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

WP receives a SSDI benefit of $1550. He is eligible for MAPP and works 10 hours a week earning $8.00 and hour. His monthly earned income is $344. WP is married and his combined gross income is $1894 which is below the 150% FPL limit for a household of two, so he does not have a monthly premium for MAPP. WP would like to work more but if he earns more than $44 a month his income would be over the 150% FPL limit and he would have a high monthly MAPP premium because of the amount of his SSDI payment. For example, if WP worked 15 hours a week and earned $8.00 an hour his monthly gross earnings would be $516 and his MAPP premium would be calculated as follows.

 $1550.00 SSDI

* $ 813.00 Standard Living Allowance

= $ 737.00 Adjusted unearned income

 $516.00 Estimated gross monthly wages

X .03

= $ 15.48 Adjusted earned income

$737 + $15.48 = $752.48 rounded down to the nearest quarter is $750.00

Monthly premium for MAPP would be $750.00 per month.

With proposed changes to the premium calculation, WP’s premium would be reduced from $750 to $25 a month and he would have the freedom to work more hours and earn a higher wage.

 $1550.00 SSDI

+ $ 15.48 Earnings

= $1565.48 Total income

X .03

= $ 46.96

$46.96 rounded down to the nearest quarter is $25.00

Note: WP is 52 with a spinal cord injury