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On Behalf Of:

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When I was 18 years old I was in an auto accident. This was in 1987 on a way home from work my life would be forever changed. The horrific accident left me with a spinal cord injury and permanently paralyzed from the chest down. However, I still never wanted to be a burden on society or my family. I quickly discovered the financial independence and freedom I yearned for would become an obstacle in itself in an endless game of catch 22. I completed college with a triple undergrad major in Finance/management and HR and MBA however the challenge of finding employment and trying to earn enough to pay for my caregiving needs while overcoming the earning/resource limits of Medicaid became the true challenge of getting "off" the system. To get to the level of earning enough to compensate my caregivers and still survive I would need to earn roughly \$35k more annually than someone not needing the assistance I do. To get to that level of income it takes time to work up to that level but the income restrictions make it virtually impossible to overcome that hurdle. In addition, if allowed to invest and create passive income I could at least have an additional option in getting off the system as well which in the end saves taxpayers money. Keeping these income/resource limits makes absolutely no sense as it makes it that much harder to get out of the catch 22 loop. People with disabilities should have the same freedoms as anyone else to be financially independent and given the opportunity and incentive to not feel like a useless drain on society but rather productive citizens that contribute to the betterment of the community they live in. Lastly, with the estate recovery program the Medicaid program basically takes any assets we accrue throughout our lives when we die. Of course, I would like to leave something for my family like any other parent but again we are denied the dignity of that which keeps the cycle of building generational wealth a myth. However, the more we are allowed to earn and save throughout our lives the more the estate recovery program can recoup upon our passing. Again a win win for the tax payer upon our death and a win for us throughout our lives.