

U.S. SENATOR BOB CASEY

 CHAIRMAN Special Committee on Aging

Ensuring Access to Medicaid Buy-in Programs Act of 2024

U.S. Senator Bob Casey (D-PA)

U.S. Senator Marsha Blackburn (R-TN)

Why Do We Need the *Ensuring Access to Medicaid Buy-in Programs Act*?

People with disabilities who have health care coverage through Medicaid to provide for essential supports such as home and community-based services lose that benefit when they turn 65 years of age because of a restriction that doesn't allow them to buy-in to Medicaid services. For people with disabilities who are working, being able to buy-in to Medicaid means they can get the supports they need, such as personal care attendants to help them prepare for the day and to be independent. Cutting off the Medicaid buy-in option limits the ability for people with disabilities to be able to be independent and especially to work.

What Would the *Ensuring Access to Medicaid Buy-in Programs Act* do?

The *Ticket To Work and Work Incentives Improvement Act of 1999* brought in new opportunities to increase workforce participation, including the ability for people with disabilities to maintain their Medicaid coverage when they accept higher-paying jobs and exceed Medicaid's income eligibility limits. As the largest payer in the nation for long-term services and support, Medicaid remains a vital program for supporting daily living needs for people with disabilities. The bill would lift the age limit on Medicaid buy-in and make it possible for people with disabilities to continue to work and also continue to receive Medicaid supports that increase their independence.

Over the past two decades, the program has allowed people with disabilities to be independent and successful participants in the workforce by allowing them to continue to receive through Medicaid daily long-term care services that most employer-sponsored insurance plans do not typically cover. The *Ensuring Access to Medicaid Buy-in Programs Act* would ensure people with disabilities can make their own decision about when they would like to retire, instead of being forced into retirement just to keep their Medicaid coverage.

The bill has a House companion ([H.R. 8107](#)), led by Reps Ciscomani (R-AZ-6th) and Perez (D-WA-3rd). The bill is supported by the Bipartisan Policy Center.

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