

# MaineCare Enrollees With Disabilities: Work Experience



Muskie School of Public Service

Results from a 2002 Survey



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SOUTHERN MAINE

**MaineCare Enrollees with Disabilities Work Experience  
Results from a 2002 Survey**

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## MaineCare Enrollees with Disabilities Work Experience Results from a 2002 Survey

### Introduction and Background

This report presents the results of a survey about the work experience of people with disabilities enrolled in MaineCare (Medicaid). The Bureau of Elder and Adult Services (BEAS), Maine Department of Human Services<sup>1</sup>, commissioned the survey to gain a better understanding of certain MaineCare enrollees' reasons for working or not working and to learn more about what services people used to make work possible.

The survey also sought information that could be compared to the results of a similar survey in 2001 of a particular group of MaineCare enrollees – those enrolled in the MaineCare Option for Workers with Disabilities, or WWD Option.<sup>2</sup> The WWD Option is a MaineCare eligibility category that provides full MaineCare coverage for working people with disabilities who have countable income up to 250% of the Federal Poverty Level (FPL) and who do not have unearned income above 100% FPL.<sup>3</sup> The WWD Option was created in 1999 to

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<sup>1</sup> Now the Department of Health and Human Services (DHHS).

<sup>2</sup> A report on the results of the 2001 survey is available at <http://choices.muskie.usm.maine.edu/surveycover.htm>.

<sup>3</sup> The MaineCare Workers with Disabilities Option is Maine's "Medicaid Buy-in" for people with disabilities who have job earnings. It began August 1999, enacted under authority of the federal Balanced Budget Act (BBA) of 1997. In determining eligibility, a portion of earnings is not considered "countable" income, so enrollees' actual income may be higher than 250% of FPL. For more information about WWD Option eligibility go to the following Maine DHHS web page: <http://www.state.me.us/dhs/beas/work/factsht1.htm>

encourage people with disabilities to increase their job earnings without fear of losing health coverage.

The 2001 survey obtained information about people who were enrolled in the WWD Option at any time up to May 2001, even though at the time of the survey they may no longer have been enrolled in the WWD Option or any other MaineCare category. In contrast, the 2002 survey was aimed at people with disabilities enrolled in MaineCare but who had never enrolled in the WWD Option category. This would include people whose job earnings and assets never exceeded the limits that apply under most MaineCare eligibility categories,<sup>4</sup> so they never needed to use the higher WWD Option income and asset limits to maintain their MaineCare coverage.

This report presents the results from the 2002 survey of MaineCare enrollees with *no* WWD Option experience, and compares them to results from the similar 2001 survey of people *with* WWD Option experience. The report also discussed what the 2002 survey results can teach us about how to encourage and support people with disabilities who want to work.

### Methodology

The 2002 survey sample was drawn from a population that included MaineCare enrollees eligible due to disability and enrolled as of July 2002. A random sample was identified and sent letters from BEAS explaining the survey and offering

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<sup>4</sup> At the time of the survey, most MaineCare categories were limited to people with income below 100% FPL.

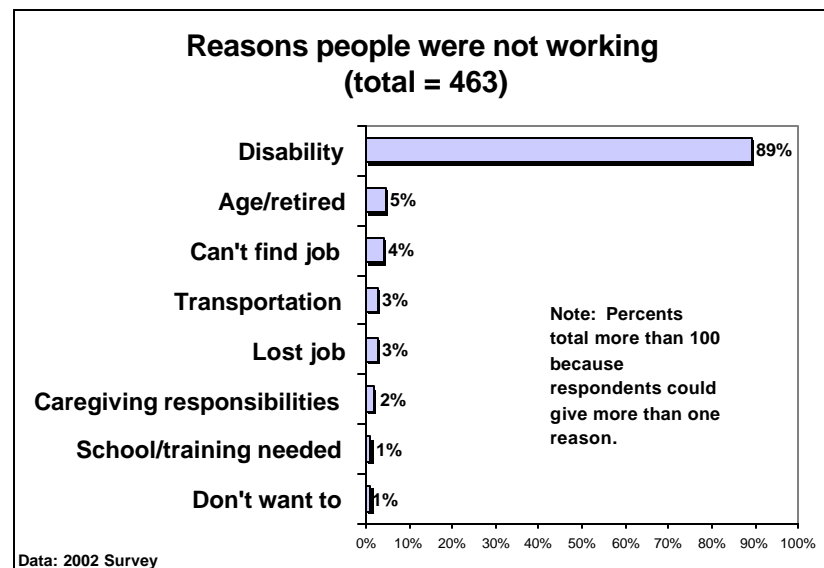
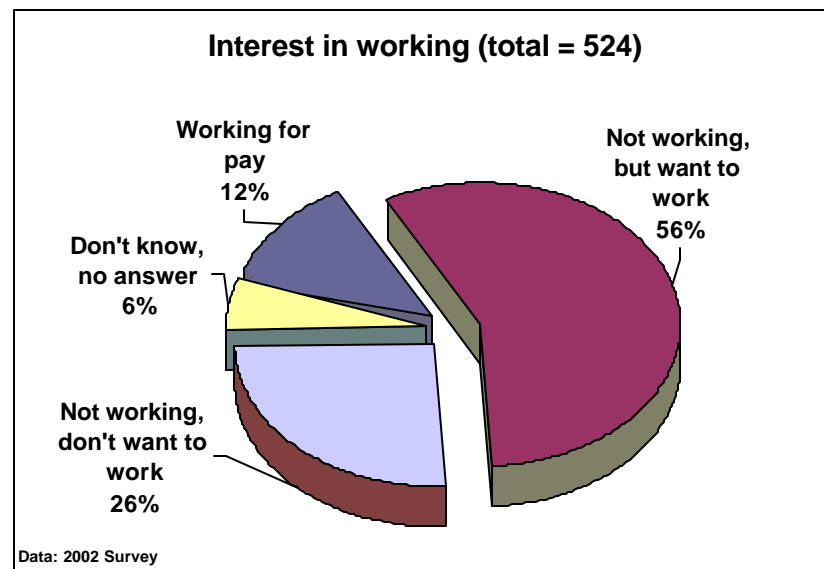
accommodation to any person not able to use the telephone. Trained interviewers of the Survey Research Center at the Muskie School of Public Service used computer-assisted telephone interviewing (CATI) technology to conduct the survey. Interviewers completed 524 surveys.

## Survey Results

### Employment Status

All of the 2002 survey participants were enrolled in MaineCare at the time of the survey, but none of them had ever been enrolled in the WWD Option eligibility category. Of the 524 people with completed interviews, 61 people (12%) were working for pay. Among the 463 people who were not working, a large majority of them – 65% - said they wanted to work.

When asked why they were not working, nearly all of them (89%) said it was because of their disability; no other single reason accounted for more than 5% of responses, even though people could give more than one reason if they wished. In 2001, nearly the same percentage of non-working people with WWD Option experience (84%) gave disability as the reason they were not working.

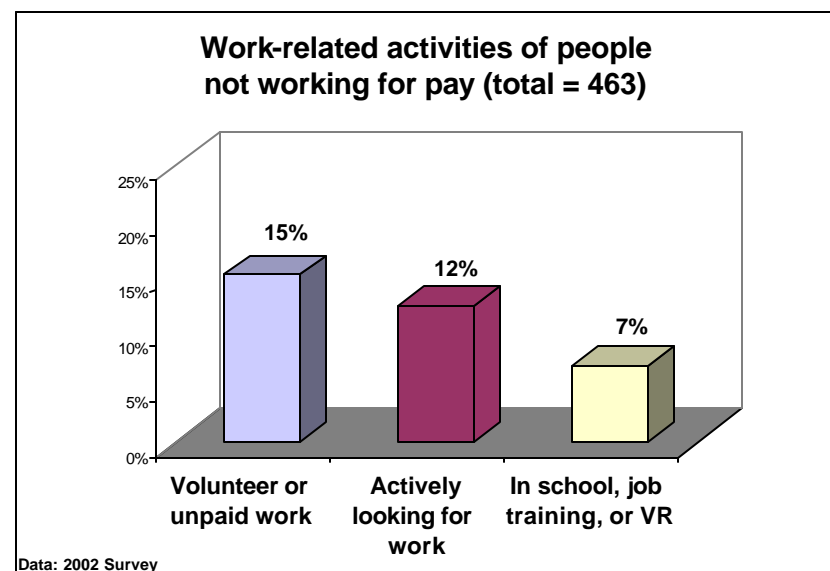
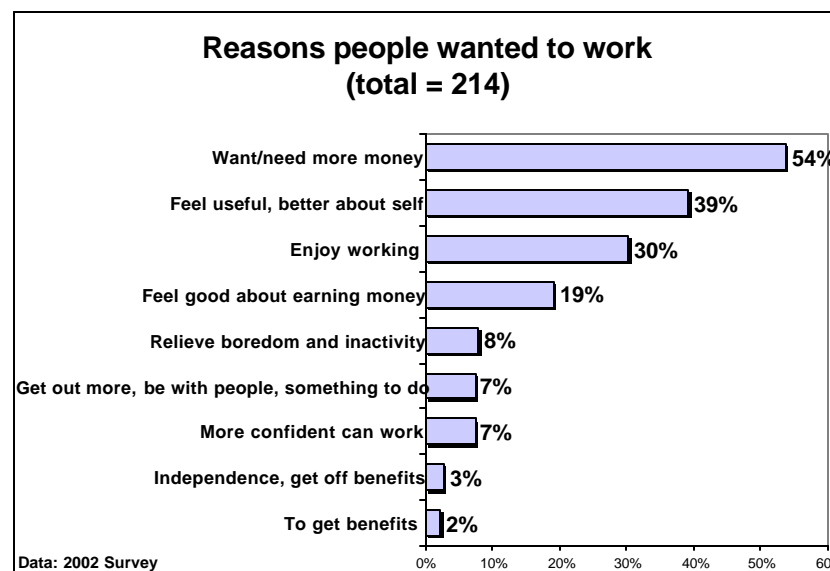


MaineCare enrollees who were not working but said they wanted to work gave a variety of reasons for their interest in working. More than half (54%) said they wanted or needed to earn money and a large proportion said working made them feel useful or better about themselves. Almost one-third (30%) said they wanted to work because they enjoy working. People could give more than one reason.

Despite the widespread interest in working, only about 14% of the non-working MaineCare enrollees surveyed in 2002 said they expected they would be working in the next 12 months. This compares to 42% of non-working people with WWD Option experience who said in the 2001 survey that they expected to work in the coming year.

Among those not working, many MaineCare enrollees with disabilities were involved in work-related activities such as doing volunteer or other unpaid work, actively looking for work, going to school, or participating in vocational rehabilitation or other job training.

These findings from the 2002 survey - the high percentage of people who wanted to work (65%), an overwhelming percentage of people (89%) who attributed their inability to work to their disability, and the low percentage of people who expected to work (14%) – illustrate a discouraging contrast between the aspirations and the expectations of people with disabilities with regard to work. The findings suggest a serious need for services and supports, as well as opportunities for outreach and education about work incentives, that could help people fulfill their desire to achieve the benefits of employment.



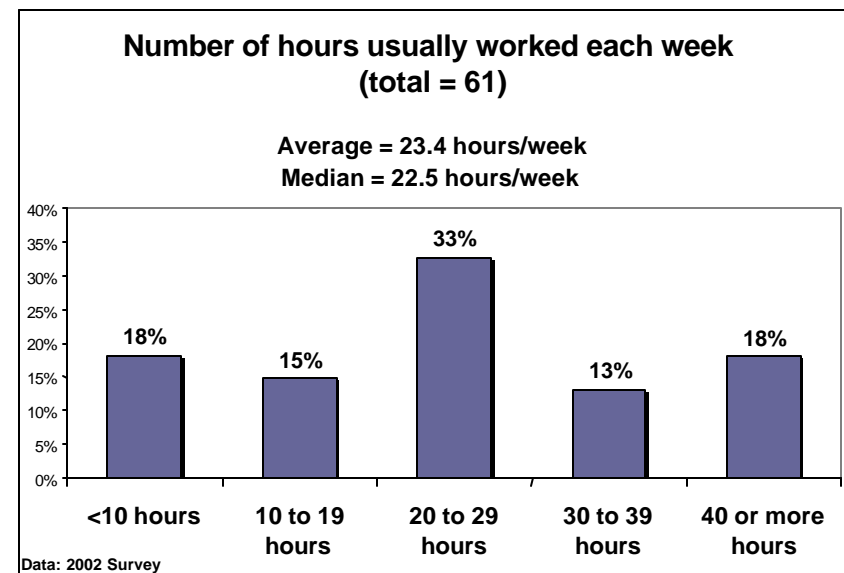
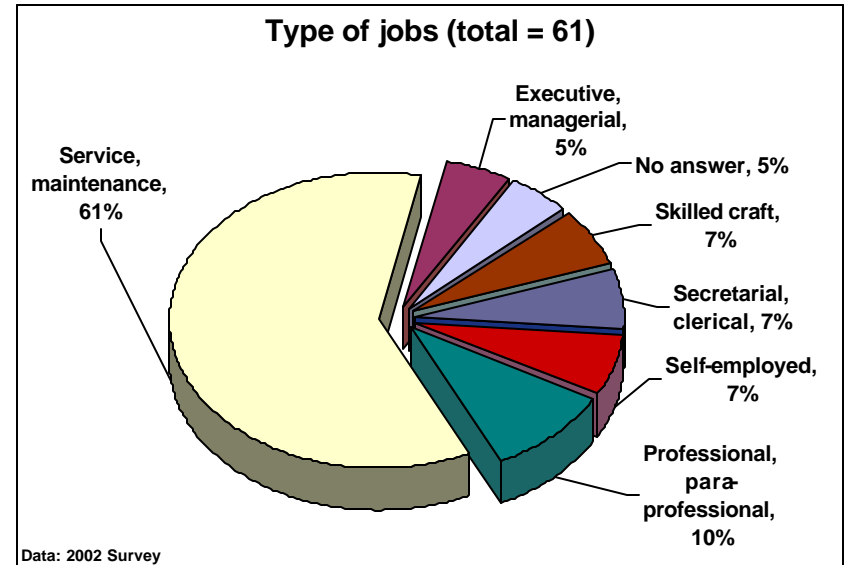
## Working MaineCare Enrollees

### Jobs, Hours and Pay

MaineCare enrollees who were working at the time of the survey (61 individuals, or 12% of all enrollees surveyed) were asked a series of questions about their employment. Most working enrollees (61%) were in service jobs such as cashier, maintenance or restaurant worker, or care provider (personal care or child care). About 10% were in professional or paraprofessional positions and about 7% indicated they were self-employed. A similar proportion of service jobs was also seen among people with WWD Option experience in the 2001 survey.

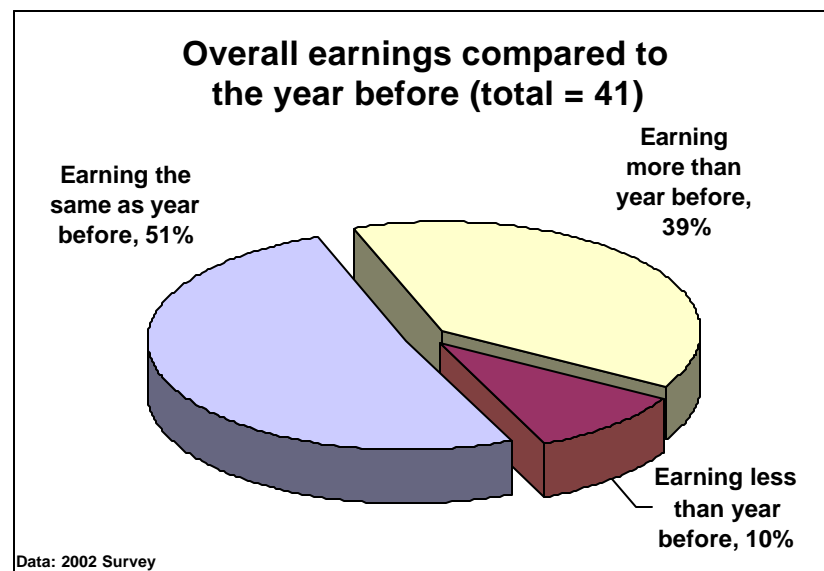
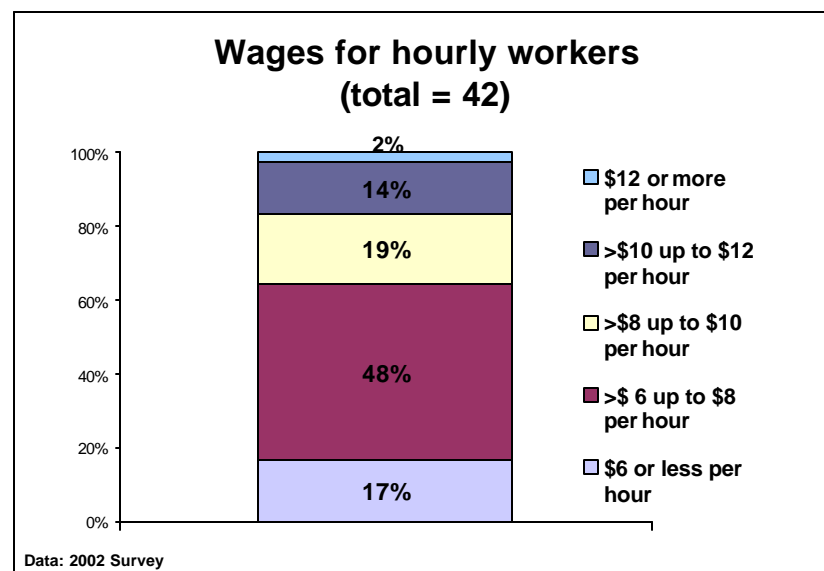
The average number of hours worked per week by employed MaineCare enrollees with disabilities was about 24. About one-third worked less than 20 hours per week, about one-third worked 20 to 29 hours per week, and about one-third worked 30 hours or more per week. Both the average number of hours and the distribution of hours worked by MaineCare enrollees in 2002 are roughly similar to people with WWD Option experience surveyed in 2001.

Wages were also similar. About two-thirds of the respondents in each survey reported hourly wages less than \$8 an hour and nearly one-fifth earned \$6 an hour or less. Only about 17% of MaineCare enrollees in the 2002 survey said they earned \$10 an hour or more. This compares to 9% of those with WWD Option experience surveyed in 2001 who said they were earning \$10 an hour or more.



The pattern of change in overall earnings compared to a year earlier (taking into account changes in both wages and hours worked) was similar between the two groups surveyed. About half of both groups said their overall earnings were the same as the year before, slightly more than one-third said they were earning more, and the rest said they were earning less.

About 36% of employed MaineCare enrollees with disabilities said they would like to increase the number of hours they worked. About three-quarters of those who wanted to work more said it was because they needed or wanted to earn more money; other commonly-mentioned reasons were related to enjoying work and the well-being associated with working. Similar results were seen among those with WWD Option experience surveyed in 2001.

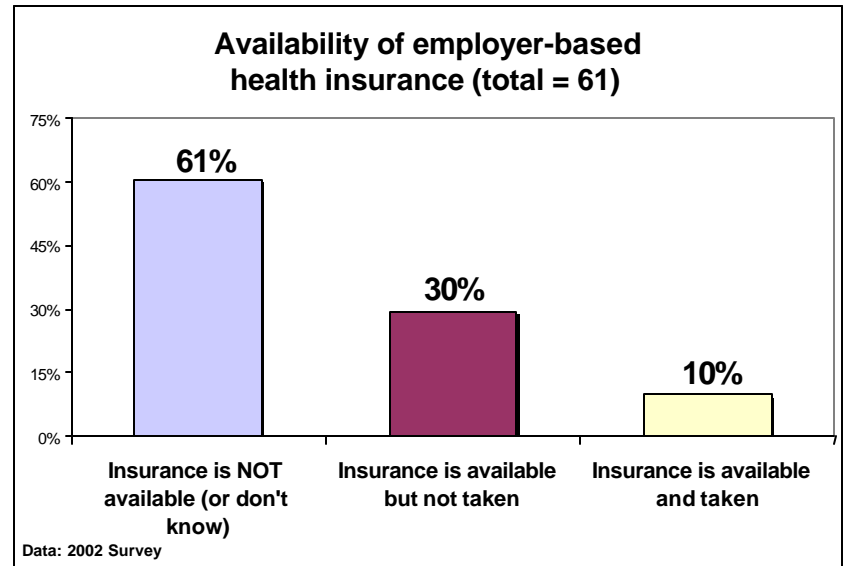
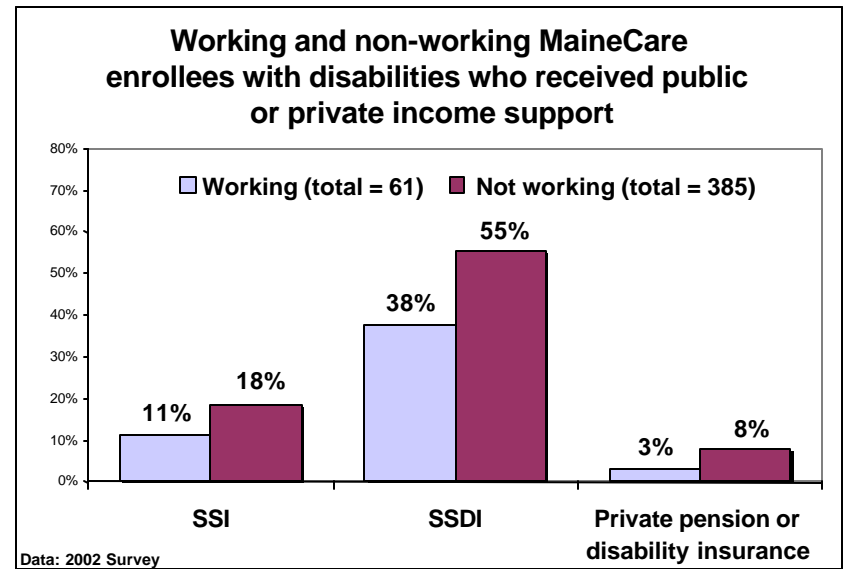


## Income Support

Most of the MaineCare enrollees with disabilities in the 2002 survey received some type of public income support, such as Supplemental Security Income (SSI) or Social Security disability insurance (SSDI), although working enrollees were less likely to receive these forms of income support. A small percent received income from a private pension or disability insurance.

## Employer-Based Insurance

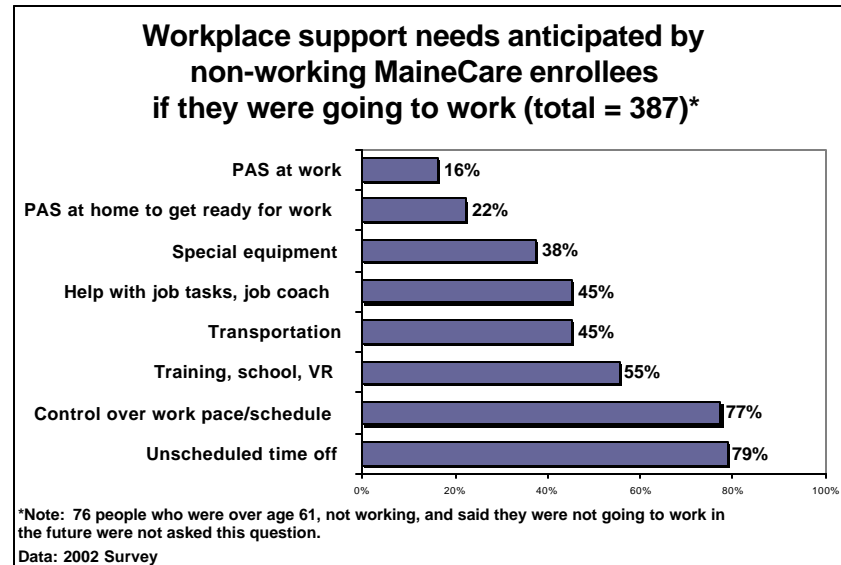
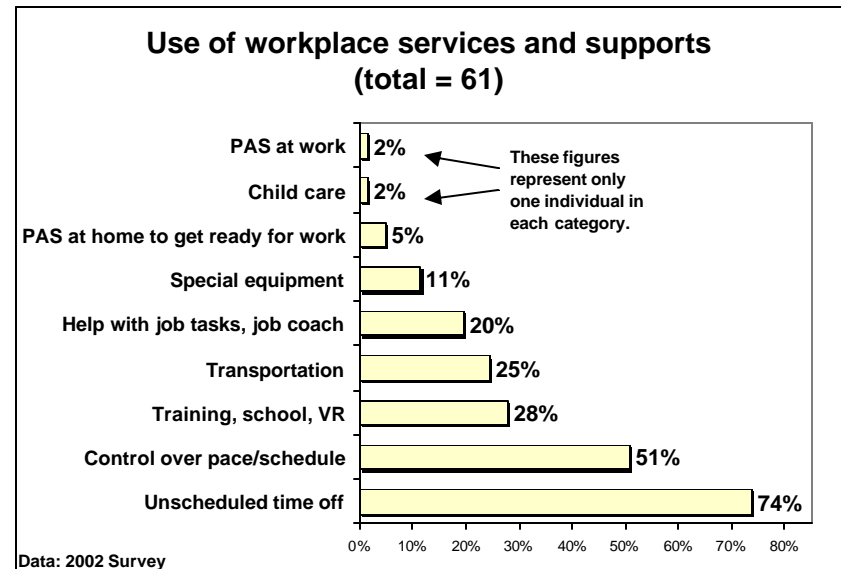
Most of the working MaineCare enrollees surveyed in 2002 did not have access to employer-based insurance, either because it was not available where they worked (61%) or, if it was available they could not access it (30%). Of those who worked for employers who had health coverage available, most enrollees said they did not work enough hours to qualify for coverage or could not afford the coverage. As a result, only 10% of working individuals in the survey were covered by their employer's insurance.



## Services and Working Conditions that Support Employment

Many of the working MaineCare enrollees in the survey used a variety of supportive services in connection with their jobs. Almost two-thirds said they used the ability to take unscheduled time off for health reasons and about one-half said they used the ability to control their work pace or work schedule. Other frequently-used services included special training or education, transportation, and job coaching. A small proportion of those surveyed said they used personal assistance services (PAS) either at the workplace or at home to get ready for work. These results from the 2002 survey of MaineCare enrollees with no WWD Option experience were roughly similar to those from the 2001 survey of people with WWD Option experience.

Enrollees who were not working at the time of the survey were asked what supports and services they would need if they were going to start working. Just as with enrollees who were working at the time, large proportions of non-working enrollees anticipated needing the ability to take unscheduled time off for health reasons and having control over their work pace or schedule.



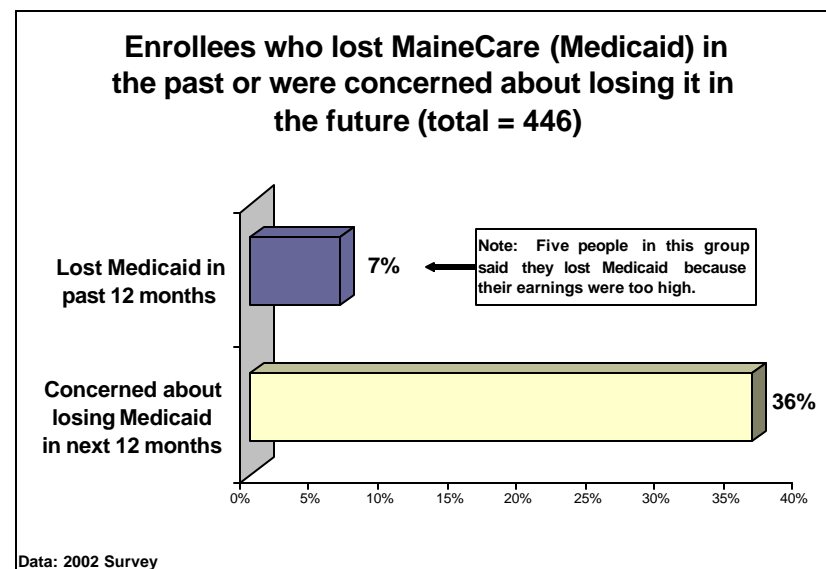
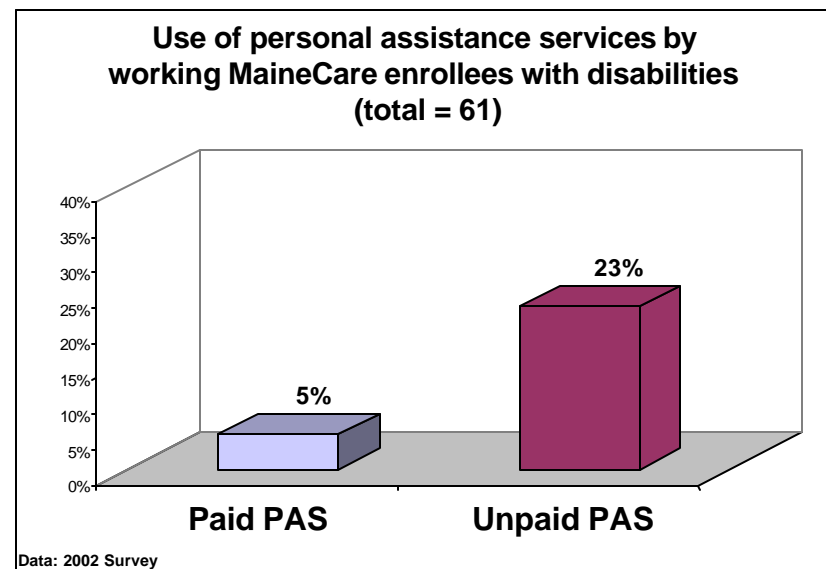
Among survey participants who worked, only a small percentage said they used paid personal assistance, although about one-quarter said they used unpaid personal assistance. For this survey question, personal assistance included personal care as well as help with mobility and household tasks.

### Working and Non-Working Enrollees

#### Concerns about MaineCare

Regardless of their work status, many MaineCare enrollees in the 2002 survey were concerned about the possibility of losing MaineCare benefits. More than one-third of enrollees surveyed in 2002 said they were concerned about losing MaineCare in the next 12 months. Many of those surveyed expressed general anxiety about losing MaineCare benefits and concerns about changing laws and regulations governing MaineCare.

Sometimes concerns about losing MaineCare affected enrollees' decisions about work. Fifteen percent of MaineCare enrollees with disabilities surveyed in 2002 said the reason they were concerned about losing MaineCare was because their income might be too high (although this could include concerns about unearned income as well as earnings). About 4% said they had decided to work fewer hours and about 3% said they had turned down a job in the previous 12 months because of their concern about losing MaineCare. A small number of individuals (5, or 1% of those surveyed in 2002) said they lost MaineCare in the previous 12 months because their earnings were too high.

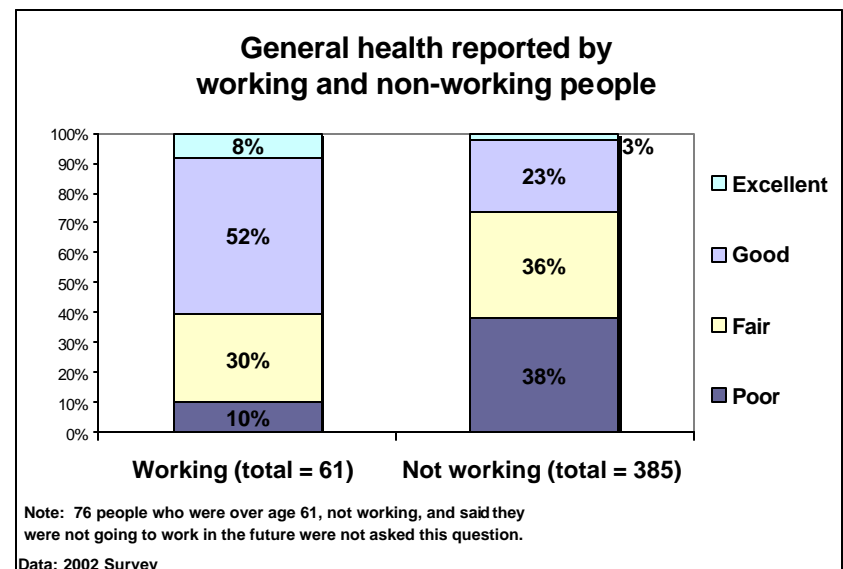
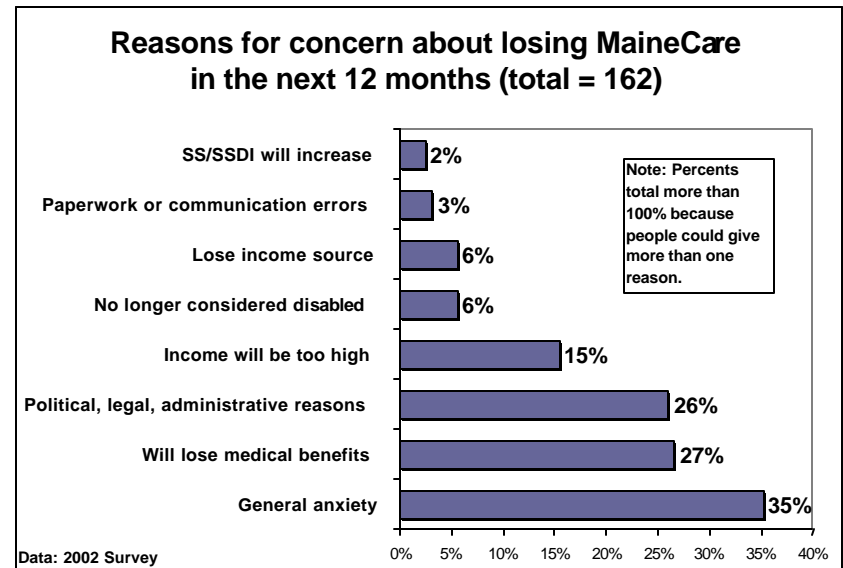


In comparison, somewhat larger proportions of those with WWD Option experience surveyed in 2001 expressed concern about losing MaineCare benefits and said they decided not to work more hours or turned down a job because of their concerns about losing MaineCare.

These results suggest the Workers with Disabilities Option may not be serving part of its intended purpose – encouraging MaineCare enrollees to earn more money without the fear of losing MaineCare coverage. With the WWD Option, individuals can keep their MaineCare coverage even if their earnings rise above the income thresholds that apply to other MaineCare categories, which should help to reduce enrollees' concerns about losing MaineCare because of higher earnings. The survey results suggest that for some enrollees, such fears are not necessarily lessened, even if they have used the WWD Option in the past.

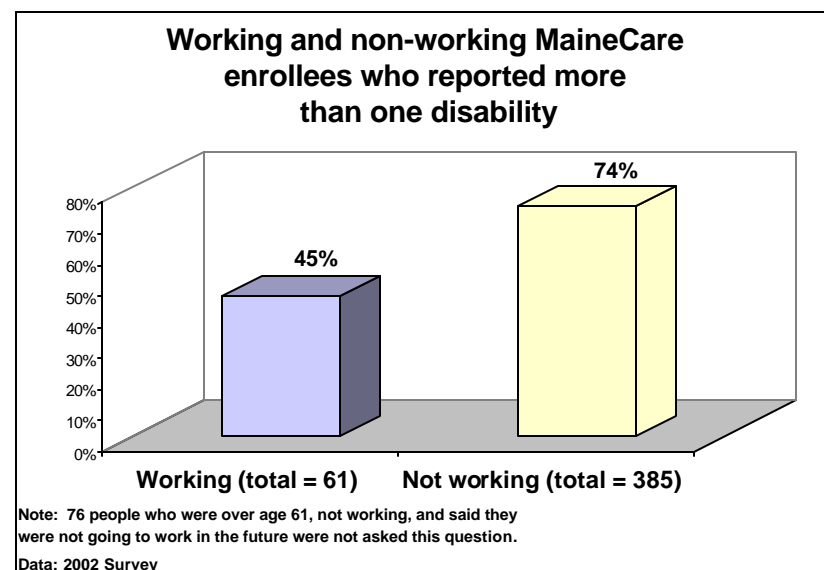
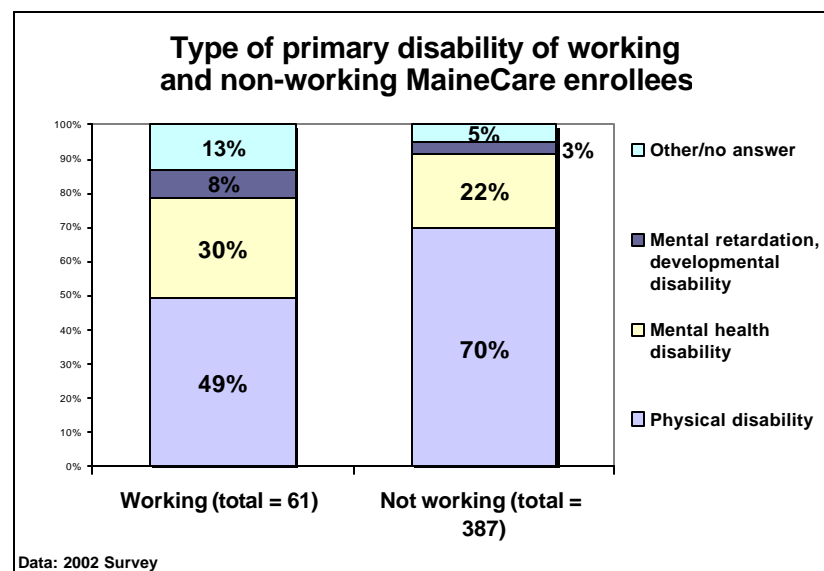
### Health Status and Disability

More than half of working MaineCare enrollees surveyed in 2002 said they had good health, although only 8% said their health was excellent. About 40% said their health was fair or poor. These results were very similar to self-reported health status by working people with WWD Option experience surveyed in 2001.



Non-working MaineCare enrollees in the 2002 survey more often reported only fair or poor health status; barely one-quarter of non-working enrollees reported good or excellent health. These results support the possibility of an association between work and well-being, but they cannot determine whether work actually contributes to better health, or whether people who feel they are in better health are more likely to work, while people who feel their health is fair or poor are less likely to work.

Among working MaineCare enrollees in the 2002 survey, about half reported having a primary disability that was a physical disability, while about 30% reported a mental health-related primary disability. A larger proportion of non-working enrollees in the survey reported a physical disability. The disability types reported by the working population in the 2002 survey closely resembled those reported by the working and non-working people with WWD Option experience in the 2001 survey. A smaller proportion of working MaineCare enrollees in the 2002 survey (45%) said they had more than one disability, compared to non-working enrollees in the survey (74%).



## Conclusions and Action Steps

These survey results, together with findings from the 2001 Workers with Disabilities Option survey, support the following conclusions:

- 1. Losing MaineCare is a serious concern for both working and non-working enrollees. Being able to work, even with the WWD Option that allows earnings to rise without risking the loss of MaineCare, does not appear to reduce enrollees fears about losing health benefits.**
- 2. The overwhelming majority of non-working MaineCare enrollees with disabilities want to go to work and MaineCare enrollees who work wish they could work more. People feel that it is their disability that is holding them back from working.**
- 3. There are few work-related differences between MaineCare enrollees who have WWD Option experience and MaineCare enrollees who don't have experience with that eligibility category.**

These findings suggest the need for action to provide more information to MaineCare enrollees about the Workers with Disabilities Option and other work incentives and supports for people with disabilities. Specifically, outreach and education to explain the WWD Option's higher income and asset limits

could help alleviate some of the concerns enrollees having about losing MaineCare.

It is currently MaineCare's policy to avoid bringing attention to the distinctions between MaineCare eligibility categories. This provides enrollees with a uniform, seamless picture of MaineCare health coverage and helps avoid confusion, as well as any stigma that may be associated with MaineCare enrollment.

In this instance, however, having specific information about the different income and asset limits that apply to working people with disabilities could help enrollees decide to work, or to work and earn more. This is an important goal of the WWD Option that appears to be thwarted by efforts to minimize the differences between the WWD Option and other MaineCare categories.

Moreover, more than three-quarters of enrollees in the 2002 survey said they wanted information about "how people in the Medicaid program can earn more money and still keep their Medicaid benefits." The overwhelming majority said they wanted to get the information by mail.

**Action step: Conduct direct outreach and education to tell MaineCare enrollees with disabilities about the opportunity to earn more money and keep their MaineCare coverage.**

Findings from the survey also reflect a belief among MaineCare enrollees that it is their disability that prevents them from working. This suggests that MaineCare enrollees might benefit from vocational counseling and other efforts to demonstrate how people with disabilities can enter or re-enter the workforce.

Vocational services from the Maine Division of Vocational Rehabilitation (VR) could help MaineCare enrollees explore their work options and get the support services they need to start working or get a better job. Eligibility for vocational services is simple: You are eligible if you have a disability that keeps you from getting or keeping a job and need VR services to find or keep a job. For those who hold a Ticket to Work, vocational services can also be provided by approved service providers, called Employment Networks.<sup>5</sup>

**Action step: Include information about Vocational Rehabilitation services and other Employment Networks in outreach and education materials for MaineCare enrollees with disabilities.**

The survey findings and other research also suggest that outreach and education efforts should extend to MaineCare

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<sup>5</sup> Social Security beneficiaries with disabilities in Maine who were 18-64 years old and receiving cash benefits were mailed a Ticket to Work at some point during 2003-2004. For more information on the Ticket to Work Program and Employment Networks, go to <http://www.MaineTicket.org> or <http://www.yourtickettowork.com>

staff and others who come into regular contact with MaineCare enrollees. The 2001 survey showed that MaineCare enrollees in the WWD Option usually first heard about the Option from a MaineCare office, a service provider, or a caseworker.

Currently, MaineCare personnel who determine enrollees' eligibility status may see no reason to tell enrollees the particular MaineCare eligibility category they are being put into. This is based on MaineCare's general policy of not drawing distinctions between various eligibility categories for enrollees. However, changing this pattern for people with disabilities who work or may want to work could help enrollees take advantage of the Workers with Disabilities Option.

MaineCare eligibility workers and others who have direct contact with enrollees with disabilities could play an important role in helping enrollees understand how the WWD Option could help them increase their income and reach their employment goals. Having better information about the income and asset limits that apply to the WWD Option, as opposed to other MaineCare categories, could also help reduce enrollees' concerns about losing MaineCare.

**Action step: Conduct outreach and education for MaineCare staff, service providers and others who have direct contact with people with disabilities who might want to work so they can provide complete and accurate information about the Workers with Disabilities Option to MaineCare enrollees and potential enrollees.**

This document is also available on the Internet, at  
<http://choices.muskie.usm.maine.edu/survey02.htm>

Available in alternative formats upon request.

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