

# BARRIERS TO EMPLOYMENT

## HIGHLIGHTS FROM DRI'S 2024 STATE OF AND BARRIERS TO EMPLOYMENT IN IOWA QUALITATIVE SURVEY

During the fall of 2024, Disability Rights Iowa (DRI) conducted a survey to better understand the state of employment for disabled Iowans. 147 Iowans with disabilities provided qualitative data on how Medicaid income and asset requirements impacted their ability to achieve competitive employment.



DRI's full 2024 State of and Barriers to Employment Survey results can be found the following URL or QR Code.

<https://driowa.org/digital-resources/frequently-asked-questions/employment-report/>

## 49% OF SURVEY PARTICIPANTS RECEIVE MEDICAID

Medicaid is an essential resource for Iowans with disabilities and provides services that enable them to enter the workforce, whether it is their first job or a return to employment after acquiring a disability later in life.

One of Iowa's Medicaid Programs is Medicaid for Employed People with Disabilities (MEPD). MEPD is designed to promote employment for Iowans with disabilities while also assisting them to continue receiving medical assistance by providing access to personal care attendants, adaptive equipment, community living supports, among other significant services.

MEPD eligibility requires individuals to be working,

- be under age 65,
- have net family income less than 250% of the Federal Poverty Level,
- and have resources less than \$12,000 (individual)/\$13,000 (couple).

Individuals will pay a monthly premium based on their income.[1]

MEPD eligibility requirements are reported to cause barriers according to the Survey Participants.

### CONCERNS OVER ELIGIBILITY FOR AND MAINTAINING MEDICAID

90.5%

90.5% of Survey Participants are worried about losing their benefits due to exceeding the Income Limit or exceeding the Resources/Asset Limits.

**"Any time I try to go to work I am penalized. I need Medicaid to pay my medication costs so I can live, but will lose coverage if I return to work... We always make too much for benefits, but not enough to survive."**

Survey Participant Testimony

[1] Iowa Department of Health and Human Services. Medicaid for Employed People with Disabilities (MEPD). <https://hhs.iowa.gov/programs/welcome-iowa-medicaid/iowa-medicaid-programs/mepd> (accessed January 22, 2025).

## WE WANT TO WORK

**"I try to still work, and maintain a sense of purpose and usefulness, despite my challenges, but the restrictions on being productive versus ensuring coverage is always a concern. The assets and wages tests have some utility but are unnecessarily restrictive for those who were successful prior to becoming disabled, and those who still try to contribute to society. Forced to decide between medical coverage/income protection and contributing to society."**

Survey Participant Testimony

## ECONOMIC POTENTIAL

Survey Participants indicated experiencing turning down a promotion, a salary increase, and/or additional hours due to fear of losing Medicaid. Losing Medicaid eligibility results in loss of medical assistance and personal care attendants, adaptive equipment, community living supports, employment services, and other significant services.

Survey Participants indicated experiencing significant underemployment and unemployment due to outdated Medicaid eligibility income and asset limits.



69.3%

69.3% of Survey Participants said they would be interested in working more hours, earning a higher wage than their current wage, or both if they were able to maintain their Medicaid eligibility.

**"I would love to work more hours and make more money and get married but if I do that, I will lose my disability benefits, and it will affect me more if I lose my benefits because I simply couldn't afford to pay out of pocket for my daily home health care."**

Survey Participant Testimony

**DRI's 2024 State of and Barriers to Employment Survey results are illustrative of lowans with disabilities' desires to pursue higher levels of employment - a benefit for themselves, their families, and Iowa's economy.**

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