

MA-EPD (Medical Assistance for Employed Persons with Disabilities) is a work incentive that lets people with disabilities who are working get health care coverage through Medical Assistance (MA) by paying a monthly premium. There is no upper income limit for MA-EPD and asset limits are higher than standard MA. The MA-EPD Estimator:

- Shows if you might qualify for Medical Assistance for Employed Persons with Disabilities (MA-EPD) and what your premium might be.
- Compares your MA-EPD premium to other Medical Assistance (MA) options, like MA with a spenddown.
- Takes 5 to 10 minutes to complete and only you can see the information you enter.

Getting Started

The Estimator asks questions about your income, savings and benefits. If you're not sure what benefits you're on, DB101's Talk to an Expert feature can help.

To begin using the Estimator:

1. On db101.org click the Estimators tab in the menu.
2. On the Estimators page, find the MA-EPD Estimator and click the Go link.
3. On the MA-EPD Estimator page, click the Start button.

- 1 Answer questions in **Current Status** about your household, income, expenses, assets and health coverage.
- 2 Use the **Back** button to review or change answers. Use the **Continue** button to go to the next page.
- 3 Click the question mark **?** if you need help to answer the question.
- 4 Learn more about MA-EPD in tips in the gray area. Text in blue with a dashed underline shows a link to a Glossary term.
- 5 Save your session any time. After you save once, changes are saved for you. You don't have to keep re-saving.
- 6 Use **Talk to an Expert** when you need help.
- 7 Print a page. Use email to send a link and tell a friend about the MA-EPD Estimator. You can also give feedback.



The screenshot shows the 'MA-EPD Estimator - Current Status' page. It features a progress bar with 'Current Status' selected. The main form asks for 'Your Current Income' with three input fields: 'What is your gross monthly income from all your jobs?', 'What is your monthly net income from self-employment?', and 'What is your total monthly unearned income?'. A 'Back' button is on the left and a 'Continue' button is on the right. A gray information box on the right contains 'MA-EPD Income Rules' and 'The MA-EPD premium is based on a sliding scale...'. A sidebar on the right includes 'Get Saved Session', 'Save Session', 'Start Over', 'Talk to an Expert' (with phone number 1-866-333-2466), 'Print this page', 'Email to a friend', and 'Give Feedback'. Numbered callouts 1-7 point to various elements: 1 to the progress bar, 2 to the Back button, 3 to a question mark icon, 4 to the information box, 5 to the Save Session button, 6 to the Talk to an Expert button, and 7 to the Print this page button.

Review Your Results

After you answer the questions in **Current Status**, you'll get **Results**.

MA-EPD Estimator Results shown are estimates only.

Results Summary
[Get Saved Session](#)
[Save Session](#)
[Start Over](#)

1 Results Summary [Tips](#) [Next Steps](#)

2 MA-EPD **MA-EPD: Yes**

It appears that you **do qualify** for the MA-EPD program.

Monthly Premium:
\$70.00

Your estimated monthly premium is **\$70.00**.

3 MA with spenddown **MA with Spenddown: Yes**

A **spenddown** is the amount of money you have to pay for health care expenses each month before MA starts to pay for the rest of your health care bills. If your countable income is greater than the income limit for standard MA, you will have to pay a spenddown to receive Medical Assistance.

Monthly Spenddown:
\$591.00

It appears that you **do qualify** for **MA with a spenddown**. Your estimated monthly spenddown is **\$591.00**. **Note:** This is an estimate only. If you are married and on a [MA-Waiver](#) program, if you are a parent, if you receive cash payments such as [SSI](#), [MSA](#), or [MFIP](#), or if certain earned or unearned income disregards apply to you, your spenddown amount will likely be different. Link [here](#) for more information.

4 Talk to an Expert
Mon-Fri 8:30-5:00

[Live chat: Online Now](#)

1-866-333-2466

[Email a question](#)


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[Print this page](#)

[Email to a friend](#)

[Give Feedback](#)

- 1** Use the menu to see your results, which include:
 - **Results Summary:** Shows if you seem to qualify for health care coverage.
 - **Tips:** Recaps the tips you saw when you were answering questions.
 - **Next Steps:** Shows how to apply for MA-EPD and provides links to get started.
- 2 MA-EPD:** See your results for MA-EPD. If you seem to qualify, an estimated premium is shown. If you don't seem to qualify for MA-EPD, the Estimator will tell you why.
- 3 MA with spenddown:** See your results for MA with spenddown. If you seem to qualify, an estimated MA spenddown is shown. The spenddown amount is what you will have to pay out-of-pocket for medical expenses before MA starts paying.



Note: If you seem to qualify for Standard MA, which has no premium, you will see it instead of MA-EPD.
- 4 Talk to an Expert:** Lets you connect with a DB101 Expert via Live chat, phone or secure email. Experts can answer your questions about the Estimator, your benefits or your results.
- 5 Print:** Lets you print your results.