**Proposed MAPP changes would benefit this consumer:**

AE has SSDI for $1587 per month. She receives long term care services now and is only $544 away from becoming ineligible. Her cost-share is $427 per month and this is a huge burden currently. AE has a background in Human Resources and is ready to return to full time employment and earn $18 per hour. However, her estimated out of pocket costs for her long –term care services is about $60,000+ per year which makes it a disincentive to work and lose long term care services. We discussed MAPP as an option. If she were to enroll in MAPP, it would be very costly for her:

$1587 SSDI

* $813 Standard Living Allowance

= $774 Adjusted unearned income

$3096 Estimated gross monthly wages

X .03%

= $92.88 Adjusted earned income

$774 + $92.88 = $866.88 rounded down to the nearest quarter is $850.00

Premium for MAPP would be $850.00 per month.

If the proposed changes went through where she would only pay .03% of her total income, her premium would reduce to $125.00 per month before her SSDI ends, and then reduce further to $75.00 when she works off of benefits.

1. Before SSDI ends:

$1587 SSDI

+ $3096 Wages

= $4683 Total income

X .03%

= $140.49

$140.49 rounded down to the nearest quarter is $125.00

1. After SSDI ends:

$3096 x .03% = $92.88, rounds down to $75.00

AE is looking forward to these changes as it will mean the difference between her returning to work full-time or not. Her goal is to work off of cash benefits entirely, but cannot afford her long term care services without assistance from Medicaid (through MAPP).

*Note: she is 56 years old with a mental health disability.*