicago House and Social Service Agency
Citizen Action-Illinois
Coalition of Citizens with Disabilities in Illinois
DuPage Center for Independent Living
Family Support Network

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Fox River Valley Center for Independent Living
Health and Disability Advocates
Illinois Assistive Technology Program
Illinois Association of Rehabilitation Facilities
Illinois Council on Developmental Disabilities
Illinois/Iowa ILC
Illinois Network of Centers for Independent Living Rev. 6/8/07
Illinois Valley Center for Independent Living
IMPACT
Jacksonville Area Center for Independent Living
Jewish Federation of Metropolitan Chicago
Kenneth Young Center
Lake County Center for Independent Living
LIFE Center for Independent Living
LINC Inc.
NAMI of Greater Chicago
National Association of Social Workers-Illinois
Chapter
National Multiple Sclerosis Society-Greater
Illinois Chapter

Northwestern Illinois Center for Independent
Living
Opportunities for Access Center for
Independent Living
Options Center for Independent Living
People Assuming Control of their Environment
(PACE)
Progress Center for Independent Living
Regional Access and Mobilization Project
(RAMP)
Sargent Shriver National Center on Poverty
Law
Southern Illinois Center for Independent Living
Soyland Access to Independent Living (SAIL)
Springfield Center for Independent Living
Stone-Hayes Center for Independent Living
Thresholds
West Central Illinois Center for Independent
Living
Will-Grundy Center for Independent Living

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