

Advancing Independence of People with Disabilities



The Medical Assistance Disability Spenddown

How to live on \$792/month and \$3,000 in savings

Check all that apply:

Housing

- ☐ Spend \$724* on rent
- ☐ Find roommates to afford rent
- ☐ Wait for subsidized housing
- ☐ Don't pay rent/get evicted
- ☐ Be homeless
- ☐ Move into a group home

Food

- ☐ Use food shelf
- ☐ Eat processed food
- ☐ Use Food Stamps
- ☐ Go hungry

Utilities

- ☐ Deplete savings account
- ☐ Use Energy Assistance Program
- ☐ Get utilities shut off
- ☐ Go without heat or water
- ☐ Borrow from friends or family

*Fair Market Rent for 1BR in Minnesota, Out of Reach 2016 Report, National Low Income Housing Coalition

Other Bills

- ☐ Go into credit card debt
- ☐ Don't pay your bills
- ☐ Don't pay car insurance
- ☐ Use Telephone Assistance Plan

Unexpected Expenses

- ☐ Fix leaky roof with last of savings
- ☐ Don't fix broken appliances
- ☐ Postpone repairing your car

Health

- ☐ Battle anxiety and depression
- ☐ Don't fill prescriptions
- ☐ Don't pay your care provider
- ☐ Get sick more often
- ☐ Frequent the emergency room
- ☐ End up in a nursing home

12,000 Minnesotans with disabilities and seniors face these decisions monthly to access Medical Assistance Disability and services.

The Solution HF 225/SF 250

Change Medical Assistance Disability policy so people can:

- Keep \$990/month of their social security income
- Keep \$10,000 of their savings

This allows people on MA Disability to pay their bills and live independently.

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Rik's Spenddown Story

Rik sustained a traumatic brain injury in 2014 when he was hit by a car after rescuing a 19 year old girl from a car accident. He is thrilled he regained his independence with the help of Medical Assistance Disability and home care services. However, in order to access these services Rik is expected to pay a spenddown on all his medical bills until he has \$792/month to live on. Rik paid into social security disability insurance (SSDI) while working construction for 25 years and feels the low spenddown limit penalizes him because his SSDI is a little above the poverty level. Rik is afraid he won't be able to afford his rent and pay his spenddown. Rik went from being a rescuer to needing help taking care of himself.



Rebecca's Spenddown Story



Rebecca sustained a traumatic brain injury when her car was hit by a drunk driver in 2005. Today, she receives \$1,075/month from social security disability insurance (SSDI), she paid into while working two jobs before her injury. However, because this is above the poverty level, Rebecca is left with just \$792/month to live on after paying a spenddown to access

Medical Assistance Disability and the home care services she needs to live independently in her Hopkin's apartment. Rebecca relies on food shelves to make ends meet.

HF 225/SF 250 will allow Rik and Rebecca to keep more of their social security income to pay their bills and live independently