

Medical Assistance for Workers with Disabilities (MAWD)

Overview

Many South Dakotans with disabilities want to work. However, individuals with disabilities continue to have high rates of unemployment and experience significant barriers to employment. One of the most commonly cited barriers to employment is the fear of losing healthcare coverage.

In the traditional Medicaid program, if an enrollee earns too much money or saves too much money, he or she becomes ineligible for the program and loses healthcare coverage. This is obviously a disincentive for people with disabilities to return to work or remain working.

However, South Dakota has implemented a work incentive called Medical Assistance for Workers with Disabilities (MAWD) to help address this barrier to employment.

What is Medical Assistance for Workers with Disabilities (MAWD)?

MAWD is a change to the traditional Medicaid system that extends healthcare coverage to working South Dakotans with disabilities whose income and assets would otherwise make them ineligible. It “de-links” disability from earnings, and provides an incentive for people with disabilities to work. It provides an opportunity for people to not have to continue to choose between maintaining needed healthcare coverage or becoming independent and productive through employment.

What are the Advantages of MAWD?

MAWD allows enrollees in the program to earn more money and save more of their earnings than traditional Medicaid limits allow. People can work and retain their Medicaid healthcare coverage.

Medical Assistance for Workers with Disabilities (MAWD)

What are the Eligibility Requirements for MAWD?

To be eligible for the MAWD program, a person must be employed, have a significant disability, have countable resources less than \$8,000, and have less than \$694 in monthly unearned income. Unearned income is income not earned from your job or business, such as SSDI or VA benefits.

Who Do I Contact to Learn More About or to Apply for MAWD?

- **local Department of Social Services office**
1-877-999-5612 or <http://dss.sd.gov/offices>
- **local Division of Rehabilitation Services office**
<http://dhs.sd.gov/drs/vocrehab/vr.aspx>
- **local Division of Service to the Blind and Visually Impaired office**
<http://dhs.sd.gov/sbvi/address.aspx>

A publication of the Freedom To Work Project, affiliated with the Black Hills Special Services Cooperative and South Dakota Coalition of Citizens with Disabilities. Freedom To Work is a program of the State of South Dakota through the Department of Human Services, Division of Rehabilitation Services. Funding is provided through the Centers for Medicare and Medicaid Services. Grant # P-91485/8