



My name is Rebecca Preston and I live in Hopkins. I sustained a traumatic brain injury in December 2005 when my car was hit by a drunk driver.

Before my injury I held two administrative assistant jobs. I was an avid writer and loved to read, play piano and sing. Since my brain injury my short-term memory is poor, I can't remember how a short story starts by the time I reach the ending. My left eye is now fixed and dilated so seeing at night is out of the question.

I am thankful for the CADI Waiver services through Medical Assistance (MA) that I have been getting for the last 9 years. They allow me to live independently with the help of my case manager, my ILS worker and homemaker. I also have a mental health worker who provides emotional support and helps me reach my goals which included getting a job. I just got a job for the first time since my accident answering phones at an agency called Re-Start. I am now enrolled in MA for Employed Persons with Disabilities (MA-EPD) which means I no longer have to pay a huge spend-down to get waiver services. I now pay a premium for those same services which increased last Fall but that is another story.

Here is what my financial situation was like for the last 9 years on MA with a spend-down. **I lived on SSDI at \$1,179/month.** Since this income was above the federal poverty level I was expected to pay **\$450 for my support services each month before MA would start paying.** This is known as my “spend-down” to qualify for MA and waiver services.

It seems counterintuitive that Medical Assistance forces people deep into poverty to get the help needed to remain independent.

I live in a market rate apartment and pay \$670/mo in rent because the waiting list for section 8 has been closed for 9 years. I love where I live, I am involved. Last summer I helped plan our National Neighborhood Night Out. But after paying my rent & spend-down, **I had \$59/month left** to pay a few bills. To make ends meet I go to the food shelf which has mostly unhealthy food choices.

It's impossible for people with disabilities who can't work to climb out of poverty. **Please support legislation to increase the MA income, asset and spend-down standards.**



My name is Mary Richards and I live independently in my condo in St. Anthony Village off Old Highway 8. I have lived with life- long disabilities from brain injury since birth that challenge me everyday. Despite this I successfully graduated from high school, earned an Associates Degree at college and became certified as a Licensed Practical Nurse.

I have held a variety of jobs over the years. In 2006 I was unable to continue working following surgery. As a result, I had to go on Medical Assistance with a large spend-down (\$349/month). It was very difficult to live on less than \$700/month.

Today, I am proud to be working again at Rise Data Ability doing data entry part-time so I enrolled in the Medical Assistance for Employed Persons with Disabilities (MA-EPD). This program allows me to work part-time and keep my eligibility for MA. I still have very little income but instead of paying a large spend-down I now pay a premium.

However, on October 1, 2014 my MA-EPD premium increased from \$46/month to \$128/month. I was shocked. And when you are already living on the edge like I am, an \$82/month increase makes a big difference. I got a flat tire in December and had to spend \$133.34 on a new tire for my car. I drive my car to my job and other places in my community to stay independent. I am not sure what I will do if I get another flat tire this winter.

I am asking you to repeal this MA EPD premium increase. Our state policy should reward work. Like most people I just want to be a responsible citizen and contributing member of society.