

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.

MA-EPD is a program that lets people with disabilities 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.

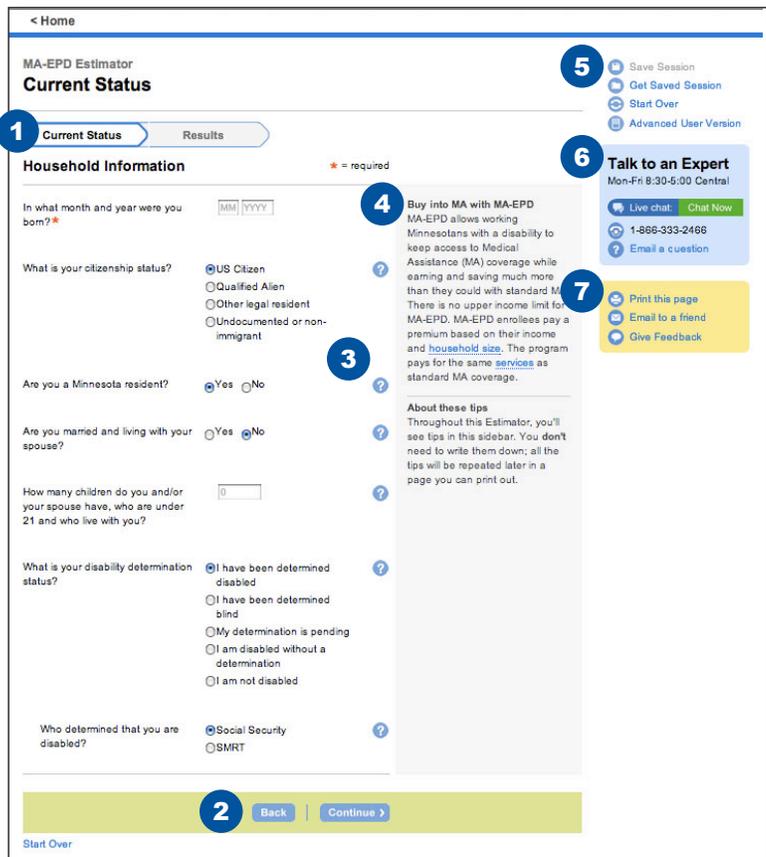
Getting Started

The **Estimator** asks questions about your income, savings and benefits. You can use the Getting Started Worksheet found on the Estimator Page to help you pull you information together. 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.

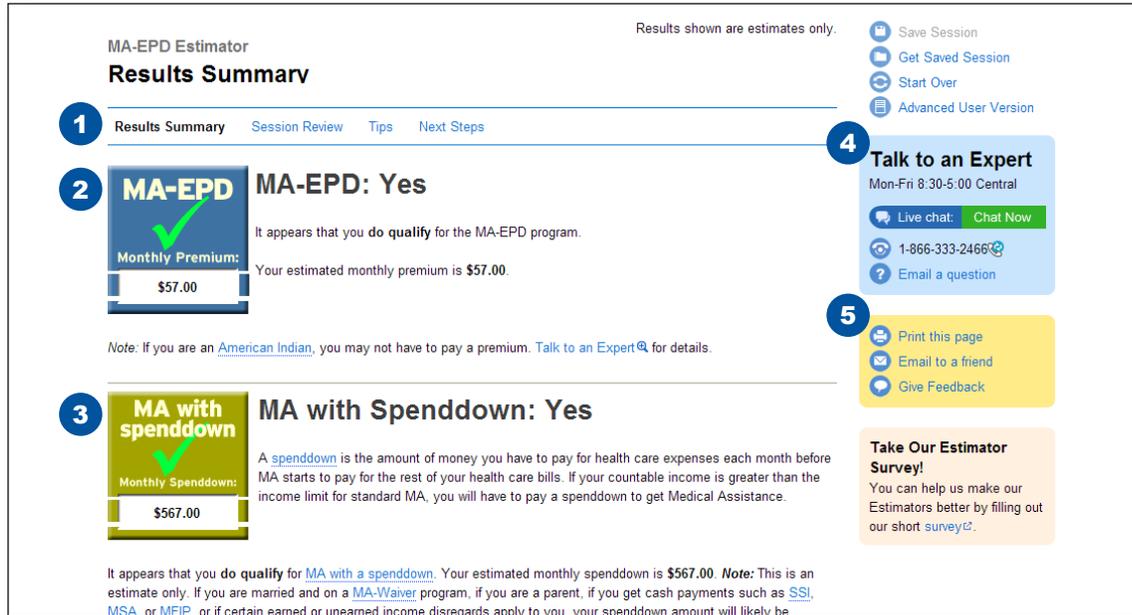
- 1 Answer questions in **Current Status** about your household, income, expenses, assets and health coverage.
- 2 Use the **Back** button to review or change answers. Use the **Continue** button to go to the next page.
- 3 Click the question mark **?** if you need help to answer the question.
- 4 Learn 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' web form. At the top, there's a navigation bar with '< Home' and 'MA-EPD Estimator'. Below that, the 'Current Status' section is active, with a 'Results' tab. The form is titled 'Household Information' and includes several questions with radio button options and a text input field. Callout 1 points to the 'Current Status' tab. Callout 2 points to the 'Back' and 'Continue' buttons at the bottom. Callout 3 points to a question mark icon next to a question. Callout 4 points to a tip box on the right side of the form. Callout 5 points to a 'Save Session' button in the top right. Callout 6 points to a 'Talk to an Expert' sidebar with chat and email options. Callout 7 points to a 'Print this page' button in the bottom right.

Review Your Results

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



The screenshot shows the 'Results Summary' page of the MA-EPD Estimator. It features a navigation menu with 'Results Summary', 'Session Review', 'Tips', and 'Next Steps'. The main content is divided into three sections: 1. 'MA-EPD: Yes' with a green checkmark and a monthly premium of \$57.00. 2. 'MA with Spenddown: Yes' with a green checkmark and a monthly spenddown of \$567.00. 3. 'MA with Spenddown: Yes' with a green checkmark and a monthly spenddown of \$567.00. A 'Standard MA' section is also visible with a green checkmark. On the right side, there are several utility buttons: 'Save Session', 'Get Saved Session', 'Start Over', 'Advanced User Version', 'Talk to an Expert' (with a live chat button and phone number 1-866-333-2466), 'Print this page', 'Email to a friend', 'Give Feedback', and 'Take Our Estimator Survey!'. A note at the bottom states: 'It appears that you do qualify for MA with a spenddown. Your estimated monthly spenddown is \$567.00. Note: This is an estimate only. If you are married and on a MA-Waiver program, if you are a parent, if you get 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...'

- 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 the most 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.
- 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.

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