



March 21, 2015

Dear Legislators:

NAMI Minnesota strongly supports legislation that would increase the income eligibility limit and asset limits for people on Medical Assistance and would decrease the premiums for people on the Medical Assistance for Employed People with Disabilities (MA-EPD) program. Requiring people to spend-down their income to 75% of the federal poverty level in order to be eligible for Medical Assistance places a huge barrier to people being able to afford to live in the community. The steep rise in the MA-EPD premium has created a financial disincentive to work.

The spend-down makes it difficult for people who are living barely above the poverty level to choose to pay for their medications or medical treatment. The current poverty level for a single person is \$11,770 or about \$981 a month. If a person's income were just \$12,000 a year, they would need to spend \$264 a month towards their medical bills. Often someone is choosing between food or rent and their mental health treatment. For providers, they are placed in a terrible dilemma because they know the person needs treatment in order to live in the community and yet they know the person cannot afford the spend-down.

Many people with mental illnesses have taken advantage of the MA-EPD program. Work is an important part of recovery. It provides people with structure, interactions with others, purpose and income. Many people with serious mental illnesses want to work but fear losing MA that funds the very treatment and supports that help them be able to work. MA-EPD solves this problem and has enabled many people to become employed. NAMI Minnesota hires many people with mental illnesses and we see first-hand the benefits of working and of the MA-EPD program. The recent sharp increase in premiums has forced many people with mental illnesses to reassess if they can afford to work. For people's mental health and their economic health, the premiums should be reduced. The premiums were increased during our state's economic crisis, which is now over.

Legislation that addresses these two problems is needed. People with mental illnesses need to be encouraged to choose treatment and employment so that our communities can benefit from the gifts they have to offer.

Sincerely,

A handwritten signature in black ink, appearing to read "Sue Abderholden".

Sue Abderholden, MPH

Executive Director



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