

## Removing Barriers to Work for People with Disabilities

People with disabilities can and want to work. A recent study survey of unemployed, working age Missourians with disabilities found that 51 percent would like a paying job. When people with disabilities work, their lives improve – and so does Missouri’s economy. This can be achieved by removing barriers to work by improving Ticket to Work Health Assurance Program (TWHHA).

### Current Barriers to Work

- Many people with disabilities who can and want to work need some help with essential daily activities such as dressing, bathing or meal preparation
- Personal care services are not covered by private health insurance and can *only* be accessed through Medicaid or private pay, which is not realistic.
- Of the estimated 836,153 working age Missourians with disabilities, only 206,530 are employed – this is a 35% labor force participation rate.

### Improving Economic Self-Sufficiency

- Missouri’s TWHHA is the only program that allows people with disabilities on SSDI to access personal care services while working.
- Program eligibility should be changed to encourage more people with disabilities to work and accept jobs that allow them to advance their careers and meet their full earning potential.
- Missouri should increase the income eligibility criteria for this program so individuals will not be discouraged from advancing their careers for fear of losing personal care
- Spousal income up to \$50,000 and retirement accounts should be excluded when determining eligibility.

### Ticket to Work Elsewhere

- As of 2018, 44 states have a Medicaid Buy-In program similar to Ticket to Work.<sup>1</sup>
- Kansas implemented Ticket to Work in 2002 with great success. Three years after implementation participant’s income tax increased from \$74 to \$123 annually<sup>2</sup>
- Arkansas’ program does not count spousal income. Freedom to work and start a family empowers people with disabilities to pursue the American dream and participate in the economy.<sup>3</sup>

### Recommendations

The Missouri Legislature should support legislation to improve the Ticket to Work Health Assurance program to allow more Missourians with disabilities to achieve greater economic self-sufficiency.

**72%**



**38%**

Workers with disabilities  
who earn less than  
\$15,000 per year

<sup>1</sup> <https://www.kff.org/other/state-indicator/medicaid-eligibility-through-buy-in-programs-for-working-people-with-disabilities/?activeTab=map&currentTimeframe=0&selectedDistributions=monthly-income-limit&sortModel=%7B%22colld%22:%22Location%22,%22sort%22:%22asc%22%7D>

<sup>2</sup> <https://www.kdheks.gov/hcf/workinghealthy/download/chartbook.pdf>

<sup>3</sup> [https://humanservices.arkansas.gov/images/uploads/daas/PUB-097\\_Workers\\_With\\_Disabilities\\_Brochure\\_rev\\_6-18.pdf](https://humanservices.arkansas.gov/images/uploads/daas/PUB-097_Workers_With_Disabilities_Brochure_rev_6-18.pdf)