

Moving On Up with MEPD

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State of Iowa

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Earn More and Increase Your Savings

People in Medicaid for Employed People with Disabilities (MEPD) can earn more and still have access to Medicaid coverage. People in MEPD can save more from their earnings and still qualify for Medicaid.

MEPD Resource limits are higher than all other Medicaid coverage groups currently in effect in Iowa.

The limits are:

- \$12,000 for an individual
- \$12,000 for a couple

Iowa exempts resources under MEPD that are not exempt under other Medicaid coverage groups. The following resources are exempt under MEPD:

- Most retirement accounts held by the MEPD member

- Assistive technology accounts (which are accounts that let you save for assistive technology that can enhance your work efforts)
- Funds placed in a Medical Savings Account that is exempt from federal income taxation pursuant to Section 2220 of the United States Internal Revenue Code (26 U.S.C)

Ask your DHS worker today about earning more and saving more

Alert!!!

Are you on Medicaid and Medicare? If you are on both, you will be having your pharmacy services switched from Medicaid to Medicare on January 1, 2006. The new service is called **Medicare Prescription Drug**

Plans. You should be getting information from the Social Security Administration on this change. Make sure you **read and keep** everything from Social Security so you know

what is going on and what you need to do.



For more information, please call the Senior Health Insurance Information Program (SHIP) at 1-800-351-4664.

MEPD Telephone Survey

In the fall of 2004, a telephone survey was administered to 676 MEPD clients, both premium and non-premium clients were represented. We designed a scientific survey of MEPD clients to gauge their satisfaction with various components of the program and their overall attitudes toward work. Here is a summary of our findings:

- 92% of MEPD clients surveyed are satisfied or very satisfied with MEPD
- 97% agree or strongly agree with the statement *I would recommend the MEPD program to other people with a disability*

- 83% of those clients surveyed were currently employed
- 96% of those employed would like to increase or maintain their current level of work.
- 40% of all clients surveyed would like to work more
- When asked why they want to work more, clients' top reasons are that "they feel good about working", "feel useful when they are working" and "they would like to earn more money"

You can read the full report at: http://www.dhs.state.ia.us/dhs2005/dhs_homepage/docs/MEPD-04_report-master.pdf

- 89% agree or strongly agree that their DHS worker was helpful in the enrollment process.

In order to continue to make improvements to the MEPD program and continue to allow people to earn money and retain their Medicaid; a second survey will be completed this fall.

Stay tuned, if you didn't participate last fall. You may be asked to this year.

Social Security Benefits Planning

The Ticket to Work and Work Incentives Improvement Act of 1999 awarded contracts in every state of the United States to provide all SSA (Social Security Administration) disability beneficiaries with access to benefits planning and other assistance. This program is called the BPAO (Benefits Planning Assistance and Outreach) program and will enable all SSA beneficiaries with disabilities to make informed choices about work. Benefits Specialists are available for all beneficiaries.

What is a Benefits Specialist?

Benefits Specialists will:

- Provide work incentives planning and assistance to SSA beneficiaries with disabilities;
- Conduct outreach efforts to those beneficiaries (and their families) who are potentially eligible to participate in Federal or State work incentives programs; and
- Work in cooperation with Federal, state and private agencies and nonprofit organizations that serve beneficiaries with disabilities.

What is the mission of this program?

The BPAO Project is available to educate and assist individuals with disabilities and currently receive SSA beneficiaries to understand the benefits and risks of going back to work and/or increasing their work income. Assisting individuals understand the programs and make informed decisions about their progression into the world of employment.

Can Benefits Planning Help Me?

This project is for those age 14 and above with disabilities and receiving benefits from the SSA (either SSDI or SSI or both). By understanding the Work Incentives programs you may be able to increase your work without risk to medical coverage and some of your benefits. As you make a gradual progression into the workforce there are many "work incentives" to assist you in making your choices.

Can Benefits Planners help me if I have several different benefits programs?

Sometimes individuals are afraid to work because all the many benefit programs have different regulations. A Benefits Specialist can help you analyze the impact of work on:

- Medicaid and Medicare
- SSI & SSDI
- Food Assistance
- Housing Assistance
- Workmen's Compensation
- Unemployment Insurance
- Veteran's Benefits

How does this program work?

The Social Security Administration has provided training for the specialists and the specialist will sit down with you and gather information that can help determining your options when you go to work. Your specialist will help you understand any risks and benefits and let you decide what you would like to do.

How much does this cost?

This service is provided at no cost to any recipient of SSDA or SSI who has a disability.

How do I contact a Benefits Specialist?

If you wish to contact a Benefits Specialist, contact Black Hawk Center for Independent Living toll free at 888-291-7754.

Julaine's Story

My name is Julaine Jarvis and I live on a family farm near Manly Iowa. Here is my success story!

I have been on the MEPD program since it began. I am currently serving on the MEPD Advisory Committee board that was established 2 years ago.

I am 55 years old. Since my early 20's I have had frequent hospitalizations, every couple of years. My work history has not been great. My last attempt to work full time was in 1995. My mental health advisors say I will never be able to return to full time employment. That statement is difficult to except. Having a mental illness is difficult to accept.

When I first enrolled in the MEPD program, I was working at a sheltered workshop. Although most of my experience has been in the medical field, I was working in a clerical area. I was previously enrolled in the Medically Needy program. I

knew that each paycheck I earned would be spent on my spend-down. Thinking negatively I thought "Why do I even bother to go to work, when I can't keep my paycheck anyway!". A co-worker was the first person to mention MEPD. Her benefits planner had encouraged her to sign up.

After enrolling in the MEPD program, I began to enjoy going to work. I was applying myself hoping to learn more and get better at working. I wanted to work more hours because I knew I could under the MEPD program and not lose my benefits. With the help from the workshop and Vocational Rehabilitation, I took a few computer classes at the community college. Before that I was scared to turn a computer



In May 2002 I began working as a church secretary. I work on average 20 hours per week. Once afraid of turning a computer on, I now spend most of my day using the computer. I take great pride in my secretarial position. I frequently receive

compliments on my work performance.

Although I work part-time my work performance has increased. I have not had any hospitalizations since early 2000. My quality of life has improved. Each month when I write my premium check to DHS, I take pride that I am helping to pay my health care insurance costs. In the future, I may or may not have full time employment, but I am able to have a positive work experience, feel good about myself and earn some money for myself! Thank you MEPD for making this possible!

Self Employment Seminars

According to a recent survey of the MEPD members, many members are interested in starting their own business. DHS and the MEPD Advisory Committee want to help make this a reality for those members. During the next several months, Self Employment Seminars will be held across the state in various locations.

The first scheduled sessions will be

held August 15th and 16th in Des Moines and August 18th and 19th in Sioux Center.

These seminars are also sponsored by Iowa Workforce Development Center, Cherokee County Community Services, Sioux County Community Services, Hope Haven, Inc., Rock Valley, Iowa Score Chapter 0368, Sunshine Services, Spencer Chamber of Commerce,

Iowa State University Extension, Northwest Iowa Small Business Development Center, Polk County Health Services and Mainstream Living Employment and Learning Center.

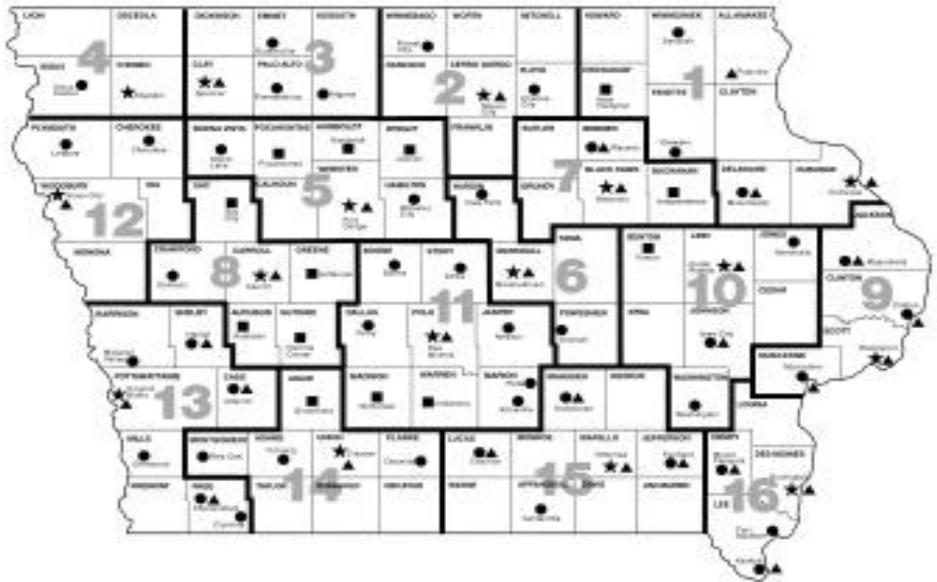
For more information, call
1-877-338-2767

Disability Program Navigator

Iowa Workforce Development, on behalf of a collaborative partnership, has received a grant to create positions in each of the Workforce Regions. The disability navigator facilitates access to employment and services for Iowa job seekers with disabilities.

Navigators enhance services offered by agencies supporting the local disability workforce, by supporting job seekers with information and connection with service programs providing career enhancement.

There are a wide variety of employment and training related products and services within the workforce center, as well as connections with professionals who can assist job seekers with disabilities. Individuals interested in learning more about available opportunities in their community are encouraged to contact their local disability program navigators.



For more information:
<http://www.iowaworkforce.org/access/navigatorcontrol.html>

Disability Program Navigator Contact Information

Region 1

This regional site in northeast Iowa covers Allamakee, Chickasaw, Clayton, Delaware, Dubuque, Fayette, Howard, and Winneshiek counties.

Mary Lynn ReVoir, Navigator
 111 Paine Street, Suite G
 Decorah, Iowa 52101
 Phone (563) 382-0457 ext 114
 TTY: (800) 831-1399
Mary.Revoir@iwd.state.ia.us

Region 2

This regional site in north central Iowa covers Cerro Gordo, Worth, Franklin, Winnebago, Hancock, Floyd and Mitchell counties.

Sheila M. Stoeckel, Navigator
 600 South Pierce Ave
 Mason City, Iowa 50401
 Phone (641) 422-1500 or
 (800) 392-2230
 TTY: (800) 831-1399
Sheila.Stoeckel@iwd.state.ia.us

Region 3 & 4

Region 3 in northwest Iowa covers the counties of Clay, Dickinson, Kosuth, Emmet and Palo Alto. Region 4 in uppermost northwest Iowa covers Lyon, O'Brien, Osceola and Sioux counties.

Craig Cretsinger, Navigator
 217 W 5th St
 Spencer, Iowa 51301-1087
 Phone (712) 262-1971 ext 132
 TTY: (800) 831-1399
craig.cretsinger@iwd.state.ia.us

Region 5

This regional site in upper central Iowa covers Buena Vista, Calhoun, Hamilton, Humboldt, Pocahontas, Webster and Wright counties.

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 Fort Dodge, IA 50501-4397
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gregg.kreamer@iwd.state.ia.us

Region 6

This regional site in central Iowa covers Hardin, Poweshiek, Marshall and Tama counties.

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 Marshalltown, Iowa 50158
 Phone (641) 754-1400 ext. 46
 FAX: (641) 754-1443
 TTY: (800) 831-1399
starla.elsberry@iwd.state.ia.us

Region 7

This regional site in north central Iowa covers Black Hawk, Bremer, Buchanan, Butler and Grundy counties.

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Waterloo, Iowa 50701
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Darci.Krouse@iwd.state.ia.us

Region 8

This regional site in west central Iowa covers Audubon, Carroll, Crawford, Greene, Guthrie and Sac counties.

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TTY: (800) 831-1399
anne.witowski@iwd.state.ia.us

Region 9

This regional site in eastern Iowa covers Clinton, Jackson, Muscatine, and Scott counties.

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Davenport, Iowa 52806-5783
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FAX: (563) 445-3240
TTY: (800) 831-1399
elizabeth.cox@iwd.state.ia.us

Region 10

This regional site in east central Iowa covers Benton, Cedar, Iowa, Johnson, Jones, Linn and Washington counties.

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800 7th St SE
Cedar Rapids, Iowa 52406
Phone (319) 365-9474 ext 1212
TTY: (800) 831-1399
Paula.Cox@iwd.state.ia.us

Region 11

This regional site in central Iowa covers Boone, Dallas, Jasper, Madison, Marion, Polk, Story and Warren counties.

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Des Moines, Iowa 50309
(515) 281-7050 or (800) 845-9013
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linda.kelly@iwd.state.ia.us

Region 12

This regional site in western Iowa covers Cherokee, Ida, Monona, Plymouth and Woodbury counties.

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Sioux City, Iowa 51101-2298
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Region 13

This regional site in southwest Iowa covers Cass, Fremont, Harrison, Mills, Page, Pottawattamie and Shelby counties.

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Council Bluffs, Iowa 51503
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Region 14

This regional site in southern Iowa covers Adair, Adams, Clarke, Decatur, Montgomery, Ringgold, Taylor and Union counties.

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kathleen.mcdaniel@iwd.state.ia.us

Region 15

This regional site in southern Iowa covers Appanoose, Davis, Jefferson, Keokuk, Lucas, Mahaska, Monroe, Van Buren, Wapello and Wayne counties.

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lindsay.sieren@iwd.state.ia.us

Region 16

This regional site in southeastern Iowa covers Des Moines, Henry, Lee and Louisa counties.

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For more information:

[http://www.
iowaworkforce.org/
access/
navigatorcontrol.html](http://www.iowaworkforce.org/navigatorcontrol.html)

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