



November 12, 2024

The Honorable Ron Wyden  
Chair  
Senate Finance Committee  
221 Dirksen Senate Office Building  
Washington, DC 20510

The Honorable Mike Crapo  
Ranking Member  
Senate Finance Committee  
239 Dirksen Senate Office Building  
Washington, DC 20510

**RE: *Support for S. 5070, the Ensuring Access to Medicaid Buy-In Programs Act***

Dear Chair Wyden and Ranking Member Crapo:

The undersigned members of the Consortium for Constituents with Disabilities (CCD) Long Term Services and Supports (LTSS) Task Force write in support of S. 5070, the bipartisan legislation that will ensure workers with disabilities can maintain their employment without jeopardizing access to critical Medicaid services. CCD is the largest coalition of national organizations working together to advocate for federal public policy that ensures the self-determination, independence, empowerment, integration, and inclusion of children and adults with disabilities in all aspects of society, free from racism, ableism, sexism, and xenophobia, as well as LGBTQ+ based discrimination and religious intolerance.

People with disabilities utilize Medicaid to access a broad range of services, from primary medical care to long-term services and supports that enable them to live full and independent lives in their homes and communities. Without access to these life-sustaining services, people with disabilities relying on these crucial services are at increased risk of hospitalization or institutionalization. Unfortunately, many people who would most benefit from community-based services face unnecessary restrictions that prevent them from becoming or remaining Medicaid-eligible.

In 1999, Congress sought to address one of these barriers through passage of the Ticket to Work and Work Incentives Improvement Act, which allowed states to cover working people with disabilities in Medicaid, even when their wages would otherwise make them ineligible. The Medicaid Buy-In program, which is utilized by a majority of states, allows people with disabilities to work and earn above the state's income or asset limitations and receive Medicaid coverage by buying into the program through monthly premiums. However, the federal statute's requirement that individuals must be between the ages of 16 to 64 to be eligible for a

state Medicaid Buy-In program unduly forces workers who are 65 and older out of the workforce.

S. 5070 would make improvements to the Medicaid Buy-In program by removing the age limit and ensuring people with disabilities can work beyond age 64 and remain eligible for Medicaid. This legislation is necessary to ensure those who want to continue working may do so without sacrificing their ability to receive critical health care and home and community-based support. It would further allow individuals to maintain their independence and autonomy, while enabling states to preserve flexibility in providing Medicaid coverage.

Congress has the opportunity to remove the age restriction on the Medicaid Buy-In program and ensure workers with disabilities have a pathway to achieving financial independence, no matter their age. We urge this committee to support S. 5070.

Sincerely,

Access Ready Inc.  
Allies for Independence  
American Association of People with Disabilities  
American Association on Health and Disability  
American Network of Community Options and Resources (ANCOR)  
Amputee Coalition  
Association of People Supporting Employment First (APSE)  
Association of University Centers on Disabilities  
Autism Society of America  
Autism Speaks  
Autistic Self Advocacy Network  
Autistic Women & Nonbinary Network  
Bazelon Center for Mental Health Law  
Caring Across Generations  
Center for Medicare Advocacy  
Communication 4 ALL  
Cure SMA  
Disability Belongs  
Disability Rights Education and Defense Fund (DREDF)  
Epilepsy Foundation of America  
Justice in Aging  
Lakeshore Foundation  
Muscular Dystrophy Association  
National Association of Councils on Developmental Disabilities  
National Center for Parent Leadership, Advocacy, and Community Empowerment (National PLACE)  
National Disability Institute  
National Disability Rights Network (NDRN)

National Down Syndrome Congress  
National Health Law Program  
National Multiple Sclerosis Society  
National PLAN Alliance (NPA)  
National Respite Coalition  
TASH  
United Spinal Association  
World Institute on Disability