

# Employed Individuals with Disabilities: Medical Assistance for Workers

**Do you have a disability and work for pay?  
Do you need Medical Assistance?**



**The Employed Individuals with Disabilities (EID) Program** offers Medical Assistance (Medicaid) coverage to Marylanders with disabilities who work for pay and who meet certain eligibility requirements. The EID program provides full fee-for-service Medical Assistance coverage and wrap-around services for those with other health insurance or Medicare.

## Medical Assistance under the EID program:

- Covers most medical services for individuals who have no other health insurance, including some services that people with disabilities need, but other health insurance rarely covers.
- Saves individuals with Medicare \$1,000 - \$12,000 a year by covering Medicare premiums, deductibles and co-insurance. They can keep Medicare, but pay much less.
- Supplements private insurance, paying for services that other insurance does not cover such as personal care, some psychiatric rehabilitation services, and transportation to and from services covered by Medical Assistance.

## How much will it cost?

- Premiums are based on income and range from \$0 to \$55 per month. The savings on out-of-pocket medical costs usually far outweigh the premiums.

## Who is eligible?

Marylanders with disabilities who meet all of the following criteria:

- Have a disability that meets Social Security's medical standards
- Are 18-64 years old.
- Are employed or self-employed.
- Are under the income limit – as high as \$66,000 a year if single, as high as \$88,440 a year if married.
- Meet resource (asset) limit – \$10,000. Examples of resources are bank accounts, stocks, investments, some types of life insurance, some retirement accounts, and some property. Assets that DO NOT COUNT toward the resource limit include the individual's primary residence, personal vehicles and certain retirement accounts.

## How long does it last?

It can continue until your 65<sup>th</sup> birthday, if you stay eligible. You need to reapply every six months.

## To find out more information or apply:

Call 443-514-5034 or 1-800-637-4113 (voice or TTY) or send an email to [eid@mdod.state.md.us](mailto:eid@mdod.state.md.us). Applications can be completed over the phone.

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