

# **Principles for Development Of a Medicaid Buy-In Program for Virginia**

**To remove barriers to employment in order to allow Virginians with disabilities to maximize their potential for personal growth and independence.**

Persons with disabilities should have the option and opportunity to work and boost their self-sufficiency. Fear of losing health insurance coverage has been identified as a barrier to employment for individuals with disabilities. No one should have to choose between going to work and having health insurance coverage, nor should taking a job put you at greater financial risk than remaining unemployed.

**To provide opportunities for persons with disabilities to increase their financial security and independence by accumulating assets.**

Enable individuals with disabilities to increase their financial independence through accumulated assets that make it possible for them to respond to short term emergencies, to save for retirement or for their families' needs. It is important for all Virginians to have the opportunity to participate in the American dream. People with disabilities who go to work should have the opportunity to save and plan for the future just like everyone else.

**To promote a coordinated and integrated program/process that positively impacts the workforce and the community, and assures the consumer that no harm will result from participation in the program.**

Keep the program simple and easy to understand. Enable a smooth transition both to and from the program, including safeguards to ensure participants who acquire resources/savings (e.g., increased resource limits) will not adversely impact their eligibility for Medicaid in the event their employment ends. The Buy-In will encourage people with disabilities to enter the competitive workforce, thus, expanding the labor pool for employers with willing, capable individuals who will work hard, pay taxes, and be further engaged in community life.

**To encourage and support Virginians with disabilities who engage in gainful employment in a competitive environment.**

Provide individuals with the opportunity to retain vitally important health care coverage so that they may confidently participate in the workforce without fear of financial instability due to personal health care needs. However, the purpose of this program must include the expectation that buy-in participants are engaging in meaningful work with earnings that will help in meeting their financial needs as well. Virginia's Medicaid Buy-in should promote the idea that individuals with disabilities can compete in the workplace and earn sufficiently to gain a measure of true independence.

**To create a fiscally responsible system that benefits Virginians with disabilities.**

It is important to ensure that Virginia's MBI program is economically feasible. The Advisory Committee, and all partners in the development of our State's program, should be thorough and examine all program options carefully, to ensure that Virginia does not experience unintended consequence (i.e., enrollment/costs that far exceed projections, or a program so restrictive that few people take advantage of it). Assist in developing a system that supports people in going to work, rather than one that merely expands Medicaid. The MBI Program should be a true "buy-in" for participants, wherein individuals will share in the cost of health care coverage, at a reasonable level that still makes it possible for them to provide for other needs