



**COLORADO
CROSS-DISABILITY
COALITION**

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SB 20-033 WILL ALLOW PEOPLE WITH SIGNIFICANT DISABILITIES WHO WORK USING THE MEDICAID BUY-IN TO CONTINUE WORKING AFTER AGE 65

Program: The Medicaid Buy-In for Working Adults with Disabilities (Buy-In) has been a path out of poverty for people with disabilities since 2014. By allowing people who have a disability and a job to buy into Medicaid and, if needed, long-term services and supports, individuals can earn up to 450% of the Federal Poverty Level while only counting 50% of their earned income. Best of all, there is no asset test. ALL OTHER paths into Medicaid carry a \$2000 asset limit and strict earnings limits.

For those needing daily assistance to stay alive, independent, and productive, the Buy-In program is the only insurance program that meets their needs. There is no other federal program or private insurance option that provides long-term services and supports, which allow the freedom to earn a living. The clients that will use this new option will likely be on Medicaid anyway, SB 20-033 will allow us to work and pay a premium while maintaining employment.

PROBLEM: The federal law that created this program limits it to people between the ages of 16-65. If a person with a disability lives past the age of 65, to keep the daily living services they need to function - like personal care or wheelchairs - they must qualify for standard Medicaid. This means meeting a strict asset test and earnings limits. To do this, they must impoverish themselves or lose these supports. Individuals have to get rid of any savings and assets accumulated during working years and either stop or dramatically reduce employment.

In addition to this being patently unfair, other problems include:

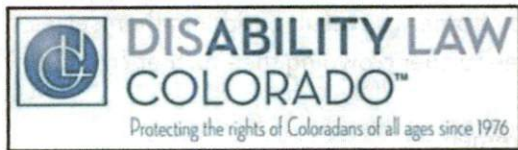
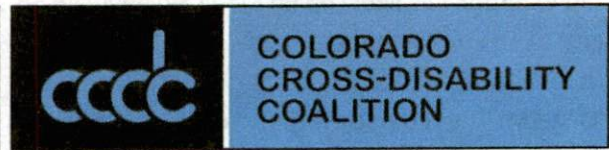
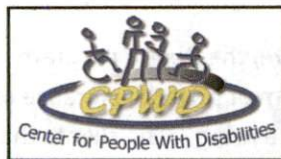
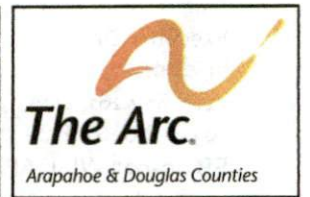
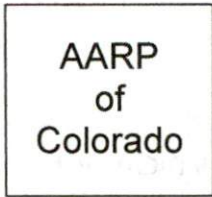
1. Retirement is not until age 67 at the earliest.
2. Most people today work well into their 70's
3. With housing costs rising, many will not be able to keep their home. The result of ridding themselves of assets and reducing income is to need housing assistance - further crowding the - further crowding the minimal subsidized housing supply.
4. These problems discourage individuals from saving for retirement.

Please vote YES on SB 20-033 to keep people with significant disabilities over the age of 65, out of poverty.

The following organizations have pledged their support for this change:

- ◆AARP of Colorado ◆Accent on Independence LLC ◆Atlantis Community, Inc. ◆ARC of Adams County ◆
- ◆Arc of Arapahoe & Douglas Counties ◆Arc of Aurora ◆Arc of Colorado ◆Arc of Larimer County ◆
- ◆Arc of Southwest Colorado ◆Center for People with Disabilities ◆Chanda Plan Foundation ◆
- ◆Civil Rights Education and Enforcement Center ◆Colorado Consumer Health Initiative ◆
- ◆Colorado Cross-Disability Coalition ◆Colorado Senior Lobby ◆
- ◆Craig Hospital ◆Denver Foundation ◆Disabled Resource Services ◆Disability Law Colorado ◆
- ◆Front Range Home Care Services ◆The Independence Center ◆

NOTHING ABOUT us, WITHOUT us...EVER!



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