



**COLORADO  
CROSS-DISABILITY  
COALITION**

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## **Please vote no on SB 18-214**

SB 214 is a draconian bill that puts both a work requirement and 5-year lifetime limit on Medicaid. The purpose of this is to require so called "able-bodied" people to work. If they cannot find a job they would be required to volunteer. While this is not supposed to be about people with disabilities, it will hurt many of us as described below. However, CCDC opposes this bill on moral grounds. People with disabilities know all too well that punitive rules around work only deepen unemployment by having fear and punishment associated with employment. This bill will discourage people from using the successful Medicaid Buy-In for Working Adults because once one works ones way off of disability income they will be subject to the five-year ban.

While people with significant disabilities make employment decisions based on our ability to keep Medicaid, people without disabilities or with milder disabilities do not. Most are not working because they cannot: Reasons vary and include but are not limited to:

- Living in rural areas where there are not enough varied jobs
- Victims of poor education and the kind of jobs they can do no longer exist.
- Caregiving responsibilities for elderly parents, disabled spouses or disabled adult children (or disabled children over 5)
- Not able to get enough hours at a job they have or not able to prove they are working because they are self-employed but not yet earning a salary
- Waiting or in process of applying for disability income, which is a brutal process that can last years. The biggest delay is not having new medical records or recent information. This will prolong that process, forcing these individuals to use the emergency departments and rely on state only programs like Aid to Needy Disabled.

This bill will also require monthly eligibility reporting. The system already has a hard time with annual reporting. This will be a huge burden on everyone.

Decades of failed work incentive programs for people with disabilities show that taking away benefits to incent work has the opposite result. If we want to get more people working and out of poverty, there are better ways to do this. If we want to incentivize employment, lets' first perfect the administration of the Medicaid Buy-In for Working Adults with Disabilities which is a voluntary program, where we work and happily pay premiums. There are a few policy and

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administrative issues with this program that need to be remedied before we expand anything related to employment with Medicaid. All of us who are lucky enough to have work, especially paid work, should know that while work is hard, there is a lot of satisfaction that comes from work. Let's stop assuming that our fellow citizens are so different from us and that they need to be punished into work.

Some have said they want to preserve Medicaid for the "most vulnerable" and those whose lives depend on Medicaid. The membership of CCDC fit here. We represent people with the most significant disabilities, great health disparities, and lowest incomes. We do not think this will help us, in fact we think this will hurt us.

Medicaid has actually gotten better for people with disabilities because of the expansion in the following ways:

- 1) There are more doctors. Because so many more people have Medicaid there are more providers in general and less stigma. It is too big of a part of the health care system for most providers to refuse to accept Medicaid.
- 2) The accountable care collaborative has created a lot of incentive to improve primary care. There has been interest in disability competent care as part of this. Without the large numbers of others coming onto Medicaid, we would not have had this resource.
- 3) Because of the hospital provider fee we have the Medicaid Buy-In for working adults with disabilities and children with disabilities. Without the expansion no one would ever have fought for the provider fee if it was just for us.
- 4) Our family caregivers and some of our attendants have been able to get Medicaid under the expansion program.
- 5) Because there are so many more clients, the state has done more work on trying to make the notices clearer (yes they have a long way to go but when it was just us no one even tried) and there is more overall interest in improving the administration of the program.

In closing, even if all issues related to disability were somehow fixed (which we think is impossible) we would still oppose the bill. As people that rely on Medicaid it is hurtful to always be thought of as criminals, or bad people out for a free ride. Since some of the disabled have been allowed to work, after decades of punitive policy, almost 10,000 of us have enrolled. The percent of us that have full time, year round work went up 3% from 2014-2016 from 26-29%. This shows that positive supports are the way to go. Please know that as Medicaid clients we are not out to cheat the system. We just want to survive.

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