

To: Rep. Mohamud Noor, Chair, Human Services Finance Committee
c/o Sean Herring, Committee Administrator
cc Rep. Kim Hicks

Please support and pass HF3445 proposed by Rep. Kim Hicks (et al.) to require the Commissioner of Human Services to issue a request for proposals for "continuous improvement study of access to disability services," requiring a report, and appropriating money for this study.

As a dedicated disability rights activist trying to get state level legislation passed for several years now, I have been dismayed by the utter lack of attention being paid to the needs of the people with disabilities in Minnesota.

Yes, there is the Minnesota Council on Disability and they have an agenda, but the disabled community is way too large and broad for a simple advisory council to be an effective advocate for the variety and scale of needs of our community.

This year there are multiple disability related bills proposed that would help disabled people but are perhaps seen as too "niche" or not helping "enough" people so they have not been able to get a hearing and thus are doomed despite the tremendous benefit some disabled people would experience were they to be passed.

Several would directly immediately improve my life as a disabled person immeasurably. It would be nice to be treated more equitably with ABLED people than is usual.

MINNESOTA STATE HAS DISCRIMINATION BUILT INTO THE STATUTES

Minnesota State discriminates against people with disabilities in existing statutes. I lobbied relentlessly to get several of the most egregious blatant discriminatory practices changed with some success, but ultimately these bills were pulled before getting the Governor's signature.

Though not grandstand cheering, majority impact, the "niche" bills that address very specific needs of people with disabilities are vitally important to us.

They address unmet needs of disabled people that are a direct result of ableism built into the existing statutes. The cases cross departments and subjects from Commerce, to property taxes, to Human Services Finance. Since there is no specific department dedicated to people with disabilities, there is no equivalent to the Department of [ABLED] Human Services to provide specific disability related implementing regulations. No single authoritative body provides oversight of legislation to prevent discrimination against people with disabilities being written into Minnesota statutes.

There are caucuses for various other special interest groups that representatives and senators participate in, like the LGBTQ caucus, but none for people with disabilities. There are very few legislators who are disabled, but being disabled should not be the criterion for forming a special caucus that would cover about 25% of the population of Minnesota. We are here, we are of all ages, we are all constituents. The current slogan

of many disability rights activists is, "Nothing about us, without us" and speaks to this need to consult with the people and groups as proposed in this bill.

But further than that, it must be acknowledged that too much proposed legislation is left behind because there is no internal caucus to support bills relating to disability in the legislature. This keeps people with disabilities invisible and excluded from even having our needs be considered.

HF 3426 ONE EXAMPLE OF GOOD BILL THAT SEEMS TO BE DEAD

HF 3426 relating to changing the minimum amount of EBT provided specifically for people with disabilities is one bill (Hicks) that did not get a hearing (as far as I can tell) in time to be considered for possible inclusion of an omnibus bill. Right now, people with disabilities, by Minnesota Statutes, are required to be more impoverished, have fewer assets, and yet get the same food stamp minimum as ABLED people earning 200% of the Federal Poverty Line (FPL) — even though we may have a GROSS (i.e. including \$174 Medicare premium) of less than 138% income. This makes no sense. Increasing the eligible pool for SNAP benefits to 200% of FPL while not increasing the sliding scale commensurately simply results in helping fewer people get enough significant help.

Someone making 200% of FPL means they are making about \$30,000 a year. Someone making less than 138% of FPL means they have a gross income of at least \$10,000 LESS INCOME than the 200% cut off. Yet according to my understanding, both people would only qualify for the \$23 minimum EBT on the current sliding scale. The only people who qualify for the full \$250 a month (for a single person) are people who have incomes of 100% of the FPL, about \$14,560 annually. That is a big difference: \$23 for food versus \$250 a month for food, when 138% is about \$5,000 a year different.

There needs to be a wider distribution and recognition that disabled people in particular, should not have their EBT based on GROSS income, since we cannot buy food with the \$174 it costs us for our Medicare premium. ABLED people get to use their ADJUSTED GROSS income which usually does not include the Medicare premium.

MEDICAL ASSISTANCE DISCRIMINATES AGAINST PEOPLE WITH DISABILITIES

ABLED people are eligible for Medical Assistance at 133% of the FPL; disabled people only are allowed to have a GROSS income of 100% of the FPL. By treating disabled people differently for MA eligibility, it adversely impacts our ability to buy food. If we have 133% gross income we are not eligible and therefore have to buy a Medicare Supplement plan, costing at least \$331 a month. Again, that money is not available for food. Plus we still need to pay for dental, hearing, and vision medical expenses out of pocket. Plus, of course Part D premiums for prescriptions and copays and deductibles.

Disabled people have a greater need for healthcare insurance and yet this fact has no bearing on MA eligibility. Only GROSS income matters, even when the source is exclusively Social Security Disability Income. Or is called regular Social Security if you reach the retirement age. The amount is the same, the Social Security Administration simply stops defining your payment as "disability insurance," throwing the accuracy of their statistics on how many people are disabled in the country into doubt.

PROPERTY TAX DEFERRAL DISCRIMINATION

For several years during previous session, I tried to get an amendment to the Senior Property Tax Deferral Program passed to also allow disabled people younger than retirement age to be eligible for a property tax deferral the same as seniors were allowed to use to keep their homes.

In 2023, I provided daft language altering the "senior" part to refer to "people with disabilities" but otherwise keeping the language the same. The committee chair refused to even let me testify when another related bill was heard that increased the household income from \$60,000 to \$90,000. Increasing the eligibility by household income was not part of my proposal, only disability status was the important point.

This meant that while my household income was less than \$20,000 a year, I could not qualify for deferral when I was under retirement age and disabled, but someone ABLED and with nearly 5 times my income was eligible simply because they passed an arbitrary age limit. Sometimes EQUALITY is not equitable. This is what happens to people with disabilities all the time in legislation when the reality of lived experience of being disabled is not factored into proposed bills..

Disabled veterans, it should also be noted, are given special treatment -- and rightly so -- but even then the definition is extremely narrow: disability must have come during active duty combat. Just becoming disabled in a military training accident for example, is not "disabled enough" or some such nonsense about who "deserves" a property tax deferral. Disabled people have less choice about working longer, harder, changing jobs, keeping jobs, and simply are discriminated against in being hired in the first place. Therefore, all disabled people regardless of veteran status, age, gender, race, or other quality suffer discrimination that puts home ownership at risk due to circumstances beyond our control.

To be equitable, all people who are income eligible, no matter their marital status or the age of their spouse! -- should be considered eligible for property tax deferral if it would allow people to keep their homes. This is not a "free lunch." People still have to pay 30% of the property taxes. There must be 75% of home equity to guarantee the lien (plus interest) from the state. This is simply a way to stop disabled people from becoming homeless due to high property taxes that have more than doubled in the last 10 years while our fixed incomes remain stagnant.

These anecdotes represent a small sample of why this continuous improvement study on disability services is necessary. Disability services should be broadly interpreted to include LEGISLATION benefiting people with disabilities. And defining disabled people as being limited to 18 to age 64 (aka "working age") should be included in that research.

The social implications of recognizing that people with disabilities are a considerable blocks of constituents whose needs are not being met because of the lack of attention by the legislature needs to be addressed. Having this study would bring some attention to the many ways the ableism of the system hurts people with disabilities would be a great benefit to millions of Minnesotans.