

Regarding proposal for SB 279 an Act Waiving Asset Limits for Working Persons with Disability

Imagine awakening in the morning after a sleepless night tossing and turning because of pain. Anxiety builds as you think of how you will be able to get through the day much less be a bright-eyed employee ready to do the tasks of your job. This is how many people with disabilities feel. You see it is not only the person in the wheelchair that is considered disabled, but the many classified with invisible disabilities. People with diagnoses like depression, fatigue syndromes, MS, Lupus and anxiety.....there are so many. These illnesses can't be seen, yet they can qualify as a disability. Now think of how some of these people make a choice. They decide that they want to remain in the workplace because they have a lot to offer, but recognize the challenges. These are the people in the Working Disabled Program. I am passionate in believing persons with disabilities deserve as much support to be successful in their endeavors as possible. Today you will review the possibility of making a change in the Working Disabled Program allowing assets to be waived. It would be an important step in providing a safety net for persons participating in the Program.

The Working Disabled Program eligibility should not be based upon finances, but medical care need and vulnerability. It is my understanding that the purpose of the Working Disabled Program is to provide support, protection and medical insurance to persons with disabilities, who may otherwise be unable to function in the workplace. With disability status, an employee is able to make requests for accommodations and is covered by the Americans with Disabilities Act. This program provides an innovative opportunity to those with disabilities to integrate back into a very critical aspect of life.....works.

People with disabilities, who are able to work, are sometimes provided with health insurance at their place of employment. These health plans are commercial health plans. Commercial medical insurance companies are profit driven and seek any and every opportunity to deny coverage. The recent change with the Affordable Care Act has further restricted benefits by shrinking the covered diagnostic and treatment codes. What does this mean to working disabled?

It means holding your breath every time your employer changes medical insurance companies. It means treatment may be deemed not medically necessary according to their contract. Med Connect (Medicaid) is invaluable to a person with disabilities. The State of Connecticut values life in a different way by recognizing the medical needs of its charges. The State of Connecticut holds itself to a higher standard of care.

I therefore offer for your consideration that the Working Disabled Program should not assess qualification by assets, but by disability status. I stress the need for those with disabilities to save for emergencies and future care. Like other Connecticut residents, those with disabilities may have children that need braces on their teeth and want to attend college. The \$10,000 of current allowable assets would be gone quickly by the need of a new roof. They should be able to save and prepare for what is ahead. You may say where does the State of Connecticut draw the line during these times of financial crunch? I think that there is a way to avoid any additional debt.

What if by meeting all other criteria for the Working Disabled Program other than assets and possibly earnings, based upon earning, a structure of premiums is set up. This way if a person in the Working Disabled Program is offered Med Connect as a secondary policy, they have the option to accept it for a premium based upon income and/or assets. It would be a sliding scale. There would no longer be fear of losing Med Connect as a secondary insurance. Seeing that the primary medical coverage through work covers many medical needs, it should not be a big burden on Med Connect. The premiums might even be more profitable than the actual cost for services.

Please consider that persons with disabilities in the Working Disabled Program are meeting so many challenges. They could be sitting home collecting disability, but chose to make a more productive life as much as possible. Being disabled is like having two jobs. One job is employment and the other is navigating the medical care system to be able to work. Please take away stress by reassessing the need for security for those in the Working Disabled Program. Should this change come to fruition everyone will win?

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