



# Faces of Disability



My name is Jim Carlisle and I am a 78 year old tax accountant who wants to retire without being forced into poverty.

I currently serve the taxpaying public using the work incentive program called Medical Assistance for Employed People with Disabilities (MA-EPD). While working this program allows me to pay a monthly premium to receive Medical Assistance (MA) including attendant care. This program also allows me to save up to \$20,000 plus own a retirement account. This program has allowed me to accumulate a comparatively small retirement fund, build a wheelchair size home and purchase an accessible vehicle.

Last year my MA-EPD premiums jumped from \$43 to \$118 a month. That was a 277% cost jump while my income stayed steady. If these types of increases would be imposed on the general public, most people would be searching for lower insurance rates. People with disabilities usually do not have that option. MA-EPD premiums must be rolled back to the pre-increase levels.

I have worked hard during my life and I want and deserve the opportunity to retire. Instead I am forced to continue working or be driven into poverty. If I stop working I will no longer be eligible for the MA-EPD program. The only way that I would be able to receive vital services like attendant care through MA is to meet the current income and asset limits for people with disabilities on MA.

This means that I would be forced to live at 75% of poverty level, or \$730 per month. I would only be allowed to have \$3,000 in cash assets including retirement plans, savings and checking accounts and loose cash. Living on \$730/month with very little assets would not allow me to afford the upkeep and insurance on my vehicle and home. If I retire, I would soon be living in public housing, riding on state subsidized Metro Mobility, and shopping with government food stamps.

It is perplexing to comprehend why state policymakers support education, rehabilitation and employment for people with disabilities but then deny them the fruits of their labor when they retire. Denying these same retirement benefits to people with disabilities who earned them while on MA-EPD is certainly an injustice, especially since much more effort is usually involved in their work activities. Policymakers say they want to keep people with disabilities in their homes and engaged in the community because it is better for their overall health. This can only be accomplished by taking the legislative measures necessary to extend eligibility to above poverty level incomes, raise asset level exclusions, and decrease expensive insurance premiums to disabled people of retirement age.