

Wes Moore, Governor · Aruna Miller, Lt. Governor · Laura Herrera Scott, M.D., M.P.H., Secretary

Dear Premium Payer,

On January 1, 2024, changes to the Employed Individuals with Disabilities (EID) Program will go into effect. However, these changes will only go into effect for you when you next renew your Medicaid coverage.

## **Changes include:**

- No more maximum income eligibility
- No longer counting a spouse's resources only
- Now allowing Independence Accounts
- New premium payment amounts based on your income
- Can now be as young as 16 years old to be in the EID program

### No More Maximum Income for Eligibility

Before there was a limit that you and your spouse could earn for you to be eligible for the EID program. In 2023, the most income you alone could earn was \$3,645. If married, together you could earn \$4,930. Now there is no limit to how much you can earn. The EID program will still use your income to figure out your premium payment.

### No Longer Counting a Spouse's Resources Only

Before there was a resource or asset limit of \$10,000 for you alone or \$15,000 if you are married. Now if you are married, resources that are only your spouse's will no longer count. Resources that you own together, called joint assets, and assets only you own will still count towards your \$10,000 limit.

#### **Now Allowing Independence Accounts**

You may now have bank accounts that are Independence Accounts. You can deposit funds up to the amount of your annual earnings into your Independence Account. For deposits up to that annual limit, money in these accounts does **not** count as an asset when determining your eligibility for EID. For more information and to learn how to set up an Independence account, see Employed Individuals with Disabilities Program at https://bit.ly/3SSx66U.

#### **New Premium Payment Amounts Based on Your Income**

	Individual Income Range- Effective Until March 2024	Couple Income Range- Effective Until March 2024	Monthly Premium
1	>\$14,580 - <=\$29,160	>\$19,720- <=\$39,440	\$25
2	>\$29,160 - <=\$36,450	>\$39,440 - <=\$49,300	\$40
3	>\$36,450 - <=\$43,740	>\$49,300 - <=\$59,160	\$55
4	>\$43,740 - <=\$65,610	>\$59,160 - <=\$88,740	4.0% monthly countable income
5	>\$65,610 - <=\$87,480	>\$88,740 - <=\$118,320	5.0% monthly countable income
6	>\$87,480	<=\$118,320	7.5% monthly countable income

# **Contact for Help**

For more information or questions about your EID premium billing, call the Maryland Children's Health Program Premium Division at 410-767-6883 or toll free at 886-869-5576.