



## Enable Work: A Necessary Upgrade to Medicaid for Workers with Disabilities (MWD)

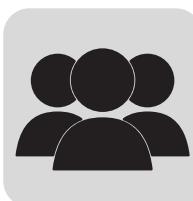
### Enable Work

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### Medicaid for Workers with Disabilities (MWD)

The Enable Work Program would allow workers with disabilities to earn more income without the risk of losing basic Medicaid-funded services.

A program that enables individuals with significant disabilities to engage in competitive employment, earn income exceeding the Independent Care Waiver Program income limit, and retain their Medicaid eligibility.



This program essentially caps the earnings for people with disabilities at a particular level. If they earn more than that amount, they lose access to these essential Medicaid-funded services.

Our current MWD program provides access to essential Medicaid services for people with disabilities, such as personal care assistants and durable medical equipment only if they are below a certain income level.

**Let's EMPOWER Our Workforce, Not Limit Their Potential.  
Let's Not Force Georgia Workers to Choose Between Healthcare and Work.**

# ENABLE WORK

## Data

The Social Security Administration projects that in 2026, the monthly Supplemental Security Income (SSI) will be \$990, totaling \$11,880 annually. For individuals receiving Personal Assistance Services (PAS), the monthly

income limit is set at \$2,970, resulting in a maximum annual income allowance amount of \$35,640. This total encompasses both earned wages and disability benefits for which individuals qualify. Should their income surpass the maximum threshold, they jeopardize their eligibility for the Independent Care Waiver (ICWP) managed by the Department of Community Health, which funds the expenses associated with their PAS.

## Challenges

The situation presents a financial dilemma for individuals seeking equitable employment; they must decide between staying unemployed or underemployed to maintain essential personal supports for their survival.

This figure is considerably less than the median household income of \$71,355 reported for Georgia in the U.S. Census Bureau's American Community Survey Five-Year Estimates. The difference between Georgia's median salary and the ICWP cap is disproportionately lower by \$35,715.

Imagine earning a bachelor's degree or PhD; being told what you are allowed to earn annually. The dilemma results in the individual missing valuable opportunities for both personal and professional growth, while Georgia forgoes tax revenue that could be generated by workers with disabilities when they are able to perform at their full capacity.

## Solution

The Statewide Independent Living Council of Georgia (SILCGA) is advocating to replace the Georgia Medicaid for Workers with Disabilities (GMWD) program with Enable Work. A program that enables individuals with significant disabilities to engage in competitive employment, earn income exceeding the Independent Care Waiver Program income limit, and retain their Medicaid eligibility. Participants of the Georgia Enable Work

Program may be required to pay a monthly premium. The premium amount is based on the total countable income for the individual. To qualify, individuals must have a permanent disability necessitating at least 30 hours PAS per week, in addition to seeking competitive employment.