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Expanding Utilization of the Medicaid Buy-In for Working People with Disabilities in New York State

An Analysis of Potential Eligibles in the NYS Population

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Many people with significant disabilities are unable to obtain employer-funded private health insurance that provides coverage comparable to Medicaid. The fear of losing Medicaid and/or Medicare is one of the greatest barriers keeping individuals with disabilities from maximizing their employment, earnings potential, and independence. For many Social Security Disability Insurance (SSDI) and Supplemental Security Income (SSI) beneficiaries, the risk of losing health care through work activity is a greater work disincentive than the risk of losing cash benefits through work activity.

The Medicaid Buy-In Program

Congress created the Medicaid Buy-In option in section 4733 of the Balanced Budget Act of 1997, and enhanced this option through the Ticket to Work and Work Incentives Improvement Act of 1999. By authorizing states to offer Buy-In programs, these landmark pieces of legislation created an opportunity for states to develop comprehensive work incentives that encourage people with disabilities to work or increase their levels of work, thereby reducing or eliminating their dependency on cash SSDI or SSI benefits. New York implemented the Medicaid Buy-In for Working People with Disabilities (MBI-WPD) in 2003, after it was adopted by the New York State legislature and signed by Governor Pataki on January 16, 2002. In 2009, individuals who meet the SSA disability standard and have net incomes at or below 250 percent of the federal poverty level and non-exempt resources in 2009 at or below \$13,800 can qualify for the MBI-WPD program. Because SSI-related earned income exclusions are used to determine net income in the Buy-In program, this means that an individual could be eligible for the program in 2009 with annual income as high as \$55,188.

During fiscal year 2006-2007, New York had 5,666 individuals enrolled and active in the MBI-WPD program. A satisfaction survey conducted in December 2005 (DOH, 2005), found that participants were largely single white males and females in their forties and fifties with a high school education or less, employed by others (not self-employed) mainly in sales, maintenance and health-related fields. Most important, the survey found that 69% of respondents felt that the program was important in helping them to work and almost three-quarters left the program satisfied their health care needs.

The survey conducted by the NYS Department of Health documented the MBI-WPD success with its goal of removing a major barrier to employment for New Yorkers with disabilities--alleviating the fear of losing health care benefits. The survey clearly identify several areas for improvement though, including: strategic outreach to multicultural populations; increased MBI-WPD training for outreach; customizing marketing and accessible application materials; and, other objectives addressed by the New York Makes Work Pay Initiative. Ensuring that all New Yorkers with disabilities are aware and have knowledge of this important health insurance option is critical to the success of this program. Toward that end, this brief describes the potential New York State population with disabilities that could be potentially eligible for participation in the MBI-WPD. The analysis is provided at both the state level as well as by the counties in the seven primary Work Incentive Planning and Assistance (WIPA) regions established by the Social Security Administration.

The American Community Survey

The data used to identify this group were taken from the American Community Survey (ACS), an ongoing annual Census Bureau survey designed to collect the same information as the Decennial Census long form on an annual basis. ACS provides the most accurate, up to date data about America's communities that community leaders and policy makers need every year, rather than every ten years.

In the ACS, disability is defined as "a long-lasting physical, mental, or emotional condition. This condition can make it difficult for a person to do activities such as walking, climbing stairs, dressing, bathing, learning, or remembering (*question asked of persons ages 5 years old and older*). This condition can also impede a person from being able to go outside the home alone or to work at a job or business (*asked of persons ages 15 years old and older*)."

Of the approximately 12,367,900 persons ages 16-64 living in New York state, about 10.8%, or 1,341,900 people, have a disability according to the ACS .

The ACS asks questions to differentiate between six types of disability. Of all people who report any disability, 57.6% (772,900) report more than one disability type.

Type	Definition(Question asked on ACS to Determine Disability)	% of NY Pop.	# of People
Sensory Disability	<i>"Does this person have any of the following long-lasting conditions (a) blindness, deafness, or a severe vision or hearing impairment..."</i>	2.2%	268,200
Physical Disability	<i>"Does this person have any of the following long-lasting conditions (b) a condition that substantially limits one or more basic physical activities, such as walking, climbing stairs, reaching, lifting, or carrying".</i>	6.5%	800,300
Mental Disability	<i>"Because of a physical, mental, or emotional condition lasting 6 months or more, does this person have any difficulty in doing any of the following activities: (a) learning, remembering, or concentrating ..."</i>	3.9%	484,800
Self-Care Disability	<i>"Because of a physical, mental, or emotional condition lasting 6 months or more, does this person have any difficulty in doing any of the following activities: (b) dressing, bathing, or getting around inside the home..."</i>	1.8%	223,400
Go-Outside Home disability	<i>"Because of a physical, mental, or emotional condition lasting 6 months or more, does this person have any difficulty in doing any of the following activities: (a.) Going outside the home alone to shop or visit a doctor's office?"</i>	2.8%	347,500
Employment Disability	<i>"Because of a physical, mental, or emotional condition lasting 6 months or more, does this person have any difficulty in doing any of the following activities: (b.) Working at a job or business?"</i>	6.3%	780,300

¹In order to provide adequate sample size for analysis all estimates in this report are based on the three year (2005-2007) ACS Public Use Micro Sample (PUMS).

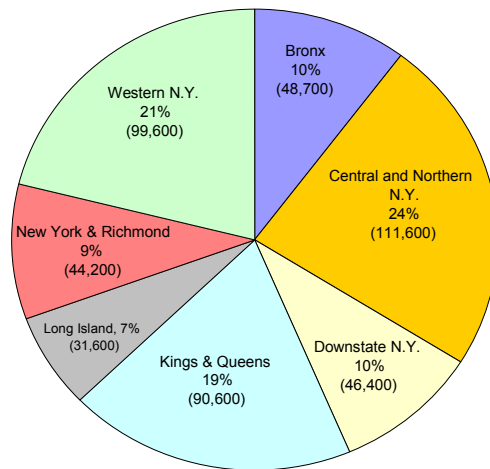
Identifying the Population of Potential Eligibles for the MBI-WPD

To identify the New York population with a disability who may be eligible for the MBI-WPD program, we used ACS data to find the population who met the following criteria: persons ages 16-64 with a disability who are U.S citizens, are not SSI beneficiaries, and live in households at 250% or less of the poverty level

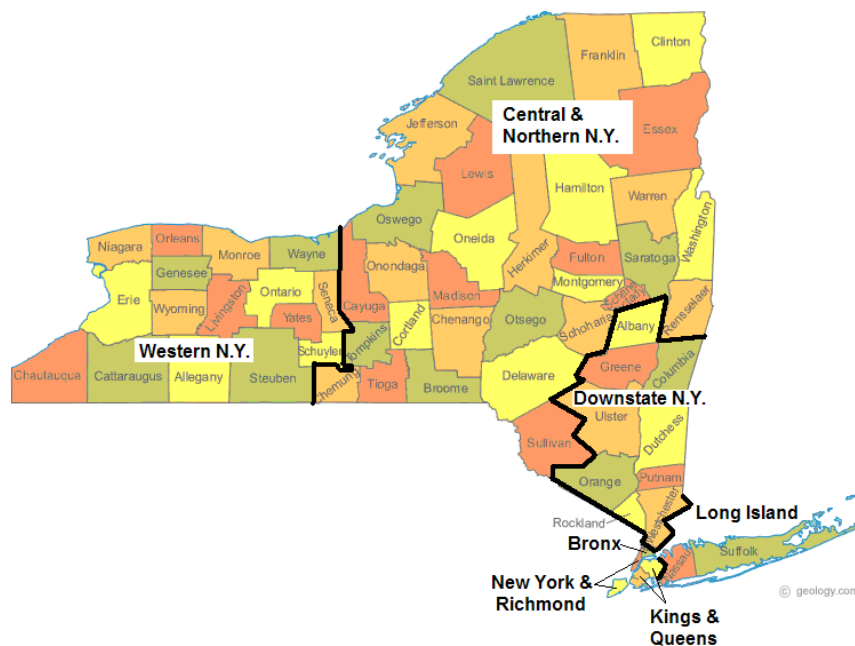
Limitations: Note that the MBI criteria regarding asset limits is not available and it is unknown how well the ACS self reports of disability align with SSA's disability criteria.

Altogether, 35.2% of the 1,341,900 persons ages 16-64 with disabilities living in New York State (about 472,700 people) fulfill all of the MBI-WPD criteria above. The chart below shows how the potential MBI-WPD population is distributed across the seven different WIPA office areas along with a map showing the counties included in each of the WIPA office areas. The Central and Northern N.Y. WIPA office account for almost a quarter of the potential MBI-WPD population with both the Kings & Queens and the Western N.Y. office accounting for about 20 percent each.

Distribution of potential MBI-WPD population by WIPA office area

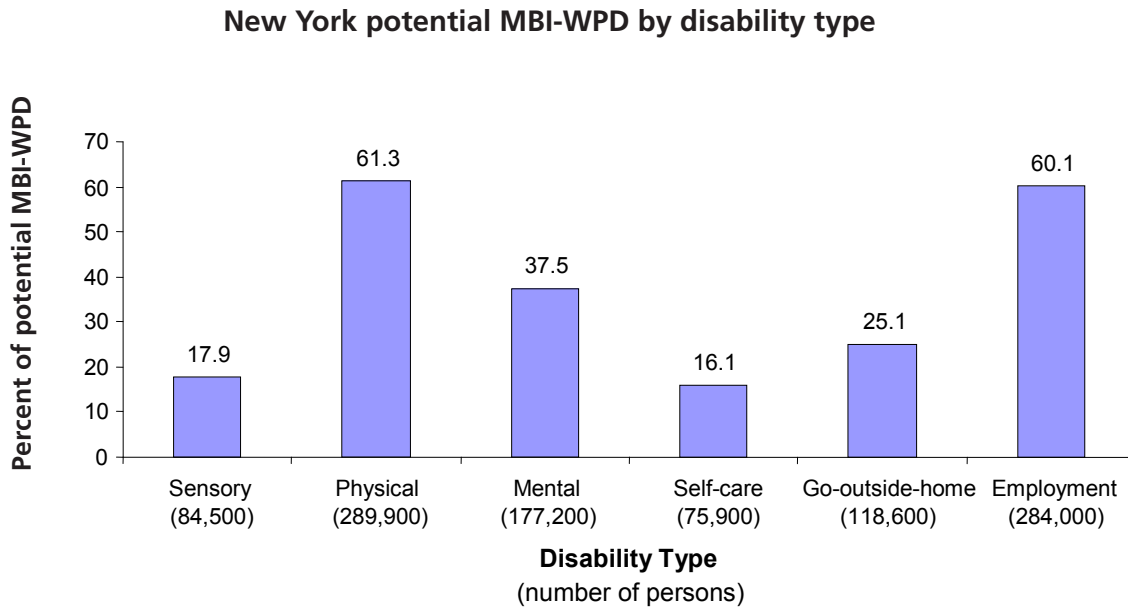


New York Work Incentives Planning and Assistance (WIPA) office coverage areas



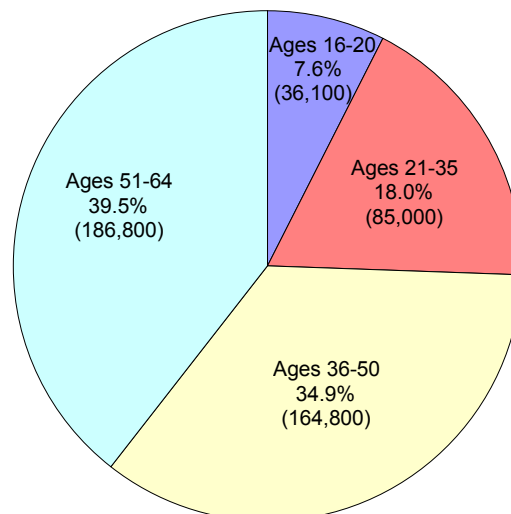
Characteristics of the potential Medicaid By-In population with disabilities

The following are the characteristics of the potential MBI-WPD identified above. Note that as 59.2% (279,700) reported more than one disability type, the total will add up to more than 100%. The chart below shows the different disability types reported by this population.



Gender & Age: Slightly more than half of this population are women (54%, 255,200) while men account for 46% (217,500). Most of the population is older, with three quarters falling between the ages of 36 and 64, nearly 40% are between the ages of 51 and 64.

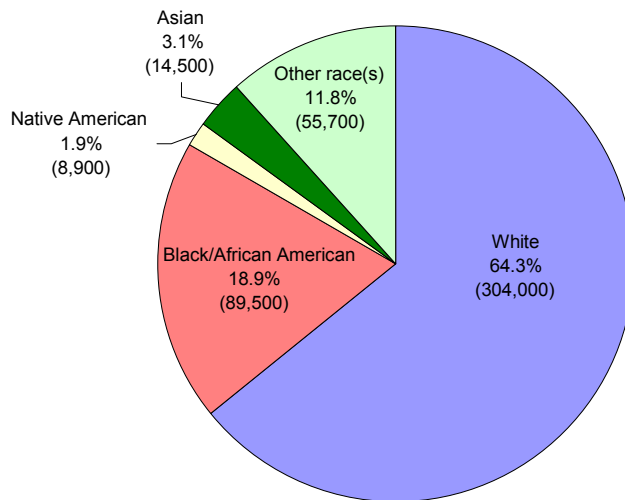
New York potential MBI-WPD by age group



Race and ethnicity: About two thirds of the potential MBI-WPD are white, and one in six are black/African American. Approximately 3.8% are Asian, and Native Americans account for about 1%. The remaining 12% are other races or combination of races. Although small, the Native American population is of special interest as the disability rate is nearly 25%, so their MBI-WPD proportion is significantly higher than any of the other racial groups. The Native American population we identify in this report includes persons who identified their race only as Native American along with those who identified themselves as Native American in combination with some other race. Analysis of the data show this group to be very similar to the Native American alone population, with equally high disability and poverty rates.

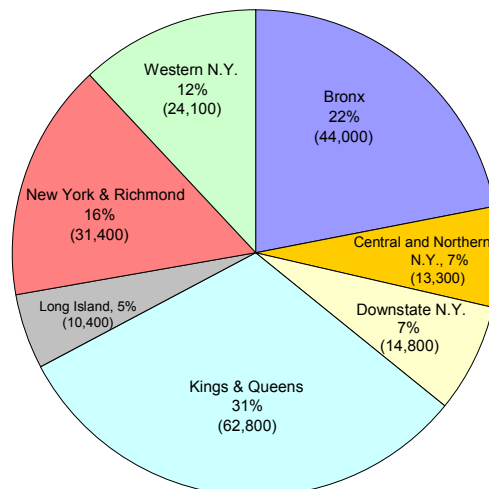
A large proportion of the potential MBI-WPD population in New York, nearly one in five (18.7%, 88,500), are Hispanic or Latino in origin.

New York potential MBI-WPD by race



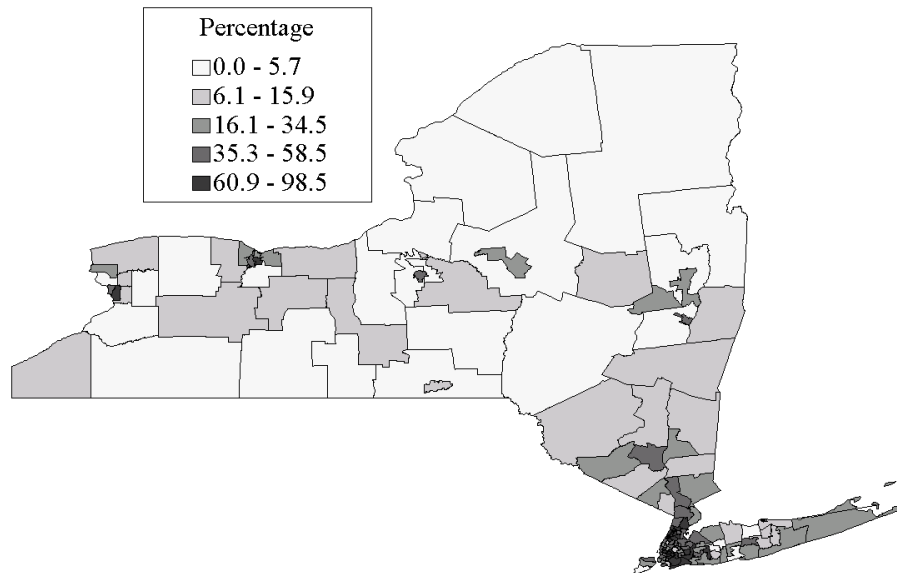
Minority population: Overall, nearly half of the potential MBI-WPD population in New York (42.5%), or 200,700 of the total 472,700 are minorities (non-white and/or of Hispanic/Latino origin). As is shown in the following pie chart, the distribution of the minority population varies significantly by WIPA office area, with Kings and Queens and the Bronx accounting for over half the total potential MBI-WPD minority population.

Distribution of potential MBI-WPD minority population by WIPA office area



The map shown below shows the distribution of the potential MBI-WPD minority population in greater detail. The minority population (darker shading) is clearly focused in the NYC area, but several central and western New York areas also have concentrations of potential MBI-WPD minorities.

Minorities as a percentage of the potential MBI-WPD within PUMA* areas



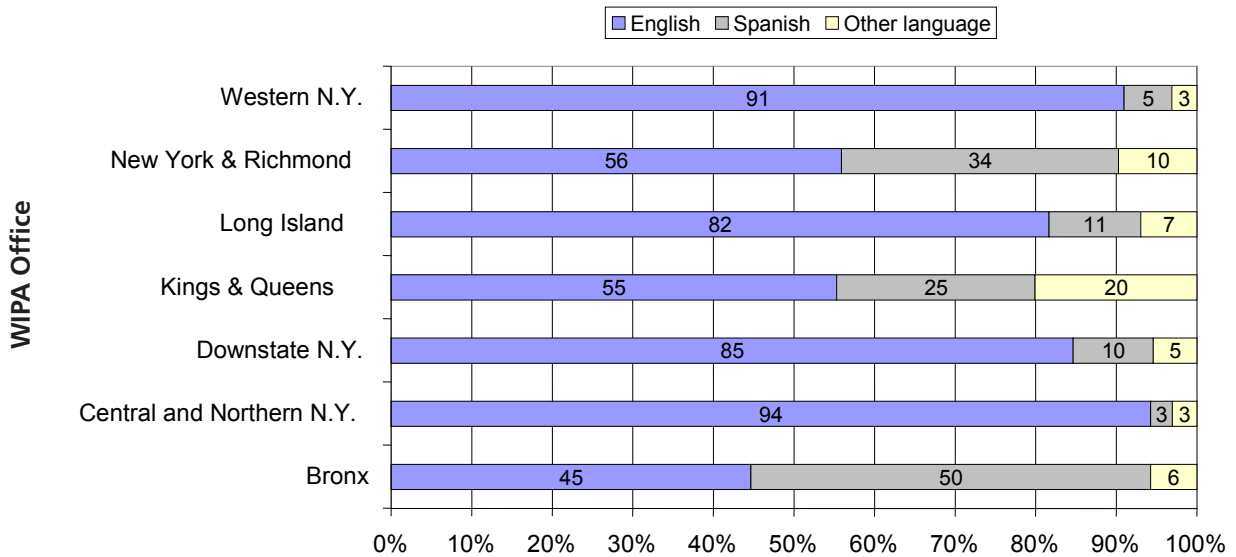
Source: Cornell Stats RRTC, based on ACS 2005-2007 data.
www.DisabilityStatistics.org

* A Public Use Microdata Area (PUMA) is the lowest-level, most detailed geographic reporting area available in the ACS. A PUMA is a geographic area typically defined by the state that contains a total population of at least 100,000 people. Typically rural PUMAs are based on county lines or combinations of smaller counties, while urban PUMAs are often based on city boundaries, census tracts or metropolitan areas. For more information see: http://www.census.gov/geo/puma/puma_guide.pdf.

Language: It will be important to identify the languages typically spoken by these potential MBI-WPD participants in order to successfully communicate with this audience. Although three quarters speak English at home, a significant proportion (16.7%, 78,900) speak Spanish and 7.7% speak other languages. Note that the profile of languages spoken at home varies greatly by the WIPA office area, as can be seen in the chart below. About half of the potential MBI-WPD population living in the Bronx, Kings and Queens, and New York and Richmond speak languages other than English at home. In the Bronx more people speak Spanish at home (49.7%) than speak English (44.7%) while 94% in Central and Northern NY speak English. Slightly more than one third of the potential MBI-WPD population in New York and Richmond County speak Spanish, as do a quarter of those in Kings and Queens Counties. Altogether 92.3% of the potential MBI-WPD population speak either Spanish or English.

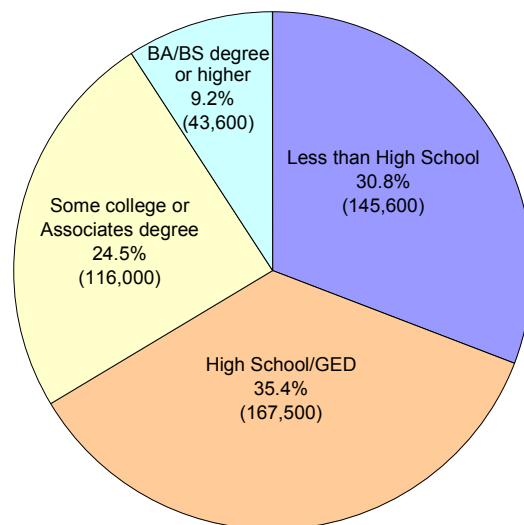
The remaining 7.7% includes a wide array of different languages, but any single language is spoken by less than 1% of the population. Even at the WIPA office level only small sub-populations (less than 3%) speak any other individual language. Kings and Queen Counties are the most linguistically diverse, with 20 percent speaking a language other than English or Spanish. These languages include: Russian (2.3%) Yiddish (1.7%), Chinese (1.3%) and Cantonese (0.8%). Italian is spoken by approximately 1% of the potential MBI-WPD population in Kings and Queens, New York & Richmond counties and Long Island.

Language spoken at home by potential MBI-WPD by WIPA office area



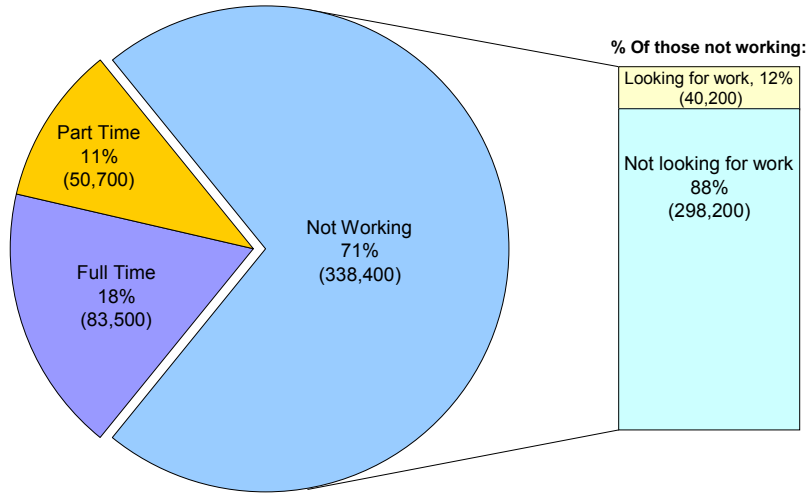
Educational attainment: About a third of the total New York MBI-WPD have less than a high school degree and another third are high school graduates or have a GED. Approximately a quarter have some college or an associate’s degree, while one in ten have a bachelor’s degree or higher.

New York potential MBI-WPD by education attainment



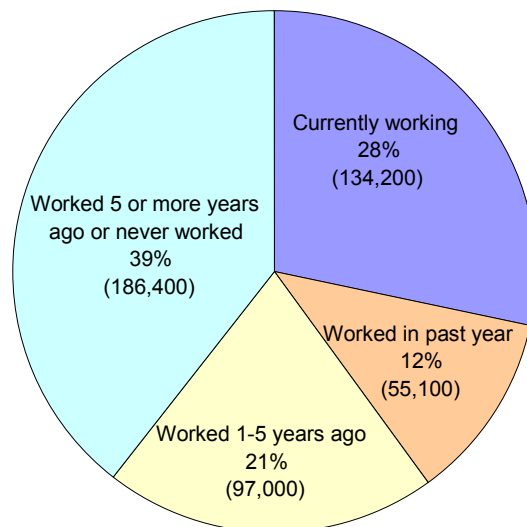
Current employment status: Slightly more than a quarter of the potential MBI-WPD population are currently employed. Approximately 18% of the MBI-WPD are working full time (35 hours a week or more) and 11% are working part time. About 2.5% (3,200) are self employed either full or part time. Of those persons not currently working, 12% (40,200) are looking for work.

New York potential MBI-WPD by employment status



Employment history: As noted above, slightly more than a quarter of the potential MBI-WPD are currently employed. About 12% worked in the past year, with one in five having worked sometime in the previous one to five years. The remainder, 39%, last worked five or more years ago or have never worked.

New York potential MBI-WPD employment history



Conclusion

Identifying the potential population of New Yorkers with disabilities who might be eligible for participation in the MBI-WPD and understanding their unique set of characteristics is a critical step in supporting the program in recognizing its full potential. Data variables and characteristics identified in this report provide essential demographics that will guide strategic marketing and recruitment efforts in specific geographic regions—recognizing the unique cultural composition and make-up of New York State.

References

Department of Health. (2005). Medicaid Buy-In for Working People with Disabilities (MBI-PWD) Satisfaction Survey. New York State Department of Health, Office of Health Insurance Programs, Division of Coverage and Enrollment: Albany, NY.

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www.NYMakesWorkPay.org

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Partnering Organizations

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