

# MAPP Has Changed!

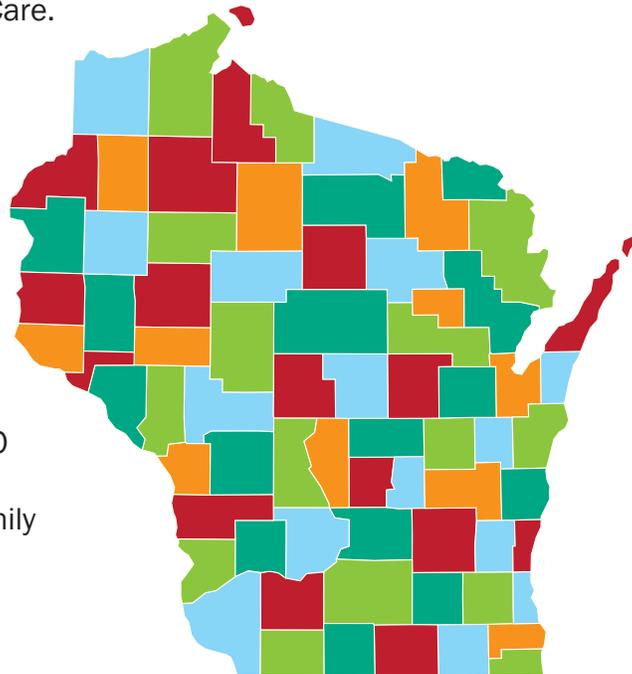
## Lower Premiums, More Opportunity!

The Medicaid Purchase Plan (MAPP) is a State of Wisconsin Medicaid program for people with disabilities who are working or planning to work. MAPP lets you earn and save more while providing access to comprehensive health insurance coverage and Long-Term Care.

### How is MAPP different than other Medicaid programs?

Under the Medicaid Purchase Plan (MAPP), applicants:

- Receive the full health benefits offered through the Wisconsin Medicaid Program.
- Can earn more income without losing health care coverage.
- Have a \$15,000 asset limit.
- May save up to half of their gross annual earnings in an Independence Account that won't count for the \$15,000 asset limit.
- Are financially eligible for Medicaid Long-Term Care (Family Care or IRIS) with no cost-share.



### MAPP Eligibility

To be eligible for MAPP, you must:

- Have a disability determination from the Disability Determination Bureau,
- Live in Wisconsin,
- Be at least 18 years old (no maximum age limit),
- Meet the work requirement (see reverse side for more information),
- Have less than \$15,000 in countable assets excluding 1 home and 1 vehicle,
- Have countable monthly income less than 250% of the Federal Poverty Level for the group size (applicant + spouse + dependent children). Only half of someone's earned income is counted plus unearned income. Additional deductions may apply. The current federal poverty level amounts can be found on the DHS website <https://www.dhs.wisconsin.gov/medicaid/fpl.htm>

### MAPP Premiums

A MAPP member will pay a modest premium when their gross monthly income is over \$1,073.33 (100% of the Federal Poverty Level in 2021). A MAPP member will pay a minimum premium of \$25 per month plus approximately 3% of their gross income that is above 100% of the FPL.

For example: Jimmy has a Social Security Disability Insurance (SSDI) payment of \$1,300 each month and earns \$600 at his job. His gross monthly income (SSDI + earnings) is \$1,900. Jimmy's estimated MAPP premium is \$49 per month. With MAPP, Jimmy has full Medicaid coverage and continued financial eligibility for Long-Term Care with no additional cost-share.

## **MAPP Work Requirements**

MAPP is for people with disabilities who want to work and keep their Medicaid benefits. You can meet the work requirement if you receive wages from an employer, are self-employed, or have an informal work arrangement with someone you know.

- If you are in the process of looking for employment, it is possible to meet the work requirement for up to 12 months by enrolling in the Health and Employment Counseling (HEC) Program.
- If you are self-employed, it is not required that your business makes a profit, just that it generates some compensation at least once in a calendar month.
- Loans, gifts, awards, prizes, and reimbursement for expenses do not count as compensation for MAPP.
- Informal work arrangements must be regular and compensated at an equivalent of the minimum wage.

## **Independence Accounts**

MAPP participants can establish Independence Accounts to save more than the \$15,000 asset limit. Someone can save up to 50% of their gross annual earnings in an Independence Account. The funds set aside in such an account are not counted as assets for MAPP or any other Medicaid programs.

You can only exclude assets in an Independence Account after becoming eligible for MAPP and registering the account through the Income Maintenance Consortium. The assets you have at eligibility will continue to count as assets.

## **Where can I find out more?**

You can apply for MAPP through your local Income Maintenance Consortium.

<https://www.dhs.wisconsin.gov/forwardhealth/imagency/index.htm>

If you need assistance applying for MAPP or have more questions about whether you may be eligible or your possible premium amount, you can contact your local Aging and Disability Resource Center (ADRC) to be connected with someone who can help. <https://www.dhs.wisconsin.gov/adrc/index.htm>

You can watch a webinar recorded in June 2021 about changes to MAPP. Megan Koch with Employment Resources, Inc. and self-advocate David Pinno provide an excellent overview.

<https://www.youtube.com/watch?v=v2CUBlj3490&t=14s>



This project was supported, in part by grant number 2001WISCDD-00, from the U.S. Administration for Community Living, Department of Health and Human Services, Washington, D.C. 20201. Grantees undertaking projects with government sponsorship are encouraged to express freely their findings and conclusions. Points of view or opinions do not, therefore, necessarily represent official ACL policy.