



# What do we know about employment among working age adults with disabilities in MassHealth?

***PRELIMINARY FINDINGS FROM THE MASSHEALTH EMPLOYMENT  
AND DISABILITY SURVEY, 2005-06***

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*Employment Now: Building a Foundation for Change*

State Employment Summit, sponsored by MI-CEO Grant

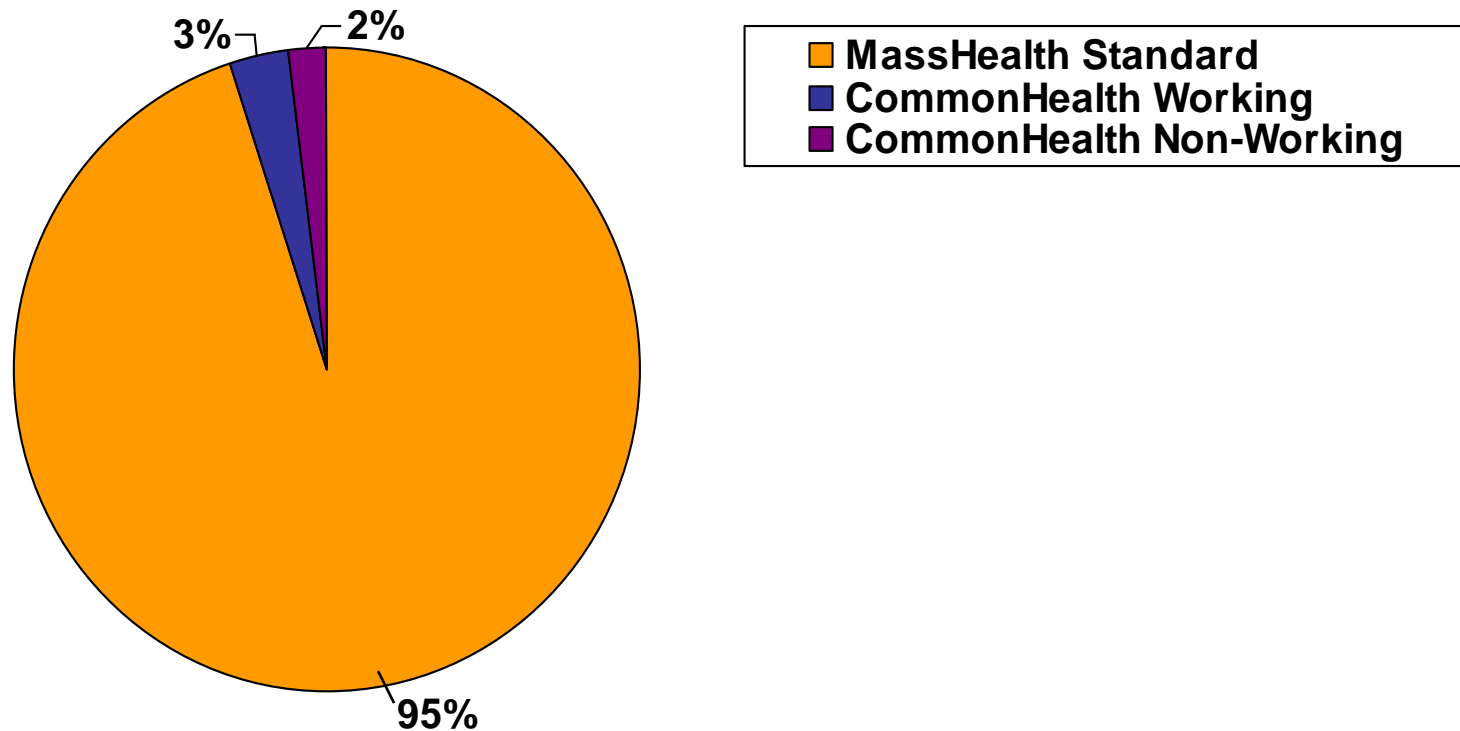
Boston, MA, November 2006

# Goals of the presentation

- **To shed some light on five main issues:**
  1. The relationship of health to employment for MassHealth members
  2. The work experiences of working members
  3. Whether non-working members intend to work
  4. The extent to which members use services and supports
  5. The relationship between receiving disability benefits and working
- **We hope that these preliminary findings from the survey will help inform our discussions throughout the day**

# Adults with disabilities in MassHealth

- As of June 30, 2005, there were 174,805 working age adults with disabilities enrolled in MassHealth\*



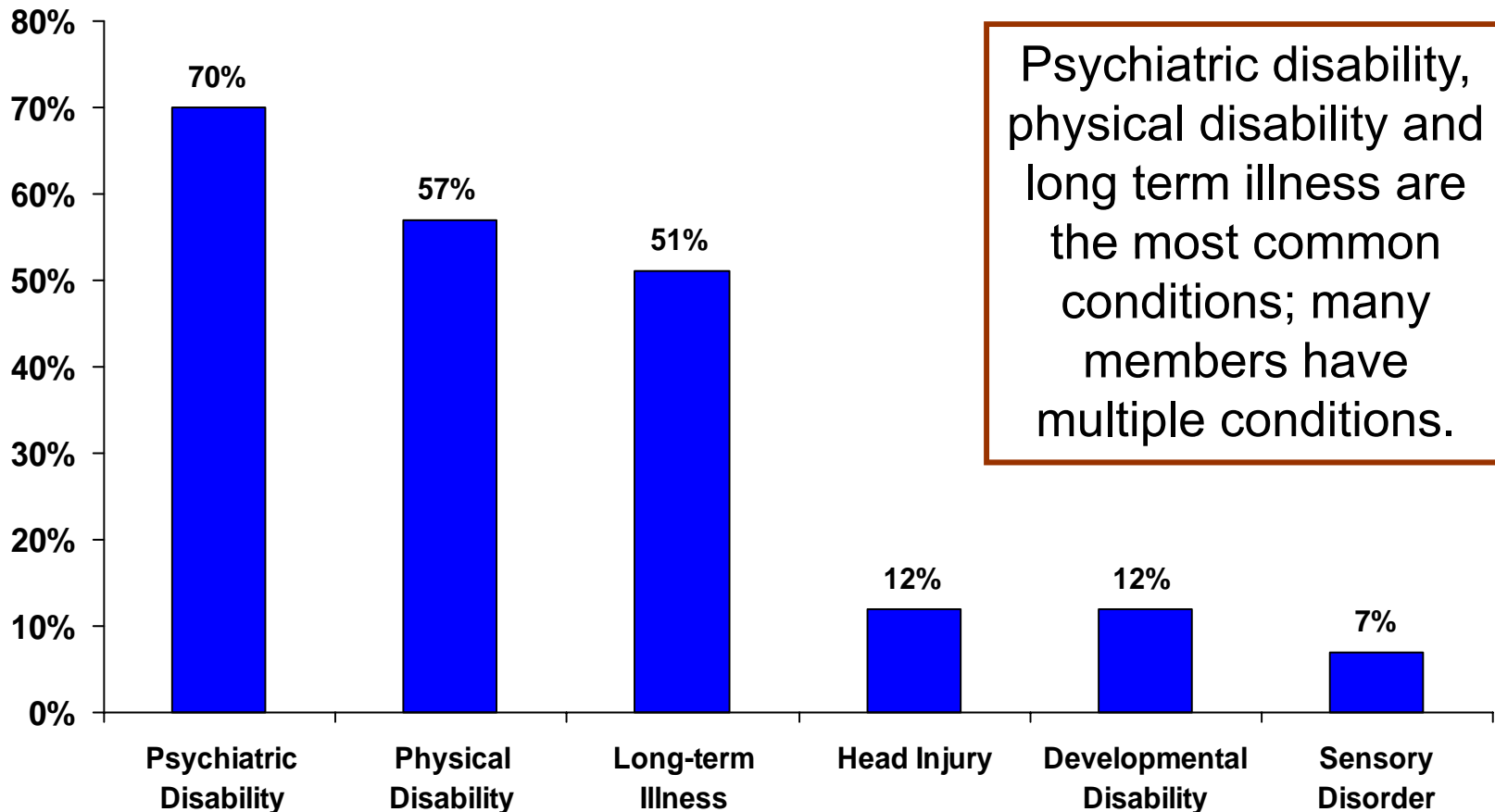
\*Source: MassHealth eligibility data, 6/30/2005

# MassHealth Employment and Disability Survey 2005-06 (MHEDS II)

## The MHEDS II was conducted under the MI-CEO grant

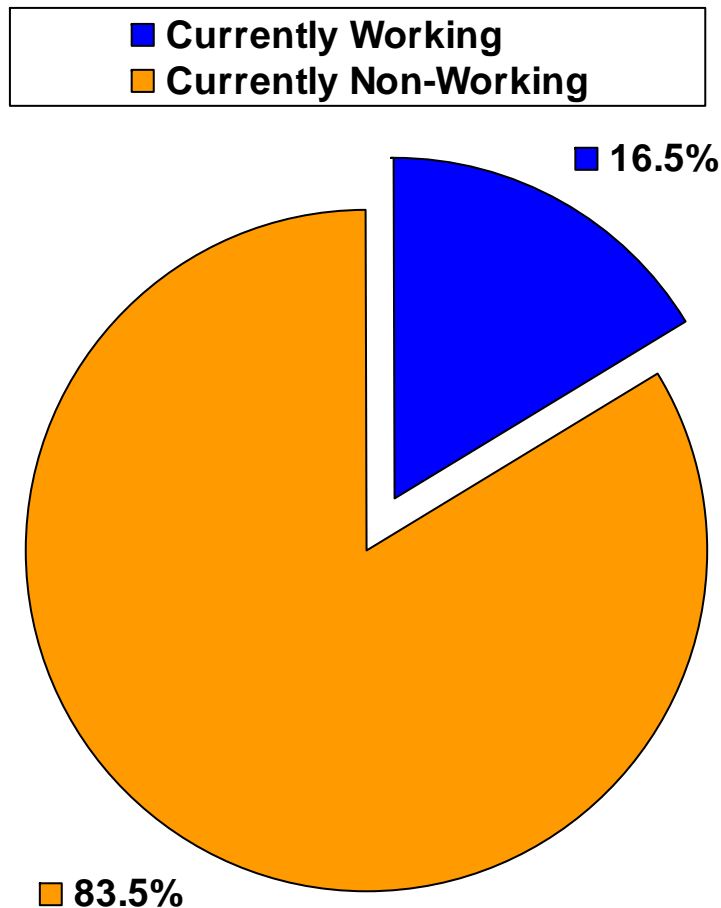
- Goal was to learn about disability and health status, work participation and use of services and supports among MassHealth members with disabilities
- Administered from 11/05 to 1/06 to just over 2,800 randomly selected MassHealth members with disabilities
  - ages 19 to 64
  - Mail and phone; English and Spanish
- 1,546 members responded (54% response rate)
- **ALL FINDINGS REPORTED HERE ARE POPULATION ESTIMATES BASED ON WEIGHTED SURVEY DATA**

# MassHealth members with disabilities experience a variety of disabling conditions



Source: MassHealth Employment and Disability Survey, 2005-06

# A number of MassHealth members with disabilities are currently working



- Of 175,000 working age adults with disabilities in MassHealth:
  - 16.5%, or approximately **29,000 members**, are currently working for pay
  - 83.5%, or approximately 146,000 members, are not currently working

Source: MassHealth Employment and Disability Survey, 2005-06

# Working and non-working members differ on several demographic characteristics

	Working Members (n ≈ 29,000)	Non-Working Members (n ≈ 146,000)
*Age (mean)	39 years old	48 years old
*Race (white)	91%	75%
*Ethnicity (Latino)	4%	18%
*Primary language is English	94%	78%
Gender (male)	45%	41%
Married	15%	14%
Education (some college)	34%	31%

\*Differences between working and non-working members are statistically significant ( $p < .001$ )

Source: MassHealth Employment and Disability Survey, 2005-06

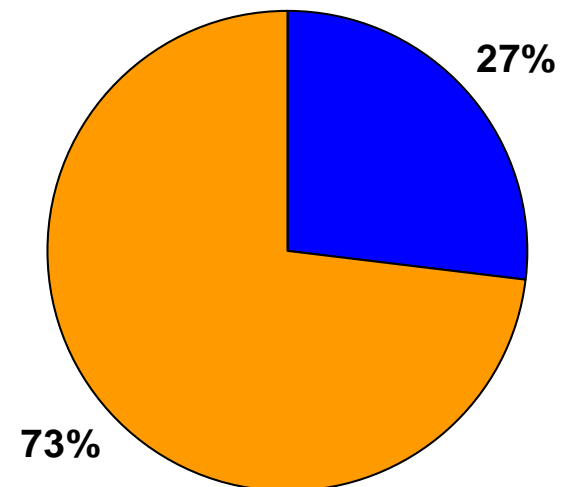
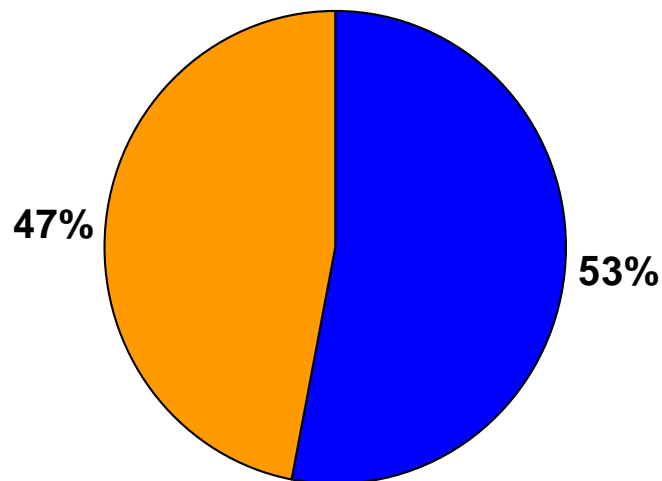
# Working and non-working members differ on number of disabling conditions

Working Members  
(n ≈ 29,000)

Non-working Members  
(n ≈ 146,000)

- Only one condition
- More than one condition

- Only one condition
- More than one condition



Differences between working and non-working members are statistically significant ( $p < .0001$ )

## Working and non-working members differ on perceptions of overall health

	Working Members (n ≈ 29,000)	Non-Working Members (n ≈ 146,000)
<u>Overall Physical Health</u>		
Excellent or very good	25%	7%
Good	41%	14%
Fair or poor	35%	79%
<u>Overall Mental Health</u>		
Excellent or very good	27%	17%
Good	40%	21%
Fair or poor	33%	62%

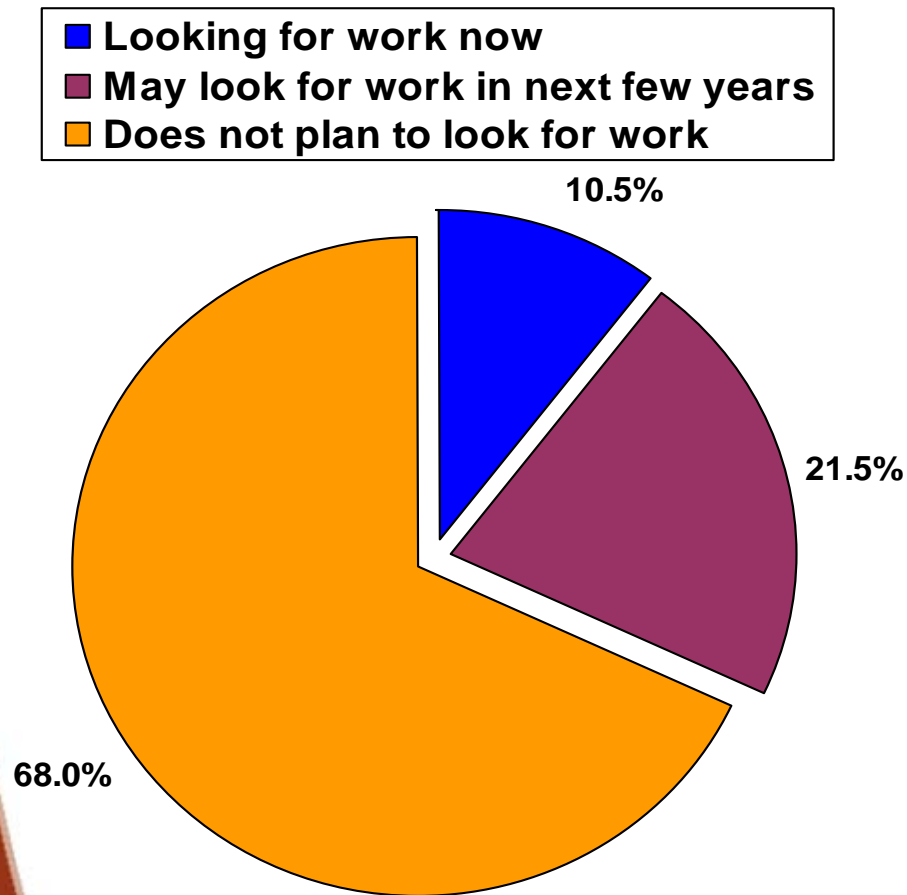
Differences between working and non-working members are statistically significant ( $p < .0001$ )

# Most working MassHealth members work part time and have low earnings

- **Job hours, earnings, tenure**
  - 60% work 20 hours per week or less
  - 72% have annual earnings of \$10,000 or less
  - 54% have worked 2+ years on current job
- **Job benefits**
  - Satisfaction: 67% rate job as “6” or higher on a scale of 0-10
  - 41% have flexible work hours
  - 6% get employer-sponsored health insurance

Source: MassHealth Employment and Disability Survey, 2005-06

# Many non-working MassHealth members intend to work in the future



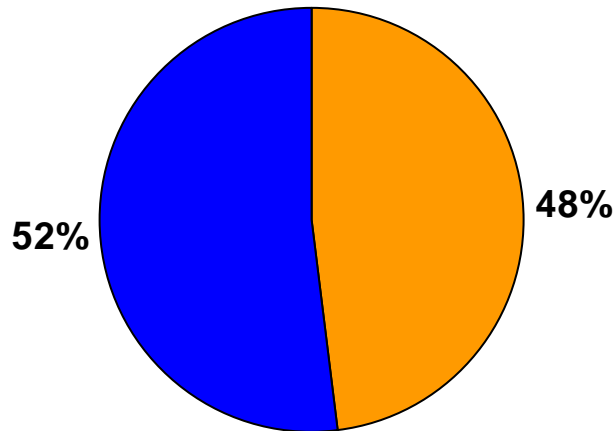
- Of the estimated 146,000 non-working members:
  - 10.5%,  $\approx$  15,000 members, are currently looking for work
  - 21.5%,  $\approx$  31,000 members, may look for work in the next few years
- **There may be as many as 46,000 “potential workers” in MassHealth**

Source: MassHealth Employment and Disability Survey, 2005-06

# Concerns about health are a work barrier

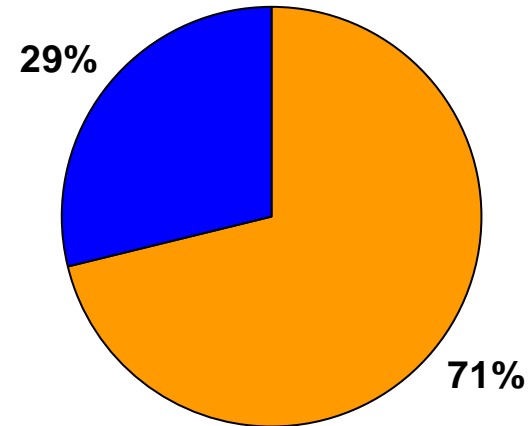
Working Members  
(n ≈ 29,000)

- Health would get worse if I worked more
- Health would not get worse if I worked more



Potential Workers  
(n ≈ 31,000\*)

- Health would get worse if I worked now
- Health would not get worse if I worked now



Almost ½ of workers think their health would get worse if they worked more. Over 70% of people who want to work in the next few years\* think their health would get worse if they went to work now.

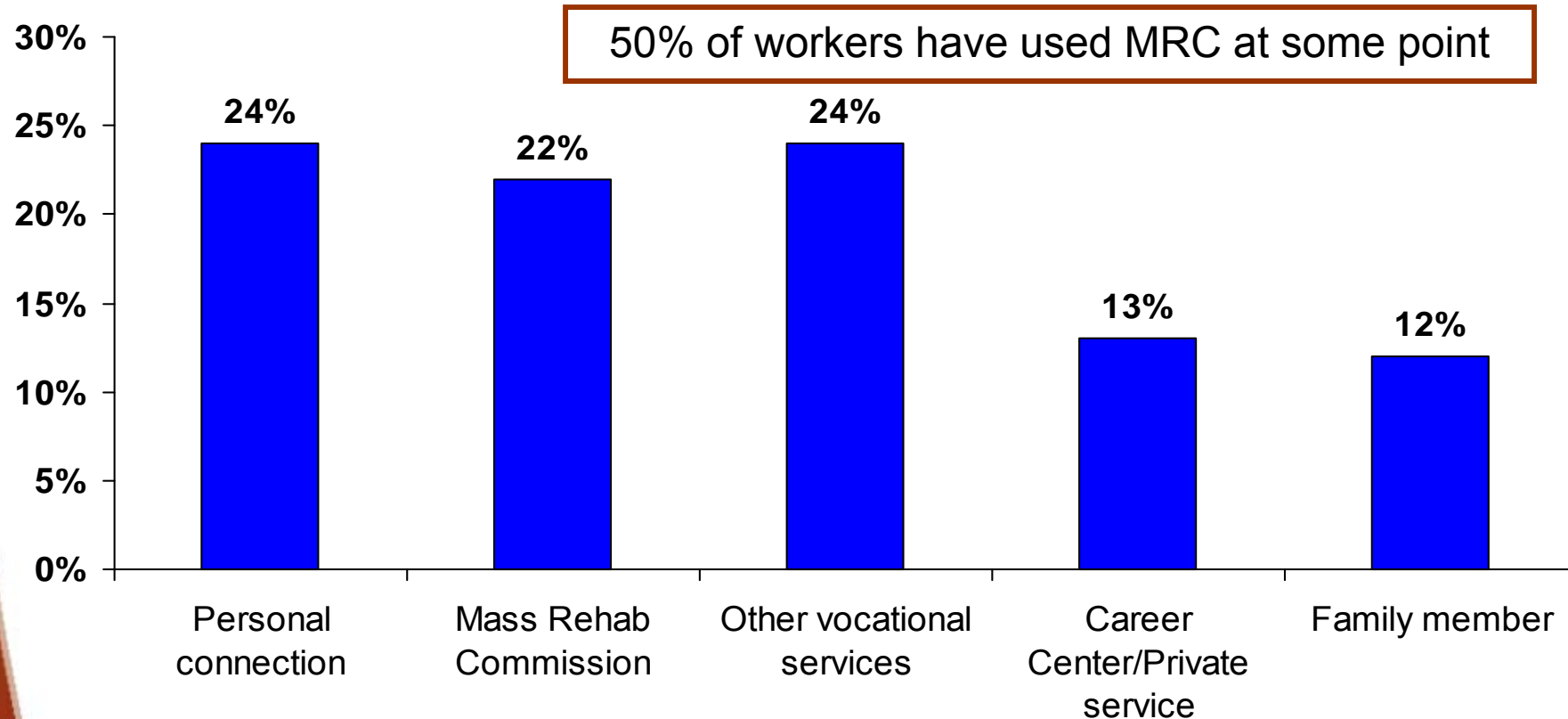
# Some potential workers perceive unmet health care needs

<b><i>Healthcare Service</i></b>	<u>Potential Workers</u> (N ≈ 46,000)		
	Needs Service	*Experiences Unmet Need	**Could Work if Service Need Met
Prescription medications	96%	22%	17%
Mental health services	66%	20%	49%
Medical equipment	33%	37%	40%
Medical supplies	29%	20%	49%
Personal care at home	13%	57%	23%

\*of those needing service; \*\*of those with unmet need

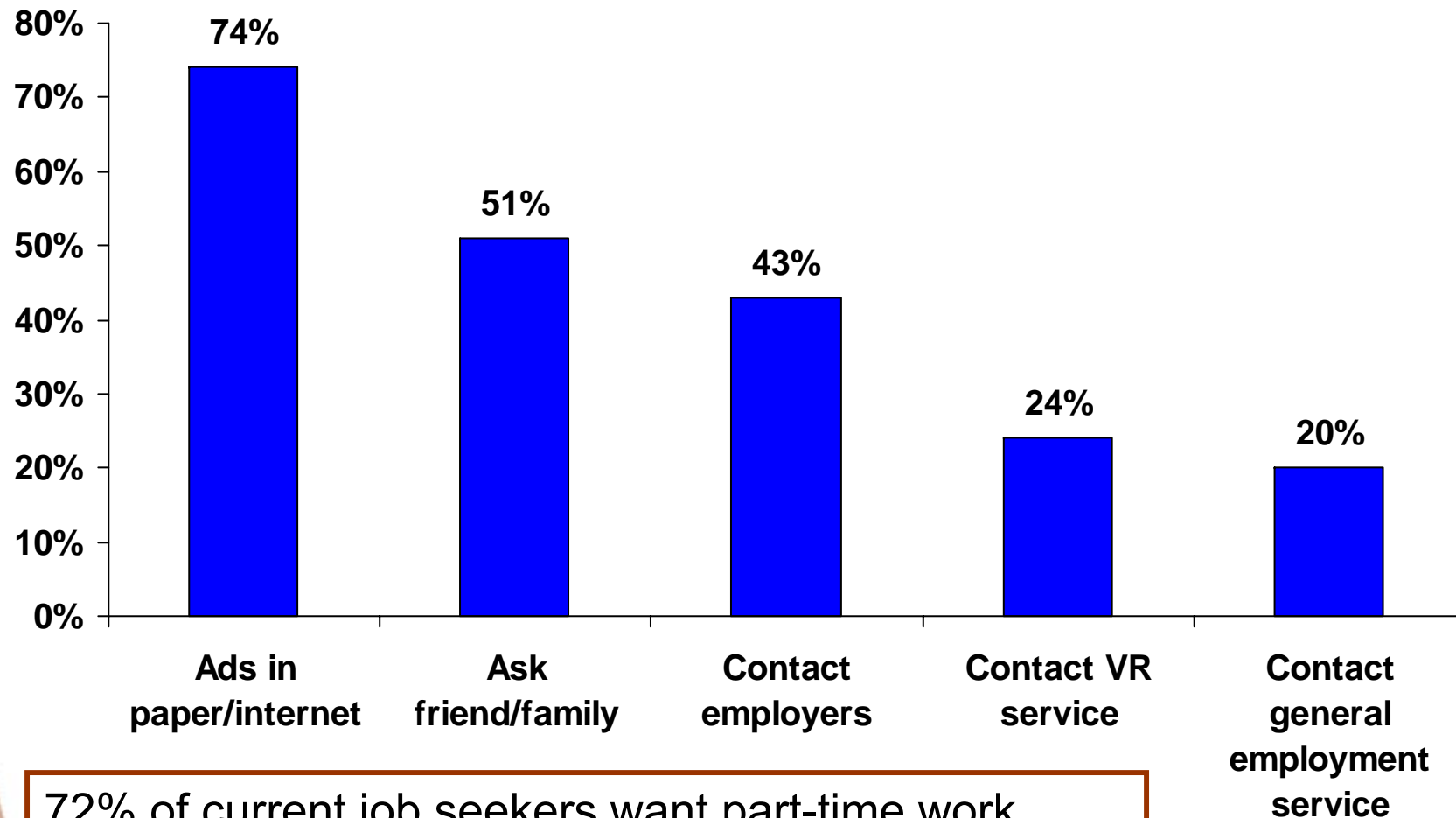
Source: MassHealth Employment and Disability Survey, 2005-06

# Working members have used a variety of strategies to find their current jobs



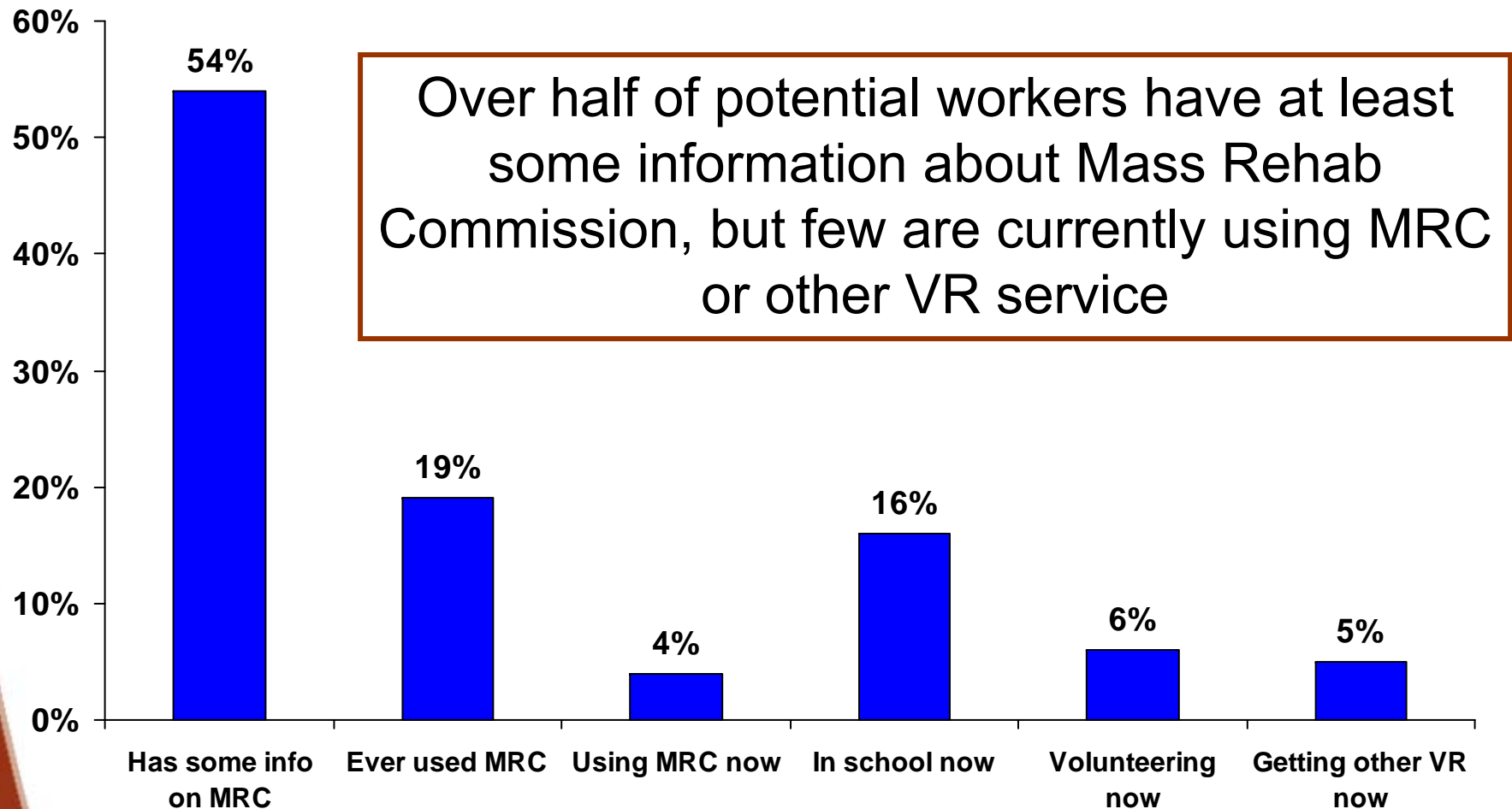
Personal connections and vocational rehabilitation services (MRC and others) are the most common strategies

# Among potential workers, current job seekers are using a variety of strategies



Source: MassHealth Employment and Disability Survey, 2005-06

# Most potential workers are not currently using employment services



Source: MassHealth Employment and Disability Survey, 2005-06

# Concerns about the impact of work on benefits may cause members to restrict or not work

<u>Benefits</u>	<u>Working Members</u>		<u>Potential Workers</u>	
	Gets benefit	*Earning less because of impact on benefit	Gets benefit	*Not working because of impact on benefit
<i>Medical benefits</i>				
MassHealth	100%	26%	100%	14%
Medicare	63%	31%	61%	15%
<i>Any cash benefit</i>	59%		86%	
SSDI	42%	45%	36%	7%
SSI	46%	35%	41%	15%
SSDI/SSI	7%	3%	17%	20%
Other cash	5%	40%	6%	22%
<i>Housing</i>	22%	44%	23%	18%

\*of those receiving benefit.

Source: MassHealth Employment and Disability Survey, 2005-06

# Most MassHealth members lack sufficient information about the impact of work on benefits

<i>Has information about how working affects:</i>	Workers	Potential Workers
<b>MassHealth or Medicare</b>		
A lot	12%	14%
A little or none	88%	86%
<b>Cash benefits</b>		
A lot	20%	24%
A little or none	80%	76%
Ever had any “professional” benefits advice	52%	47%
Did the advice make you think you could:		
earn more money	37%	--
stay the same	40%	--
earn less money	23%	--

Source: MassHealth Employment and Disability Survey, 2005-06

# Summary

- **Many MassHealth members with disabilities are working**
  - Most work part time and have low earnings
- **Many working members have gotten jobs with the help of state sponsored programs**
- **Many non-working members intend to work in the future**
  - Few of those who want to work are currently using vocational services
- **Health status creates a barrier to work**
  - Some members perceive unmet health care needs
- **Concerns about the impact of work on benefits create a barrier to work**
  - Many members who had professional benefits advice learned they could earn more
  - Many members lack sufficient information about the impact of work on benefits

# Acknowledgements

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