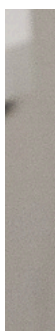
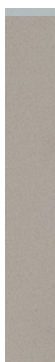
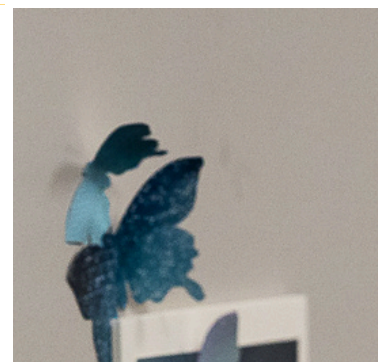
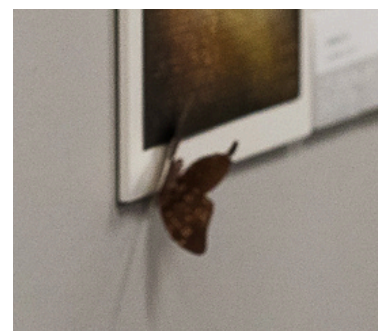
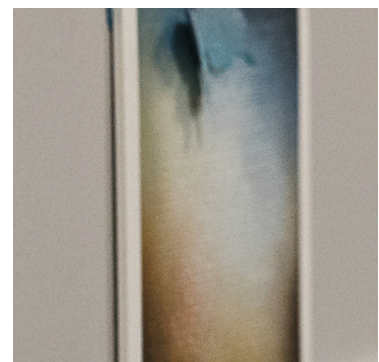
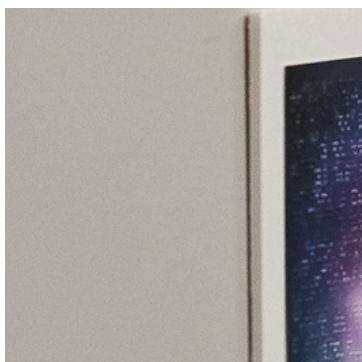
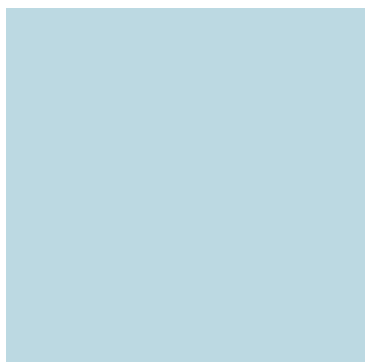


IOWANS WITH DISABILITIES WANT TO WORK

Survey Results from Disability Rights Iowa's 2025
State of and Barriers to Employment Survey



MORE ABOUT DISABILITY RIGHTS IOWA

Our Mission: Advocates for justice. Advances human and legal rights. Protects Iowans with disabilities.

Our Vision: Disability Rights Iowa strives for a changed world where people with disabilities are valued and fully included in their communities, their workplaces, and their schools, where they have access to all opportunities and make their own decisions.

DRI will actively seek input from all members of Iowa's disability community. DRI will value their lived experiences and expertise as we shape our disability rights advocacy.

Disclaimer: This information is intended to provide guidance and general information. No portion of this report should be used as a substitute for legal advice. When specific situations arise, individuals should consult legal counsel or contact Disability Rights Iowa.

Funding Notice: This document is funded in part by Federal Grants.

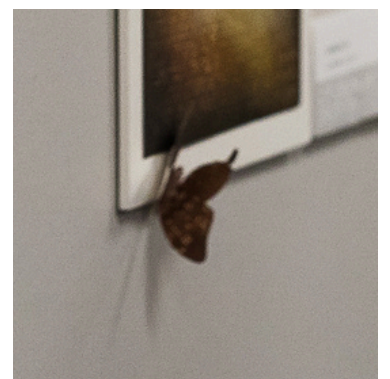


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Executive Summary

Survey Results

Recommendations to Address Survey Results



Executive Summary

Disability Rights Iowa (DRI) serves as Iowa's designated Protection and Advocacy (P&A) agency. Since 1984, DRI has provided a wealth of assistance and expertise regarding employment concerns of Iowans with disabilities. DRI has experience in understanding and addressing the barriers disabled Iowans experience in their journey into or returning to the workforce. They want to participate in and contribute towards the State's economy.

One of the major barriers identified by DRI preventing Iowans with disabilities from pursuing gainful employment are the income and asset limits for Medicaid, specifically in Medicaid for Employed People with Disabilities (MEPD). The lack of understanding of reasonable workplace accommodations pursuant to the Americans with Disabilities Act is another common barrier Iowans with disabilities encounter. DRI staff designed and executed a qualitative survey to better understand the state of employment for Iowans with disabilities, specifically if DRI's identified barrier of Medicaid eligibility requirements impacted employment opportunities.

DRI's "State of and Barriers to Employment in Iowa for People with Disabilities" qualitative survey was available on its website and shared through social media platforms and to various partners from June through November 2024. DRI received 147 responses directly from Iowans with disabilities. DRI's survey results and recommendations are broad in scope with the core elements as follows:

Survey Results

- Approximately half of the Survey Participants reported they received their health insurance through Medicaid.
- Survey Participants overwhelmingly reported that the Medicaid income and asset limitations impact their ability to work more hours, accept promotions, and accept a salary increase.
- Survey Participants reported they declined a promotion, a job, a salary increase, and/or an increase in hours due to Medicaid income limitations.

- 63.4% of Survey Participants reported a desire to increase their hours or wages/salary, accept a promotion, etc., if the Medicaid income and asset limits were removed.
- Survey Participants reported on the importance of work for them and their families, along with the importance of contributing to Iowa's economy.
- Survey Participants reported difficulty in navigating workplace accommodations pursuant to the Americans with Disabilities Act (ADA).
- Survey Participants reported losing jobs due to not receiving workplace accommodations pursuant to the ADA.

Recommendations to Address Survey Results

1. **The removal of employment barriers created by current Medicaid income and resource/asset limits.** DRI recommends changes to the Medicaid for Employed People with Disabilities (MEPD) program to remove income and resource/asset limits that prevent Iowans with disabilities from pursuing employment opportunities.
2. **A lack of awareness and understanding exists on the reasonable workplace accommodations process required by the Americans with Disabilities Act.** DRI recommends the establishment of training on reasonable accommodations and the accommodation process be developed and shared with all employees with disabilities and Iowa employers.
3. **The current research on the impact of employment barriers on Iowans with disabilities to achieve their personal employment goals and to contribute fully to Iowa's economy is limited.** DRI recommends this survey function as a qualitative resource to encourage new research and discussions on addressing and removing employment barriers that impact Iowans with disabilities.

Introduction Unrealized Economic Gains of Iowans with Disabilities



Introduction: Unrealized Economic Gains of Iowans with Disabilities

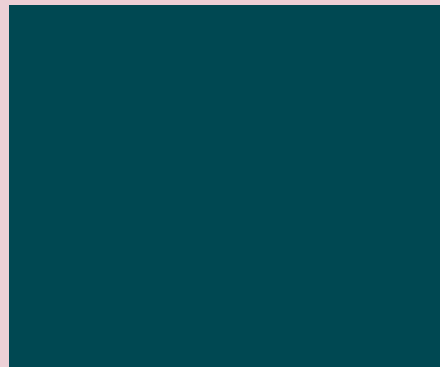
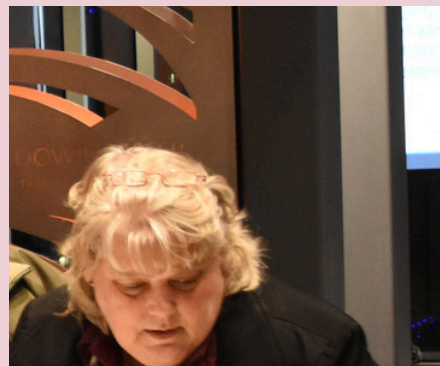
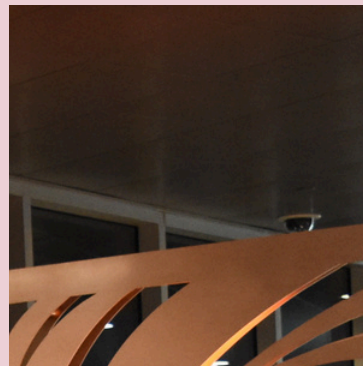
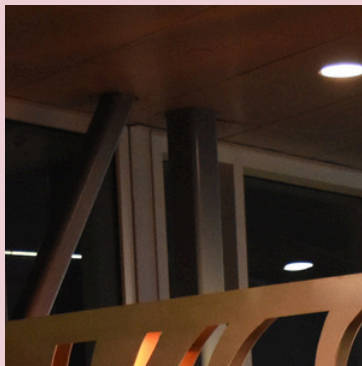
DRI's survey results illustrated that Iowans with disabilities have a strong desire to work. Disabled Iowans share non-disabled Iowans' goals of building a successful career, buying a car, getting married, buying a house, having children, and contributing to their community and state. Iowans with disabilities frequently experience barriers not encountered by Iowans without disabilities that disrupt their employment goals and prevent them from achieving economic self-sufficiency. According to the July 2024 Edition of **Iowans with Disabilities: 2024**¹, only 105,988 of Iowans with disabilities between 18-64 were employed in 2022 - roughly 26.3% of the disabled population. 52.3% of this population worked only part-time. Iowans with disabilities comprised only 7% of the labor force. The unemployment rate for Iowans with disabilities was over twice that of Iowans without disabilities (7.4%) compared to 3.5%. In terms of income, the median earnings for disabled Iowans was \$15,227 less than nondisabled Iowans - about 35.7% less. These numbers highlight a major issue for the disability community in Iowa - employment and the ability to participate in the greater society.

DRI works to advance employment opportunities of Iowans with disabilities through promoting the goals set by Congress in the Americans with Disabilities Act of independence and self-sufficiency. Through assisting Iowans with disabilities in addressing employment barriers and the firsthand experiences reported by the Survey Participants, DRI understands that the lack of affordable and accessible healthcare and reasonable workplace accommodations are frequent barriers to individuals seeking employment. Fully understanding DRI's survey results requires a general awareness of the importance of Iowa's Medicaid programs to Iowans with disabilities seeking employment and an understanding of reasonable workplace

¹ <https://www.iowadatacenter.org/application/files/4217/2054/2826/IowanswithDisabilities2024.pdf>

accommodations pursuant to the Americans with Disabilities Act. This report summarizes the key findings from DRI's State of and Barriers to Employment Qualitative Survey. Complete survey results are included in the Appendix. DRI's recommendations on addressing and removing these employment barriers are provided in conclusion.

DRI's 2024 State of & Barriers to Employment Survey Design



DRI's 2024 State of & Barriers to Employment Survey Design

DRI's survey was offered to all interested Participants anonymously from June through November 2024. It was organized with the intent of gathering perspectives and experiences from lowans with disabilities on the state of and barriers to their employment goals. The survey was available on DRI's website and shared through social media platforms and directly to statewide partners.

The survey consisted of 24 questions regarding current employment, demographic information, county population, how Participants receive health insurance, any barriers Participant's experience in receiving their health insurance, barriers to Medicaid eligibility, Participant's interest in working additional hours and/or earning a higher wage, and if Participants have declined a job, promotion, raise due to Medicaid eligibility concerns.

192 individuals began the survey and answered the first question: *Are you a person with a disability/disabled person?* DRI sought to collect information solely from lowans with disabilities on their experiences with employment and health care barriers. Consequently, only lowans with disabilities were eligible to complete the entire survey. 76.6% or 147 of the individuals answered "Yes" and proceeded to complete the entire survey. 23.4% or 45 individuals answered "No" and were not able to proceed with completing the survey.

The 147 lowans with disabilities who completed the survey ranged in age from under 18 to over 65 years old with a majority identifying as White, non-Hispanic or Latino, and female. While almost half stated their disability started before age 18, the remainder represented a broad span across adult age groups. Small towns, mid-sized communities, and large cities were all represented by the Participants.

Participants were provided with an opportunity to provide additional information regarding their experiences with working, workplace accommodations, and receiving benefits. The aggregate results for each survey question are reported

below. The results highlight significant barriers with Medicaid income and asset limits which prevent disabled lowans from accepting initial employment offers and/or increased wages that could lead to greater self-sufficiency. Additionally, the aggregate results also highlight barriers experienced by lowans with disabilities with requesting and receiving reasonable workplace accommodations.

Key Aggregate Survey Results Regarding Medicaid Concerns

Participants' Use of Medicaid to Access Employment: Question 10

Participant Concerns Regarding Eligibility for Medicaid: Questions 12 & 13

Participants Concerns on Eligibility Requirements and Impact on Employment: Questions 16, 17, & 18

Participants' Concerns on Accepting Increased Hours, Wages, & Promotions If Income and Asset Limits Were Removed: Questions 19, 20, & 21

Participants' Lose of Employment Opportunities: Questions 22 & 23

Participants' Medicaid Premiums & The Impact on Their Employment: Questions 14& 15

Participants' Disability Benefits from the Social Security Administration and the Impact on Their Employment: Question 9



Key Aggregate Survey Results Regarding Medicaid Concerns

Participants' Use of Medicaid to Access Employment: Question 10

Nearly half of all Survey Participants indicated they receive health insurance through Medicaid. Only 18.1% of the Participants stated their health insurance is provided by an employer. The Participants receiving health insurance through Medicaid also identified several services they receive from Medicaid necessary to pursue employment. Examples include medications, job development and coaching, transportation, personal care attendants, case management services, and support with other medical costs (e.g., co-pays, premiums, etc.) These services were commonly stated as ones necessary for lowans with disabilities to work.

Participant Concerns Regarding Eligibility for Medicaid: Questions 12 & 13

56.4% of Participants indicated their application for Medicaid services was denied. 29.8% of Participants stated their application for Medicaid was denied due to exceeding income or resource limits. 13.3% of individuals denied were unsure why they were denied. 17.7% of Participants preferred not to share the reason they were determined ineligible for Medicaid.

60.4% of Survey Participants identified concerns about the Medicaid income and asset eligibility requirements. Participants were both concerned about meeting these requirements in an initial Medicaid application and concerned about maintaining Medicaid coverage for health insurance. 32.7% of Participants reported they worried about being over the Medicaid income limit, while 27.7% reported they were concerned about being over the Medicaid resource/asset limit. Participants could not identify how close they were to being over Medicaid income and

resource/asset limits. These concerns foreshadowed the detailed comments Participants shared about the difficulty in maintaining eligibility and the significant impact such concerns have on their employment opportunities and choices. Other eligibility concerns shared by Participants were age limitations with 6.4% of Participants reported this concern. 7.3% of Participants indicated other concerns.

Participants' Concerns on Eligibility Requirements and Impact on Employment: Questions 16, 17, & 18

Iowans with disabilities are working and would seek higher wages, positions, and longer hours if the income and asset limitations set by Medicaid were removed. 61.9% of Survey Participants reported they are currently working in either wage or self-employment. 39.9% of Participants said they worked between 1 and 20 hours per week. 26.3% of Participants responded they work between 21 and 40 hours a week. 25% of Participants preferred not to answer how many hours a week they work. 6.8% of Participants are working for subminimum wage, and 40.6% are earning between the \$7.25 minimum wage and \$20 per hour.

Participants' Concerns on Accepting Increased Hours, Wages, & Promotions If Income and Asset Limits Were Removed: Questions 19, 20, & 21

Survey Participants overwhelmingly reported they would be interested in working more hours or earning a higher wage than what they receive at their current job if they were able to maintain their disability benefits, including Medicaid eligibility. A staggering 63.4% of survey respondents said they would want to work more hours, earn a higher wage, or both. 47.8% of Participants said they would want to work between 20 and 40+ hours per week if they could maintain eligibility to disability benefits, including Medicaid. 56.2% of Participants want to earn at least \$20 per hour. It is clear there is a strong desire for Iowans with disabilities to pursue employment - a benefit for themselves, their families, and the state as a whole.

Participants' Lose of Employment Opportunities: Questions 22 & 23

Over a quarter of the Survey Participants reported turning down a job offer, a promotion, an increase in wages and/or increase in hours due to fear of exceeding the income limits required to maintain Medicaid eligibility. An additional 13.6% of Participants preferred not to answer this question. Additional comments provided by survey Participants shared a fear of providing answers to this question even in an anonymous survey.

Participants' Medicaid Premiums & The Impact on Their Employment: Questions 14& 15

75% of the Participants reported they are not required to pay a monthly premium for their Medicaid coverage. The cost of an individual's Medicaid premium varies depending on which Medicaid program they receive coverage. Different Medicaid eligibility groups require different premium amounts. Individuals receiving MEPD must pay a premium if their monthly gross income is over 150% of the Federal Poverty Level. The Department of Health and Human Services (HHS) calculates the monthly premium by adding the eligible individual's gross earned income and gross unearned income together. On the MEPD page of its website, HHS lists the monthly premium amounts based on an individual's gross income compared to the Federal Poverty Level.² Most of the Survey Participants reported a \$0 contribution for a Medicaid premium. If the MEPD earning limits were removed, lowans with disabilities would likely increase their earnings and a corresponding MEPD premium or increase in premium from their current one would occur. Based on the survey results, DRI believes that increased earnings would result in more disabled lowans paying greater amounts into the system to cover their healthcare costs and further support Iowa's

² <https://hhs.iowa.gov/programs/welcome-iowa-medicaid/iowa-medicaid-programs/mepd>

economic prosperity. It is important to note that the survey question did not allow Participants to identify that they do not receive Medicaid; it is possible that they selected \$0 alongside the Participants who receive Medicaid and do not pay a premium.

Participants' Disability Benefits from the Social Security Administration and the Impact on Their Employment: Question 9

Approximately half of the Participants receive a disability benefit through the Social Security Administration. 46.6% of Participants reported receiving either Social Security Disability Insurance (SSDI) or Supplemental Security Income (SSI). 2% reported they preferred not to share. This benefit has a direct relationship to their employment opportunities.

Social Security Disability Insurance (SSDI) is a program for individuals with disabilities who previously worked and earned enough credits to reach insured status. SSDI beneficiaries must wait 2 years from the time they are approved and start receiving payments to become eligible for Medicare coverage.

In DRI's experience, these individuals are often not eligible for healthcare coverage through MEPD due to the asset limit. As a result, SSDI beneficiaries often pay high Consolidated Omnibus Budget Reconciliation Act (COBRA) premiums or go without insurance while they wait to receive Medicare. Changes to the asset limit would allow individuals with disabilities the opportunity to pursue employment and be able to save for the future without fear of losing their healthcare coverage.

General Overview of Medicaid and Survey Results



General Overview of Medicaid and Survey Results

Medicaid is an essential resource for lowans with disabilities and provides health care and services and support that enables them to enter and/or return to the workforce. Iowa's Department of Health and Human Services states that "Iowa provides Medicaid coverage to over 700,000 lowans every year, including eligible low-income adults, children, pregnant women, older adults, and people with disabilities."³ Medicaid provides services that other types of health insurance (e.g., employer-sponsored coverage, Medicare, etc.) do not cover. Some important services include personal care attendants, adaptive equipment, community living supports, and waiver services. Each Medicaid program has its own specific eligibility requirements individuals must meet to receive coverage.

Medicaid services focused on supported employment, like job coaching, are only available to individuals approved for a Medicaid Home and Community-Based Waiver Program. Lowans with disabilities who are approved for a Medicaid Home and Community Based-Waiver (e.g., Brain Injury, Intellectual Disability, etc.) must continue to meet the income and asset requirements of a Medicaid eligibility group to maintain their access to these resources. The loss of Medicaid eligibility has severe consequences according to DRI's Survey Participants, ranging from loss of health care to loss of the employment service(s) which made it possible for the individual to pursue or maintain employment. Some of the Medicaid waivers, i.e., the Intellectual Disability, have years-long wait lists where an individual who lost eligibility for Medicaid - and thus the waiver services - would not be able to regain those services for years.

One Medicaid program particularly important to employed lowans with disabilities is Medicaid for Employed People with Disabilities (MEPD). MEPD is

³ <https://hhs.iowa.gov/programs/welcome-iowa-medicaid>

designed to promote employment for lowans with disabilities while enabling them to continue receiving medical assistance. To be eligible for MEPD, the individual needs to meet the following requirements:

- Under age 65,
- Considered to be disabled based on Social Security medical criteria for disability,
- Have income from wage or self-employment,
- Have net family income less than 250% of the federal poverty level,
- Have resource less than \$12,000 (individual) or \$13,000 (couple),
- Not eligible for any other Medicaid coverage group other than Qualified Medicare Beneficiary (QMB), Specified Low-Income Medicare Beneficiary (SLMB), or Medically Needy, and
- Pay any monthly premium due.⁴

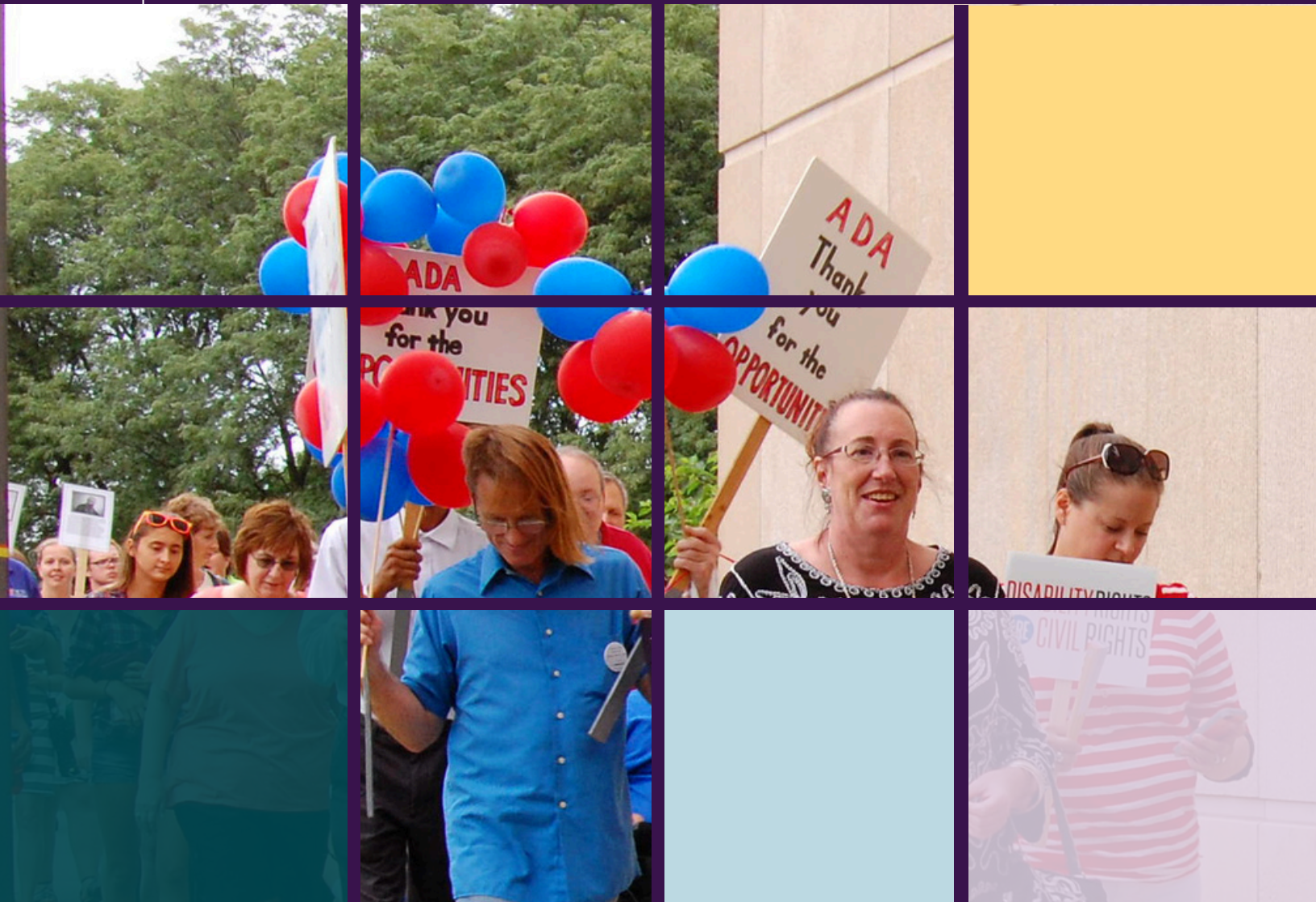
As outlined above, MEPD has restrictions on age, income, and asset limits. While MEPD's intent is to promote employment, DRI's survey results indicated it frequently prohibits individuals from accepting an increase in employment due to restrictions on income and asset limits. MEPD has an income limit of 250% of the Federal Poverty Level and counts the income of the entire household. If an individual with a disability wants to apply for MEPD, income from an employed spouse and other employed members of the household count towards the income limit.

DRI's survey results overwhelmingly indicated a reluctance and/or a refusal to accept more working hours, wage increases, and bonuses from their employer due to the fear of exceeding the income limit and thereby losing their Medicaid coverage. The impact of this loss would cause them to lose their health insurance, their Medicaid-related employment services, and potentially their employment - further impacting their financial security and their health. People become disabled at all

⁴ <https://hhs.iowa.gov/programs/welcome-iowa-medicaid/iowa-medicaid-programs/mepd>

stages of life. Many individuals with disabilities become disabled after marrying, working for years, and saving for retirement. MEPD requires individuals with disabilities to have resources fewer than \$12,000 for an individual and \$13,000 for a couple. Besides penalizing married couples where one or both individuals are disabled, the asset limit prevents individuals who became disabled later in life from accessing Medicaid coverage.

Participants' Employment and Employment Barrier Experiences: **Question 24**



Participants' Employment and Employment Barrier Experiences:

Question 24

At the end of the survey, lowans with disabilities were given the opportunity to further share the barriers that they experienced in their pursuit of employment. 89 Participants provided a response and gave detailed accounts. The quotes are from lowans with disabilities in response to the prompt, "Please provide any additional information you want us to know regarding issues you have experienced with working and receiving benefits based on your disability, including related to health insurance." The quotes below are meant to provide a general representation of the topics mentioned by Participants. The common themes across all 89 comments were how Medicaid income and asset limitations impacted their employment opportunities, the barriers experienced in applying for and/or receiving reasonable workplace accommodations pursuant to the Americans with Disabilities Act and the importance of working. The quotes were taken directly from the survey with minimal editing for clarity:

"I have turned down job opportunities with a higher salary due to fear of losing Medicaid. I have also had to have my employer hold back wages because it would have put me over the threshold."

"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."

"I've had issues in the past where I've had to leave previous jobs due to them scheduling me too many hours."

"I can only work 20 hours per week and even less hours as my pay increases to stay eligible for SSI and Medicaid."

"We don't have the time or energy to ask for help we don't need, and any time or energy we have to spend fighting for that help is time and energy we cannot put into work or self-care (requiring others to care for ourselves) or otherwise contributing to our communities."

"If I were able to earn more money in my current job, I would have less worry about our household income, the benefits I will lose when my husband retires, or should we experience a major medical situation that we are no able to afford."

"My pills were very expensive, so I needed Medicare/Medicaid to pay for them, so I took a job with less hours and pay to stay under the earnings limit."

"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."

"Although I have seniority over my coworkers, I know I earn less. My boss is aware of my need for health care via Medicaid. I feel stuck. Being permanently ill with an incurable disease, yet without SSDI funding, is financially impossible. I am only housed and fed by my parents' retirement savings. The government needs to raise the income limits to a more reasonable level. I don't know what I will do when my parents die."

"As a host home provider who is helping the client complete this survey, my pay is decreased substantially once the client works more than 10 hours/week, yet it is substantially more work for the host home provider when a person is working -

increased transportation and coordination etc. Some host home providers do not encourage their clients to work recognizing their decrease in pay.”

“Have been denied more than once accommodations needed to job properly and/or advancement.”

“Trying to get accommodations put through - be able to utilize wheelchair or be able to have a place to sit while doing work.”

“It would be nice to be able to accept a promotion without it affecting my Medicaid or any of my disability benefits. I don't understand why I get affected for trying to make more money because the more I make or a spouse makes the more taxes we would pay to social security and Medicare etc. The income limits don't make sense when people with disabilities are trying to improve themselves and their family's lives so I hope things change soon.”

“I am disabled but have always been able to maintain my full-time work status due to my employer being willing to accommodate me when first diagnosed.”

“I am currently enrolled in MEPD. To the best of my knowledge, this program in particular pays for my day-to-day care that allows me to get up and go to work and go to bed at night. My private insurance does not cover this because it is considered ‘custodial care.’ This program also picks up any additional charge not covered by my primary employee sponsored insurance for Dr. Visits, medication, equipment, such as my wheelchair, etc.”

“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 make a decision between medical coverage/income protection and contributing to society.”

Participants' Key Concerns Regarding Workplace Accommodations: **Questions 22 & 24**



Participants' Key Concerns Regarding Workplace Accommodations: Questions 22 & 24

"I don't know if my disability issues can be overcome by use of Reasonable Accommodations, whether employers would hire me knowing they'd have to provide and comply with RA...."

"Have been denied more than once accommodations needed to job properly and/or advancement."

Participants shared difficulty in obtaining reasonable workplace accommodations and concerns about making a request for accommodations. They indicated a loss of employment due to their employer not approving their request(s) for workplace accommodations. Survey Participants also indicated that there exists a general lack of understanding of what constitutes reasonable accommodation and a lack of understanding on how to request accommodations. Both issues cause barriers to Participants' employment opportunities. Addressing these barriers requires employers and employees to have a better understanding of the general requirements governing reasonable accommodations. This section is intended to address the main ADA reasonable accommodation employment barriers noted by Participants through providing a general overview of reasonable accommodations pursuant to the ADA.

Reasonable workplace accommodations have been required by the Americans with Disabilities Act for over 34 years. On July 26, 1990, President George Bush, Sr. signed the Americans with Disabilities Act (ADA). The ADA was the first comprehensive civil rights law for people with disabilities with specific goals of ensuring equality of opportunity, full participation, independent living, and economic

self-sufficiency.⁵ Individuals with disabilities engaging in competitive employment is key to achieving these goals set by Congress. Americans with disabilities possess an untapped reservoir of employment talent and uncultivated potential. Yet, more than three decades after the ADA, only 19.1% of the national workforce comprises people with disabilities, and only 7% of Iowa's workforce comprise Iowans with disabilities. Nearly thirty-five years after the ADA, the Congressional goals of independence and self-sufficiency for employees with disabilities remain unrealized both nationally and in our state of Iowa.

Title I of the ADA applies specifically to employment of individuals with disabilities. This title generally requires employers to provide reasonable accommodations for employees/applicants with disabilities unless doing so would cause undue hardship. The purpose of reasonable accommodations is to enable an individual with a disability to have an equal opportunity to not only get a job but to successfully perform their job tasks to the same extent as people without disabilities. The ADA defines disability to include all individuals with a physical or mental impairment(s) that substantially limits a major life activity; within employment, an individual with a disability is qualified if they can perform the essential functions of the job with or without reasonable accommodations. Congress intended to define disability broadly and even amended the ADA in 2008 to clarify the broad definition of disability. Some physical and/or mental impairments that are specifically defined by regulation as a disability include: deafness, mobility impairments, blindness, autism, cancer, cerebral palsy, diabetes, epilepsy, HIV infection, multiple sclerosis, muscular dystrophy, major depressive disorder, bipolar disorder, and post-traumatic stress disorder among other impairments listed in the ADA. This list is not exhaustive; it is meant merely to provide broad categories of disabilities.

Survey Participants shared that there exists a general lack of knowledge on what constitutes reasonable accommodations and the accommodation process. The

⁵ 42 U.S.C. Section 12101 et seq

ADA requires reasonable accommodations to be individually tailored to address the job duty difficulty identified by the employee/applicant. The purpose of reasonable accommodation is to ensure the employee has an equal opportunity to perform their job duties. Reasonable accommodations vary and are individualized based on the employee's/applicant's disability needs. Common categories of reasonable accommodations include modification or adjustment to a job, the work environment, or the way things are usually done during a hiring process.

Qualified individuals with a disability may request reasonable accommodation to perform the essential functions of their job. Participants reported concerns about knowing how to request accommodations. The ADA does not outline a specific process for employees to follow in submitting their accommodation request. DRI and the Job Accommodation Network (JAN) (<https://askjan.org/>) recommend the request be submitted in writing and indicate the individual needs help, change, or modification in a job duty due to a disability.

Once submitted, the ADA requires the employer to engage in an informal and interactive process with the individual to discuss their request. After this interactive process, the ADA requires the employer provide reasonable accommodation to a known physical or mental impairment of a qualified individual with a disability unless providing reasonable accommodation would impose an undue hardship. It is rare that an accommodation request imposes undue hardship. The ADA outlines that an accommodation request may be considered to cause undue hardship if it requires significant difficulty or expense, that could impact the operations of the business, The employer is required to try and identify another accommodation if it is determined the original accommodation request could cause undue hardship.

There are many different types of reasonable accommodations ranging from physical changes to the workplace, changes to workplace procedures and practices, new and/or different office equipment (e.g., sit-stand desk), assistive technology (e.g., screen reader), American Sign Language interpreters, Communication Across Real Time Captioning (CART), and unpaid leave. The scope of reasonable

accommodations is broad. Employers must also provide reasonable accommodations to ensure equal access to benefits/privileges of employment.

DRI notes that requests for accommodations vary significantly; understanding reasonable accommodations and the accommodation process can assist employees in their ability to self-advocate for accommodation, effectively removing this barrier and changing their employment opportunities. DRI recommends JAN as a helpful resource to understand both reasonable accommodations and the reasonable accommodation process.

Survey Participants discussed the need for both accommodations and Medicaid related services in order to work. Participants discussed the need to hire personal attendant care services in order to work. Survey Participants stated that without attendant care services, they would not be able to get out of bed, bath, shower, eat, get to work, etc. These services are mandatory for them to be able to work. Personal attendant care services are considered personal use items pursuant to the ADA. Personal use items include items needed in accomplishing daily activities on and off the job. Prosthetic limbs, wheelchairs, eyeglasses, hearing aids, etc. are identified as personal use items under the ADA. Modifications needed to vehicles, transportation to and from work, etc., are also considered personal devices and are the responsibility of the individual. Generally, an employer is not required to provide a personal attendant services for work unless the employee is required to travel for work. Individuals that hire personal attendants to assist them in performing their daily activities are not able to seek these services through the reasonable accommodation process or nor a private health care plan. The only options available are for the individual to either privately pay thousands of dollars for attendant care services or to apply for and maintain income and asset Medicaid eligibility requirements.

Conclusion & Recommendations: **Changes Required to Realize Iowans with Disabilities Employment Goals**



Conclusion & Recommendations: Changes Required to Realize Iowans with Disabilities Employment Goals

"I would need to make 6-7 figures to work."

"I am disabled but have always been able to maintain my full-time work status due to my employer being willing to accommodate me when first diagnosed."

"I turned down a management position with a raise because I am scared to make too much and lose my ability to get benefits."

"I was told that if I accept a job that I was applying for that I'd lose my benefits because I would be working too many hours."

"Trying to get accommodations put through -be able to utilize wheelchair or be able to have a place to sit while doing work."

"I'm going to lose the help I need if I work the job I want."

"It would be nice to be able to accept a promotion without it affecting my Medicaid or any of my disability benefits. I don't understand why I get affected for trying to make more money because the more I make or a spouse makes the more taxes we would pay to social security and Medicaid, etc. The income limits don't make sense when people with disabilities are trying to improve themselves and their families' lives."

Above are additional perspectives and experiences shared by the Survey Participants. The comments offer insight into the societal costs/losses these barriers impose on Iowa's disability community. Iowans with disabilities expressed frustration and sadness in their inability to fully contribute to their individual and family goals and participate in Iowa's growing economy. Barriers from Medicaid income and asset limitations as well as the lack of accommodations are preventing Iowans with disabilities from thriving.

As noted by Survey Participants, the lack of affordable and accessible healthcare is a frequent barrier to seeking employment. The age, income, and asset limits with MEPD are preventing them from fully exploring their options with employment due to fears of losing the medical coverage and support they need to work. Changes to MEPD are necessary to advance the goals set by Congress of independence and self-sufficiency for people with disabilities. Changes would ultimately improve economic opportunities for disabled Iowans as well as the growing the economy in the State of Iowa.

Iowans with disabilities cannot fully participate in society without long-needed changes to Medicaid to ensure access to competitive, integrated employment. Addressing the issues of underemployment and unemployment of Iowans with disabilities is an issue of growing concern for Iowa's economy. Leaders in Iowa, including Governor Reynolds, are highlighting the need for more workers across the state, especially in high-demand fields. Iowans with disabilities are left on the sidelines. Outdated policies originally designed to advance economic opportunities for Iowans with disabilities are now preventing this community from achieving financial freedom and helping to solve the workforce crisis in Iowa. The survey results and Participants testimonials are in alignment with DRI's experience and understanding of employment barriers related to Medicaid eligibility requirements and lack of awareness and understanding of reasonable accommodations.

DRI's recommendations are based on the aggregate survey results and its agency expertise in employment accommodations and benefit planning.

DRI recommends that the employment barriers created by the Medicaid income and asset limitations be addressed. Based on the survey results and DRI's employment and benefits expertise, DRI recommends the removal of all Medicaid/MEPD income and asset limitations. Removing these limits will grant all lowans with disabilities the opportunity to achieve their highest employment goals, to fully support their families' financial goals, and to thoroughly contribute to Iowa's economy and thrive.

Almost 35 years after the Americans with Disabilities Act (ADA) was signed into law, lowans with disabilities remain significantly underemployed and unemployed when compared to lowans without disabilities. Survey results and DRI's employment expertise indicate that lack of knowledge of reasonable accommodations pursuant to the ADA is a contributing factor in the underemployment/unemployment of disabled lowans. To address this information void, DRI recommends the development and implementation of prevocational educational training on reasonable accommodations and the workplace accommodation process for all students prior to graduation from high school. DRI recommends that the vocational training be developed in partnership with experts in disability employment and the ADA, individuals with disabilities, and representatives from the business community with the intent to provide a general understanding on the reasonable accommodations process pursuant to the ADA. Once developed, the training would be recorded and available to all interested in understanding more about reasonable accommodations.

Survey results emphasized an overarching need for more research on disabled lowans and their employment experiences and barriers. DRI recommends the qualitative data reported in the survey form the basis for larger studies and general research on employment and employment barriers experienced by lowans with disabilities. Better understanding the current landscape for disabled lowans with employment would further support the removal of unnecessary barriers to them achieving their desired work goals. It would hopefully create unlimited opportunities for lowans with disabilities to seek their highest desired level of employment, income, and resources to meet their family financial dreams and to fully contribute to Iowa's growing economy. Supporting the employment outcomes for lowans with disabilities,

including the removal of barriers, would be giant steps towards achieving Governor Reynold's vision of opportunity and success.

"That's why we're back. To keep working; to give every lowan the opportunity to succeed; to earn a paycheck, care for their family and themselves. To ensure that every lowan maintains the rights endowed by our Creator: life, liberty, and the pursuit of happiness." - Governor Reynolds, 2025 Condition of the State Address⁶

Survey Participants shared their goals and dreams of financial security, job opportunities, and the ability to fully contribute to Iowa's economy. The realization of these goals requires a living wage, the ability to explore employment opportunities, and to thoroughly participate in all that makes Iowa great. It is time to remove employment barriers preventing lowans with disabilities from achieving their dreams and future goals. It is time for lowans with disabilities to thrive.

⁶ <https://governor.iowa.gov/press-release/2025-01-14/gov-reynolds-delivers-2025-condition-state>

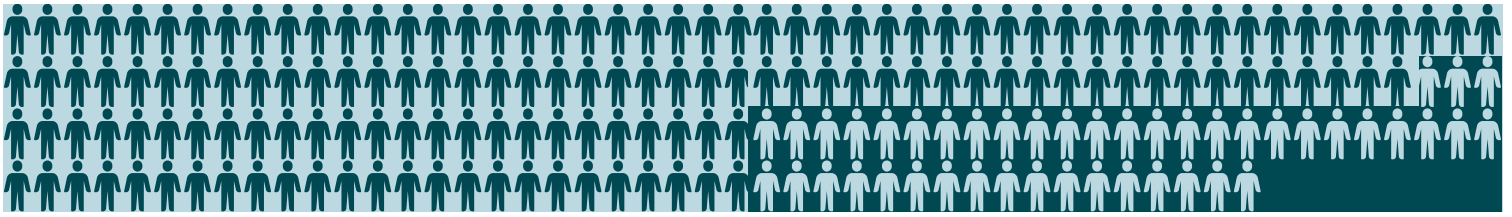
Appendix

Note: 147 Survey Participants completed this survey. Some questions allowed Survey Participants to select multiple answers. For these questions the aggregate results and percentages displayed are based on the total number of answers given. These questions have been flagged individually.



Demographics

1. Do you have a disability?

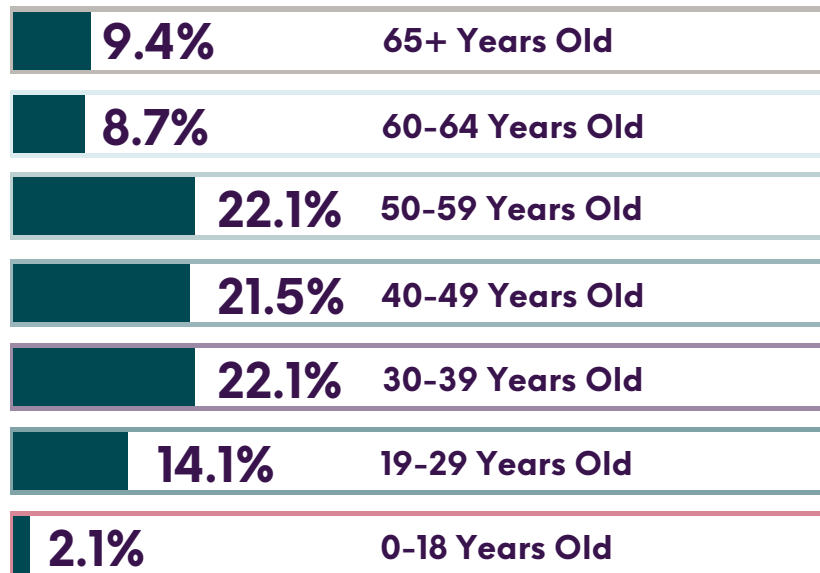


Yes 76.6% **No 23.4%**

*Only individuals with disabilities completed the full survey.

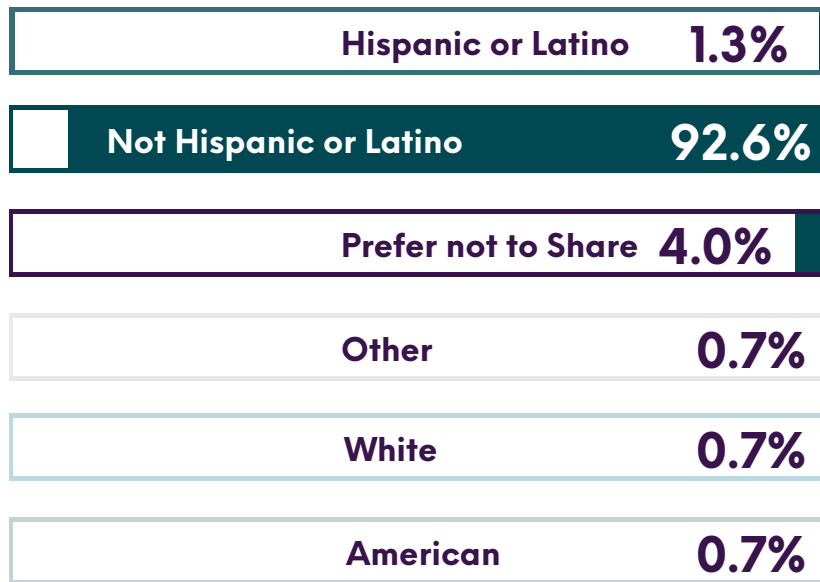
2. What is your age?

*Survey Participants were able to select more than one option on this question. 149 answers were collected from the 147 individuals. The percentages displayed were calculated out of the 149 answers collected.



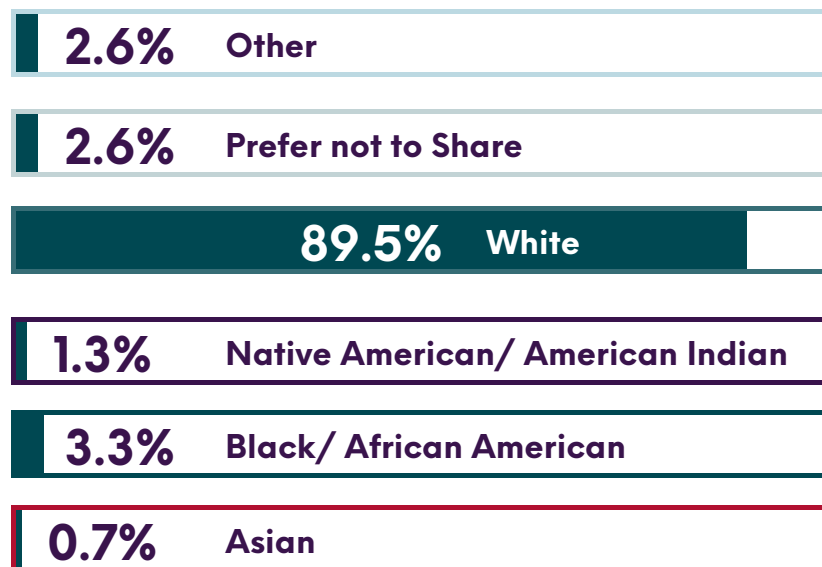
3. What is your ethnicity?

*Survey Participants were able to select more than one option on this question. 148 answers were collected from the 147 individuals. The percentages displayed were calculated out of the 148 answers collected.



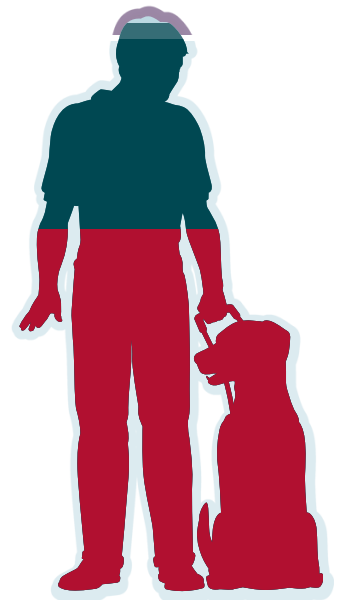
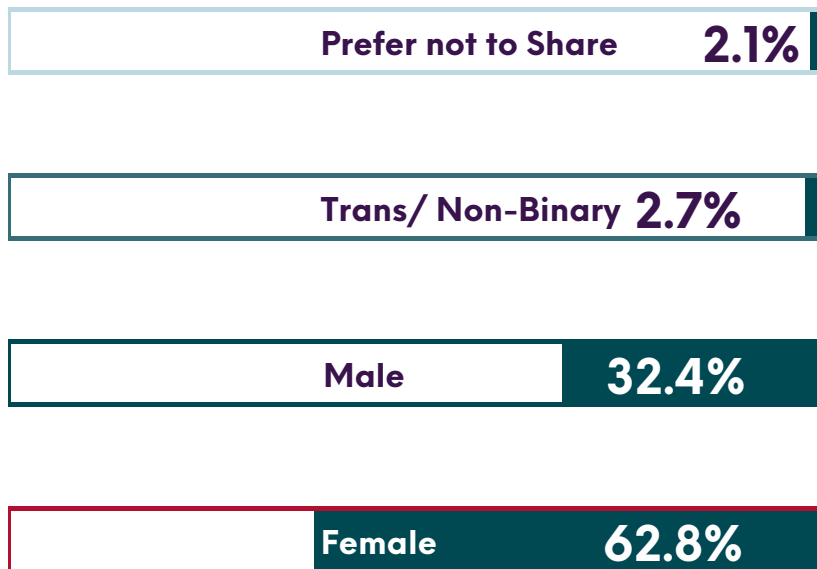
4. What is your race?

*Survey Participants were able to select more than one option on this question. 153 answers were collected from the 147 individuals. The percentages displayed were calculated out of the 153 answers collected.

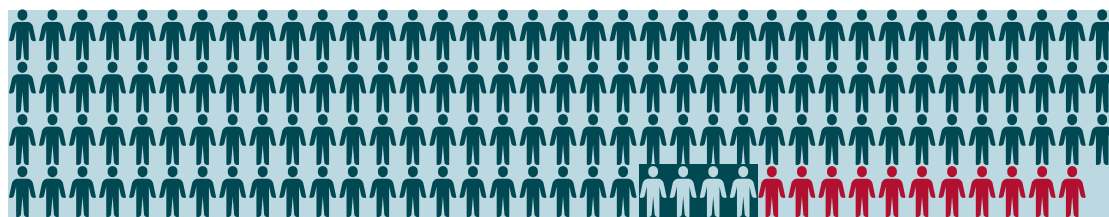


5. What is your gender?

*Survey Participants were able to select more than one option on this question. 148 answers were collected from the 147 individuals. The percentages displayed were calculated out of the 148 answers collected.



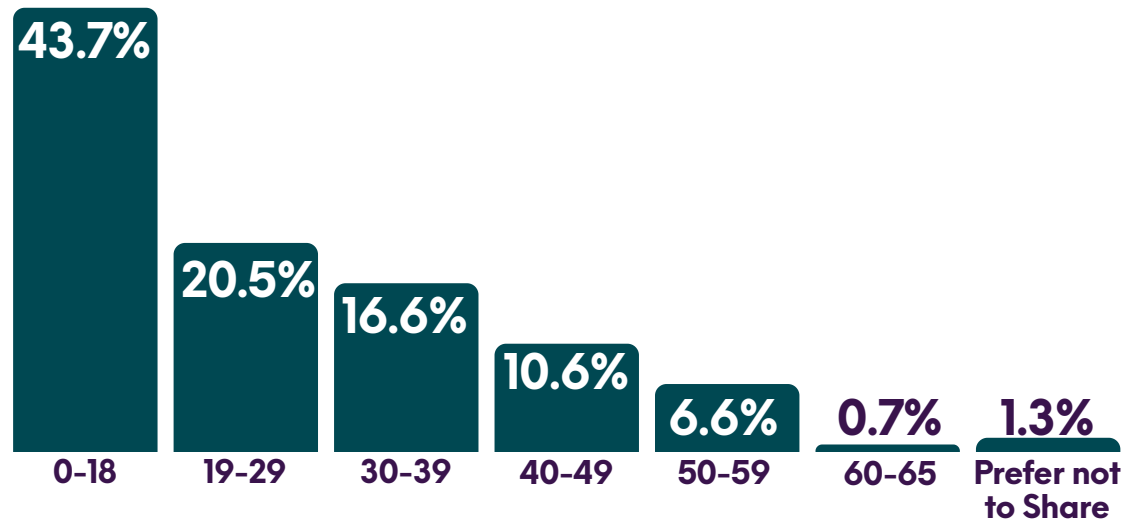
6. Are you a veteran or have you served in a branch of the U. S. Military/ National Guard?



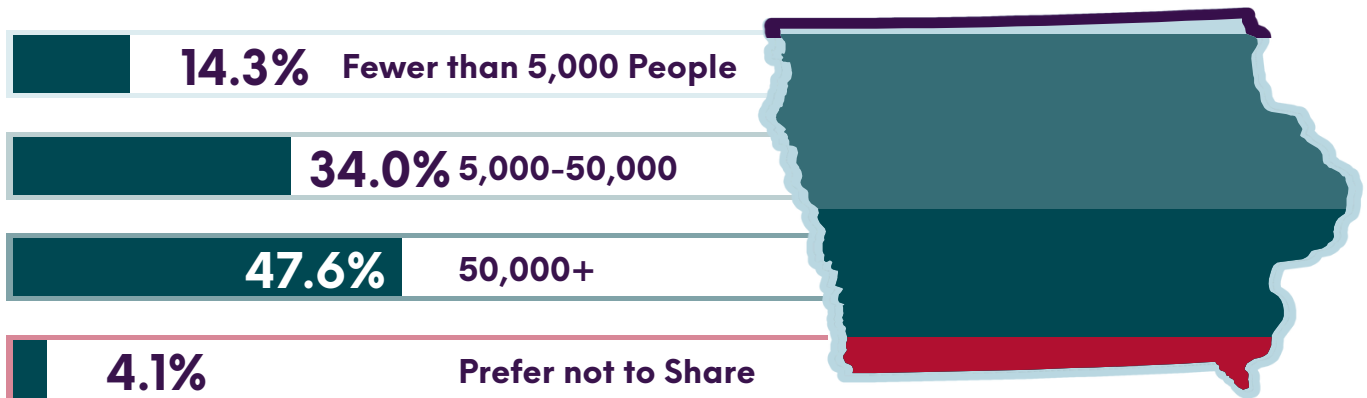
Yes 7.5% No 89.8% Prefer not to share 2.7%

7. What age did you become disabled?

*Survey Participants were able to select more than one option on this question. 151 answers were collected from the 147 individuals. The percentages displayed were calculated out of the 151 answers collected.



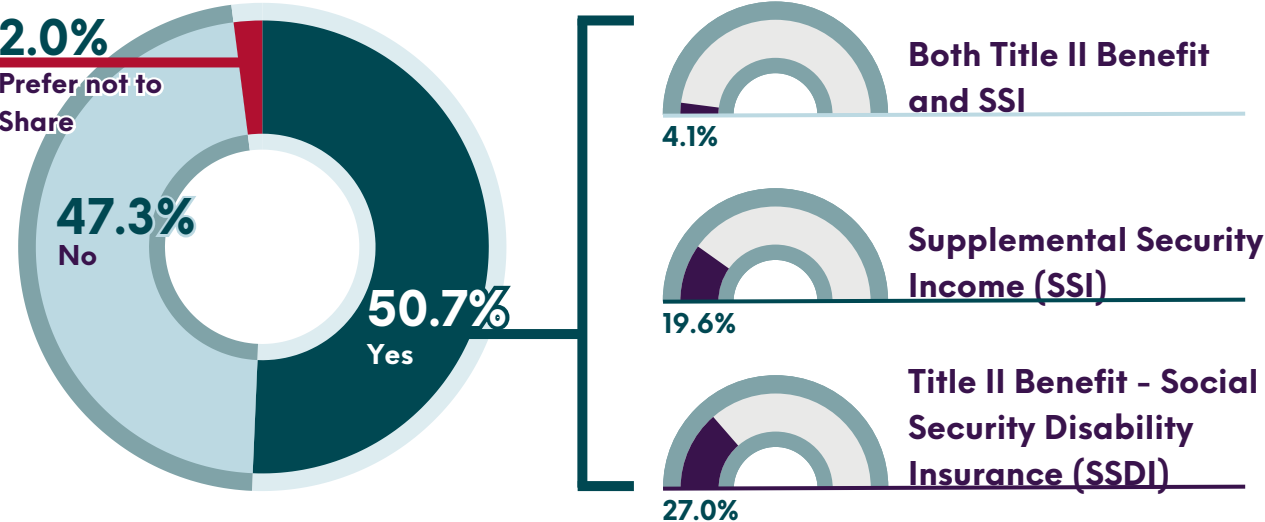
8. What is the population of your community?



Health Insurance and Employment

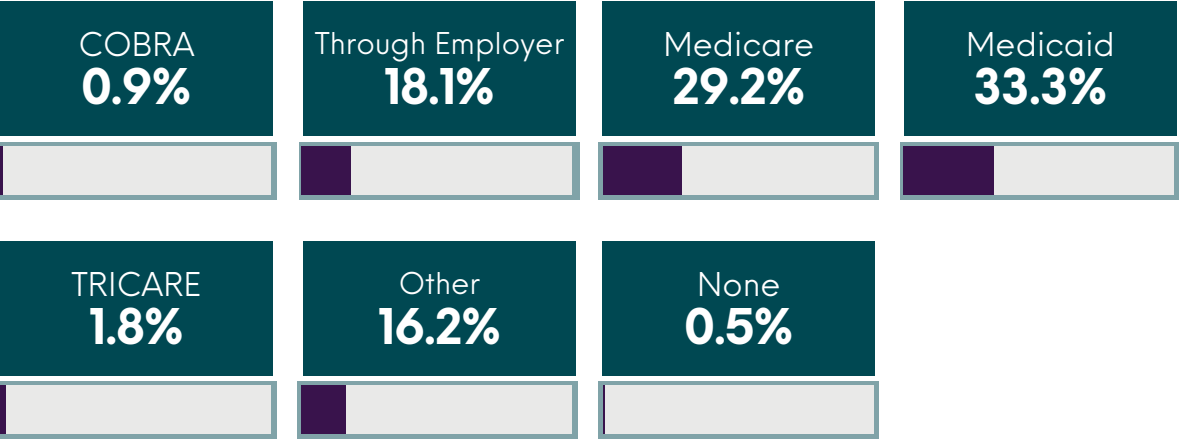
9. Do you receive a disability benefit from the Social Security Administration?

*Survey Participants were able to select more than one option on this question. 148 answers were collected from the 147 individuals. The percentages displayed were calculated out of the 148 answers collected.

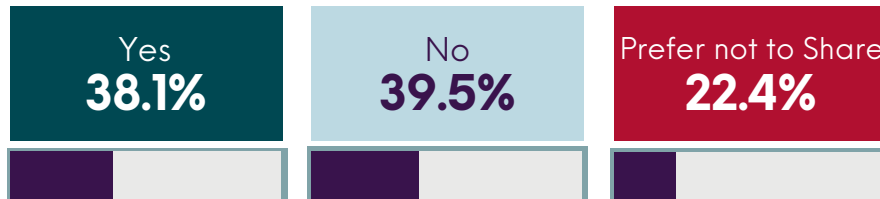
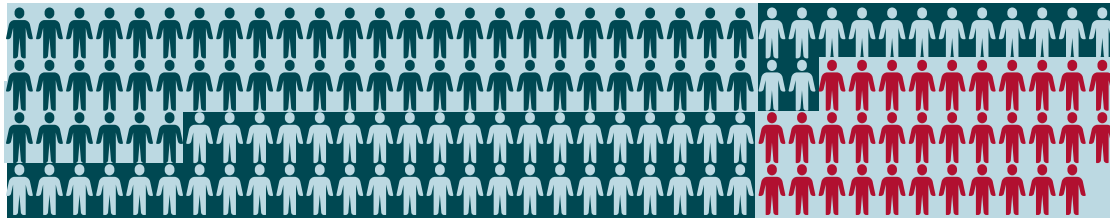


10. How do you receive health insurance?

*Survey Participants were able to select more than one option on this question. 216 answers were collected from the 147 individuals. The percentages displayed were calculated out of the 216 answers collected.

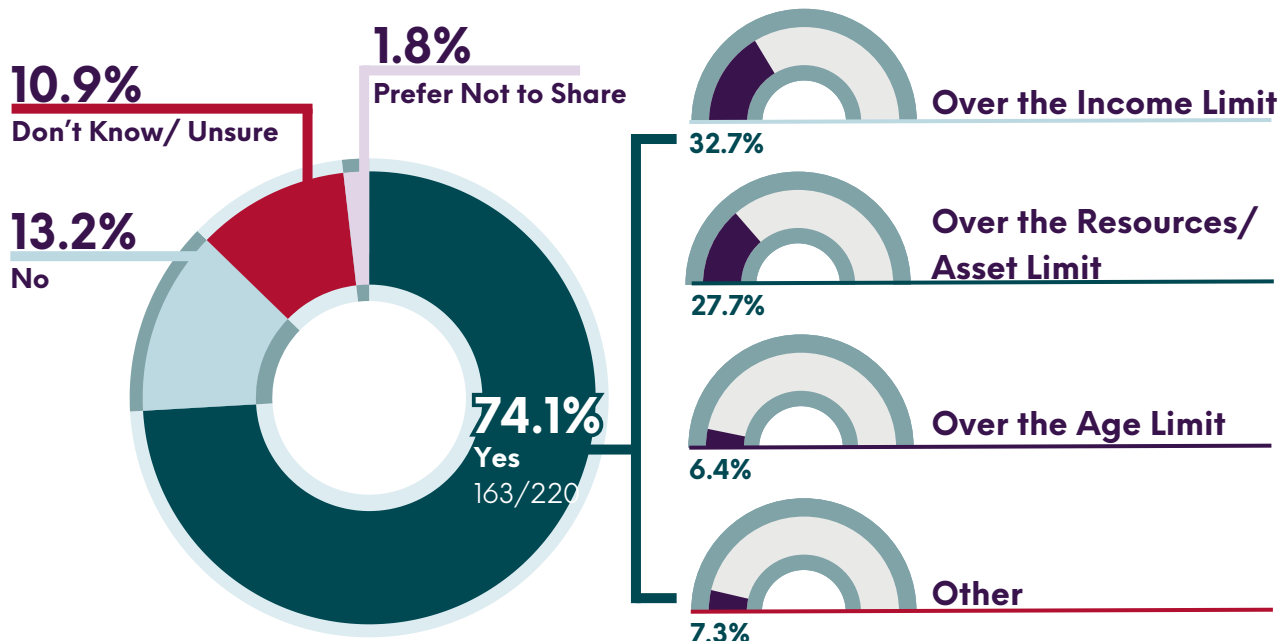


11. If you do not currently receive insurance through Medicaid, have you ever applied for it?



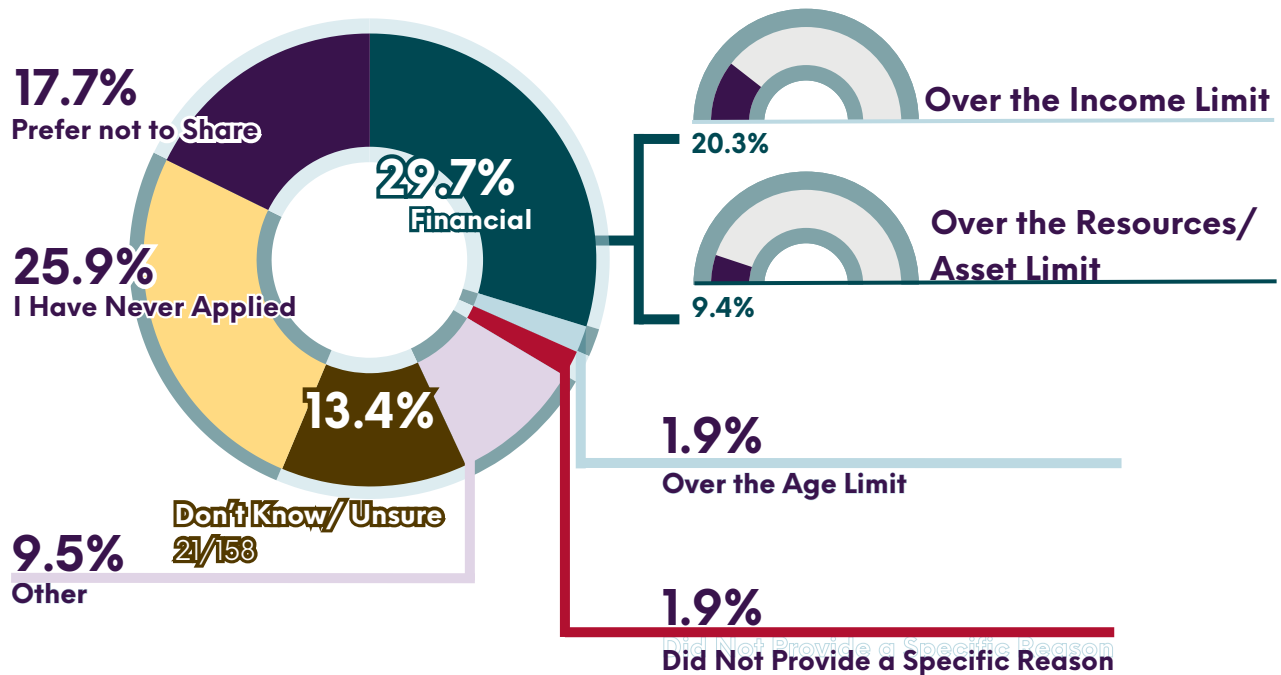
12. Are you concerned about any of the following eligibility requirements regarding applying for or maintaining your health insurance, including Medicaid?

*Survey Participants were able to select more than one option on this question. 220 answers were collected from the 147 individuals. The percentages displayed were calculated out of the 220 answers collected.



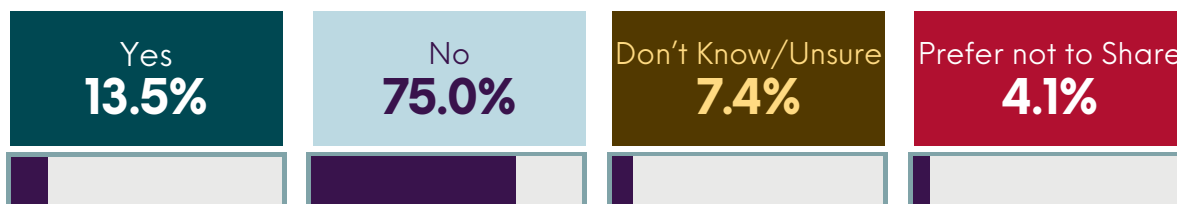
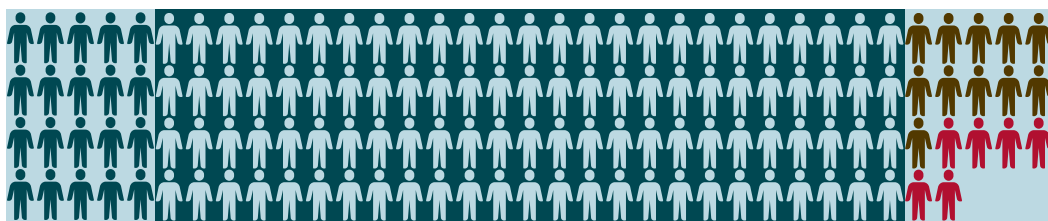
13. If you were determined not eligible for Medicaid, what was the reason provided for the denial?

*Survey Participants were able to select more than one option on this question. 158 answers were collected from the 147 individuals. The percentages displayed were calculated out of the 158 answers collected.



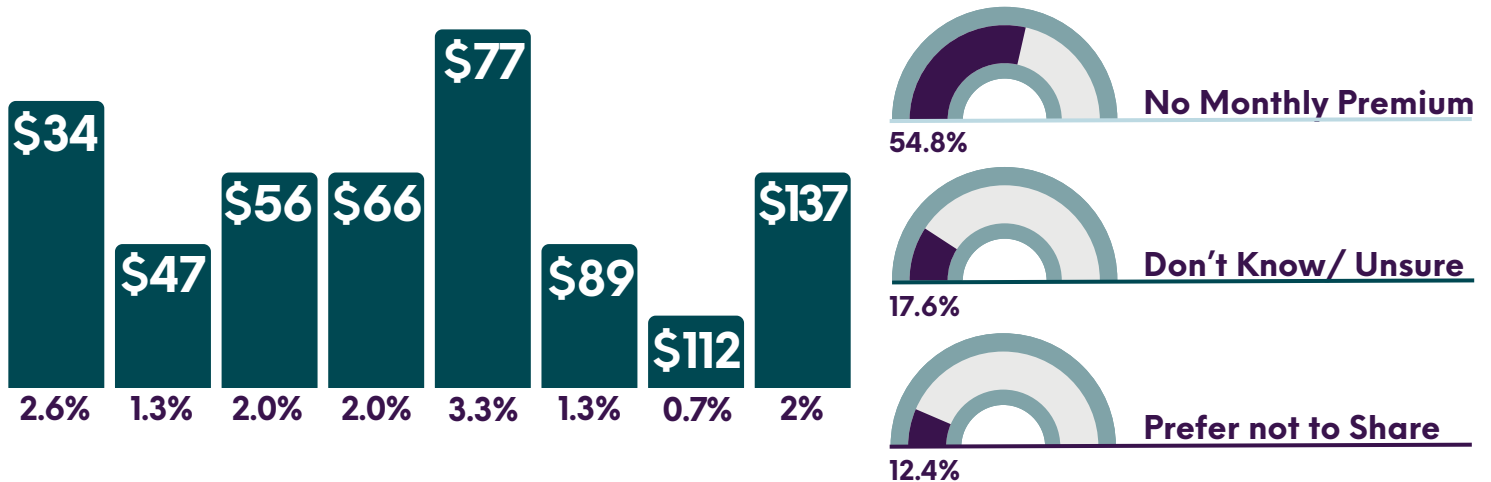
14. Do you pay a monthly premium for Medicaid?

*Survey Participants were able to select more than one option on this question. 148 answers were collected from the 147 individuals. The percentages displayed were calculated out of the 148 answers collected.



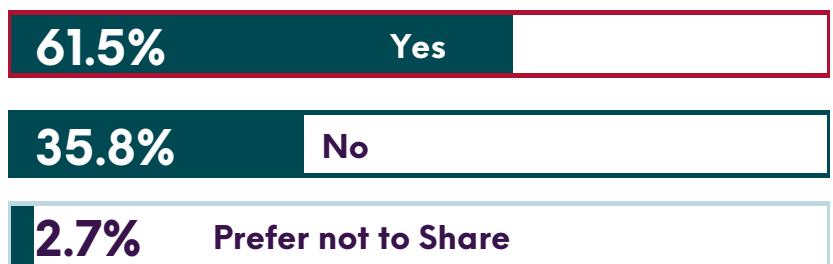
15. What do you pay for your Medicaid monthly premium?

*Survey Participants were able to select more than one option on this question. 153 answers were collected from the 147 individuals. The percentages displayed were calculated out of the 153 answers collected.



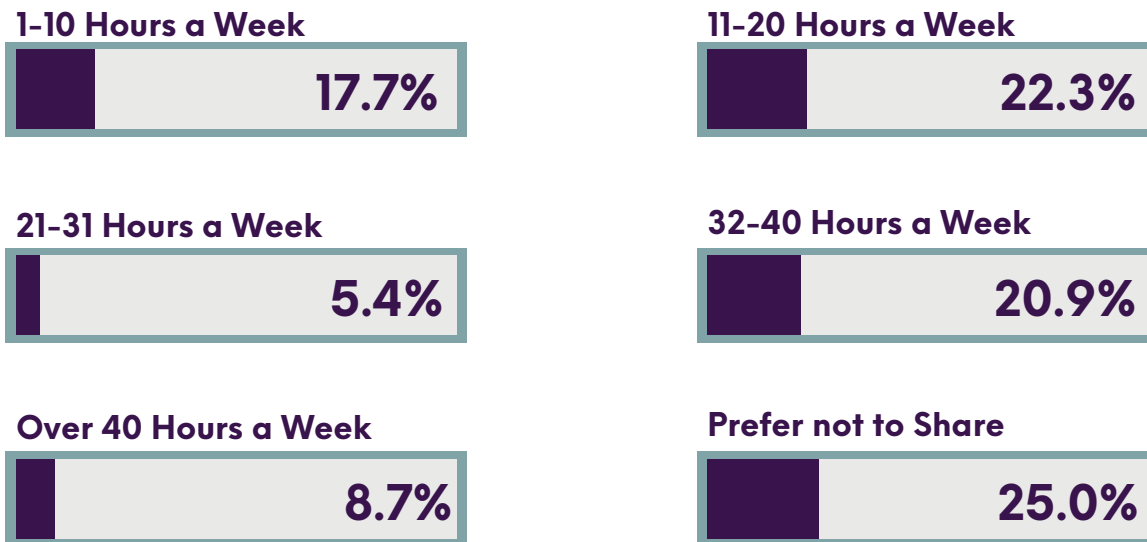
16. Are you currently working in either wage employment or self-employment?

*Survey Participants were able to select more than one option on this question. 148 answers were collected from the 147 individuals. The percentages displayed were calculated out of the 148 answers collected.



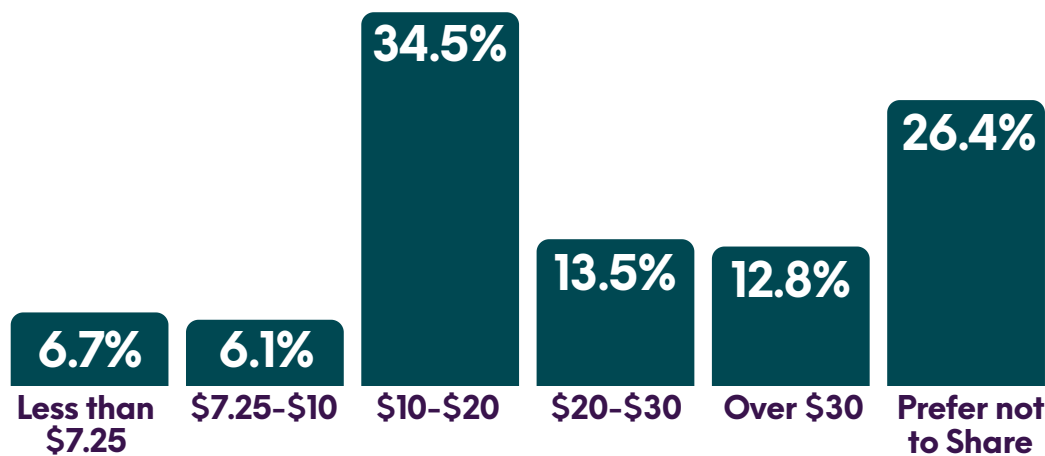
17. On average, how many hours do you work per week?

*Survey Participants were able to select more than one option on this question. 148 answers were collected from the 147 individuals. The percentages displayed were calculated out of the 148 answers collected.



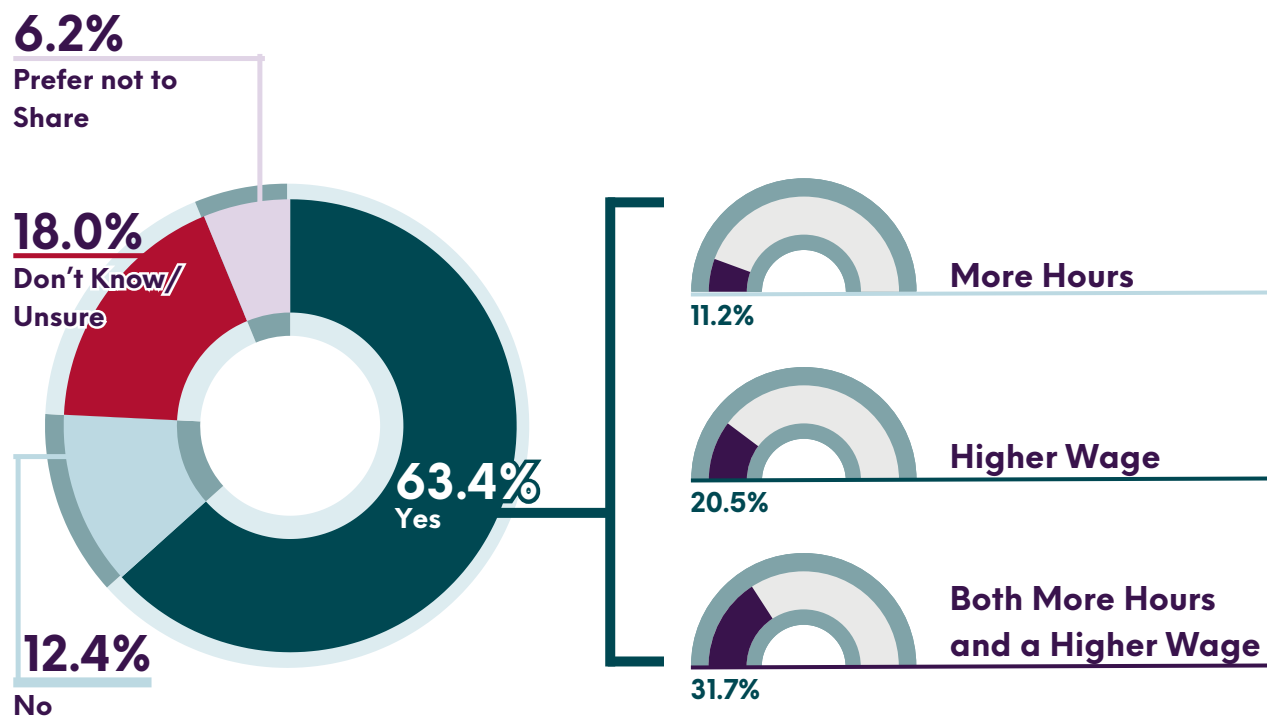
18. How much do you earn per hour at your current job?

*Survey Participants were able to select more than one option on this question. 148 answers were collected from the 147 individuals. The percentages displayed were calculated out of the 148 answers collected.



19. If you were able to maintain your disability benefits, including Medicaid eligibility, would you be interested in working more hours or earning a higher wage than what you receive in your current job?

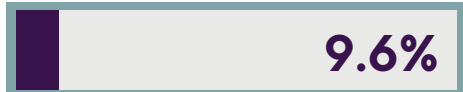
*Survey Participants were able to select more than one option on this question. 161 answers were collected from the 147 individuals. The percentages displayed were calculated out of the 161 answers collected.



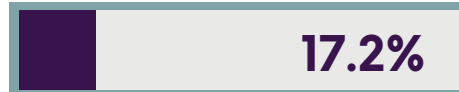
20. How many hours would you want to work if you were able to maintain your disability benefits, including Medicaid eligibility?

*Survey Participants were able to select more than one option on this question. 157 answers were collected from the 147 individuals. The percentages displayed were calculated out of the 157 answers collected.

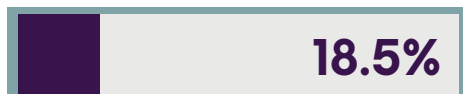
1-10 Hours a Week



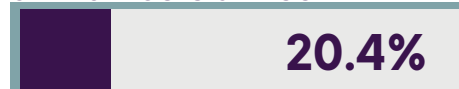
11-20 Hours a Week



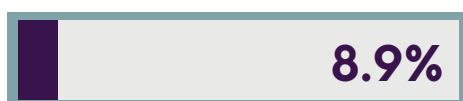
21-31 Hours a Week



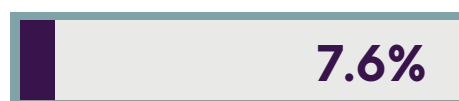
32-40 Hours a Week



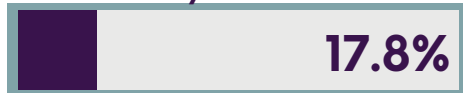
Over 40 Hours a Week



Prefer not to Share

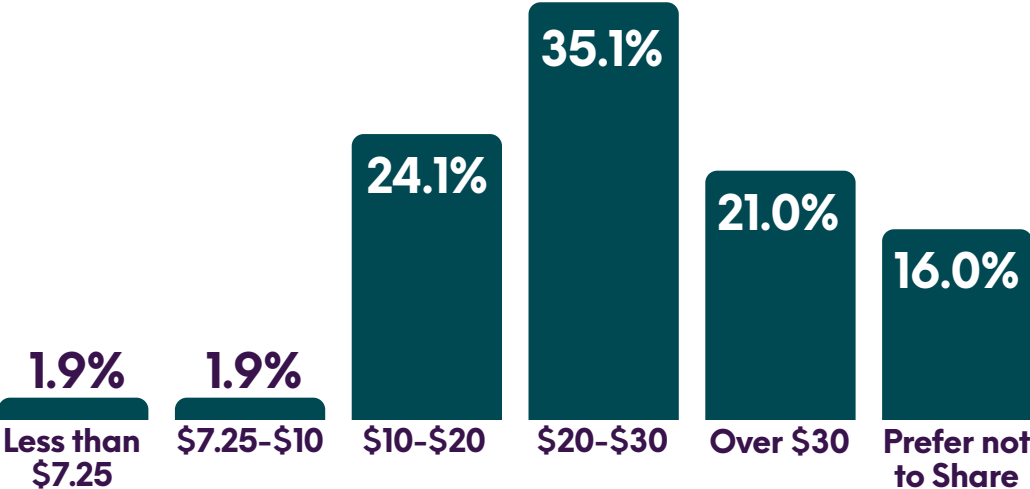


Don't Know/ Unsure



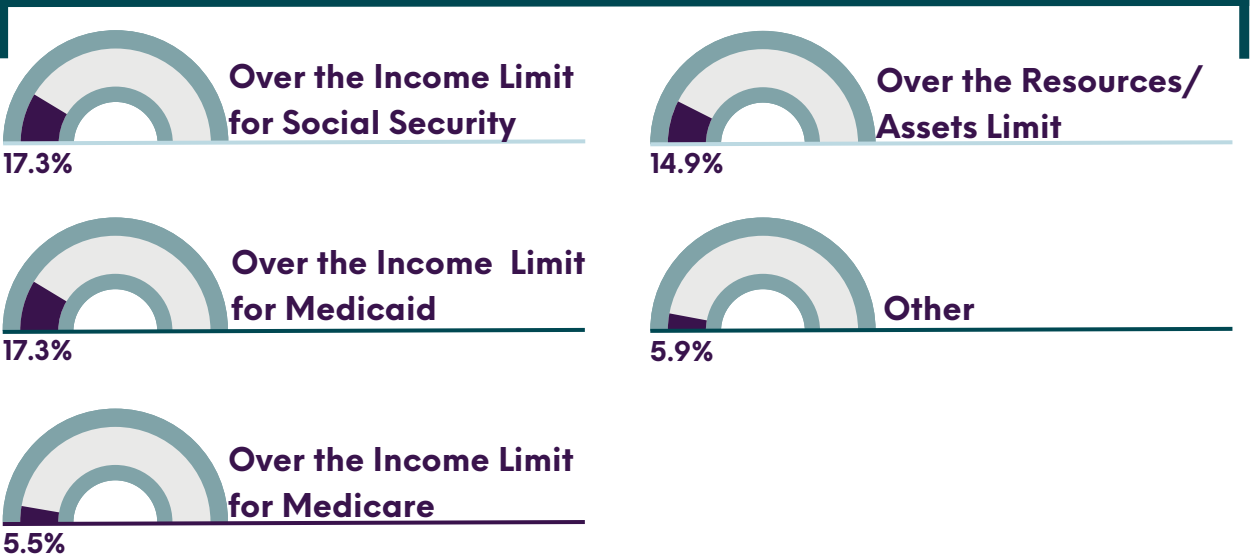
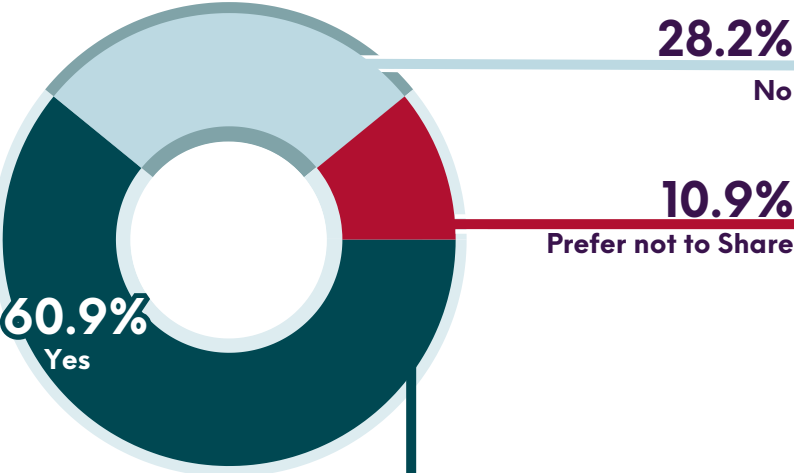
21. How much would you want to earn per hour if you were able to maintain your disability benefits, including Medicaid eligibility?

*Survey Participants were able to select more than one option on this question. 162 answers were collected from the 147 individuals. The percentages displayed were calculated out of the 162 answers collected.

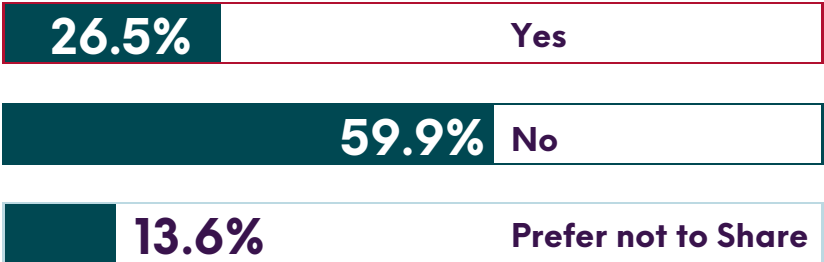


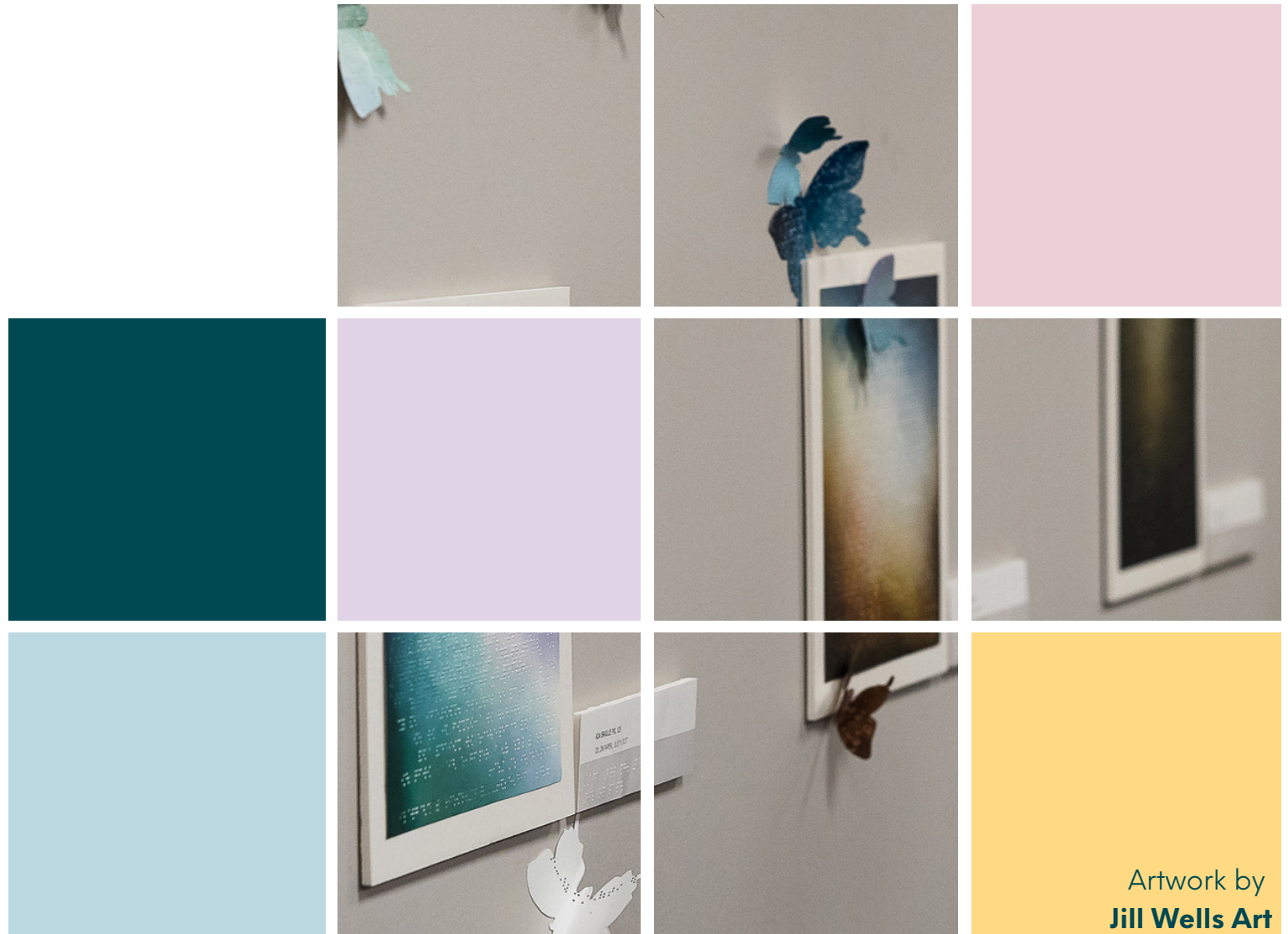
22. Have you experienced any of the following barriers with employment and receiving disability benefits, including with increasing your hours or wage?

*Survey Participants were able to select more than one option on this question. 202 answers were collected from the 147 individuals. The percentages displayed were calculated out of the 202 answers collected.



23. Have you ever declined a job, promotion, or increase in hours/ wage due to fears of losing disability benefits, including Medicaid eligibility?





Disability Rights Iowa

Disability Rights Iowa strives for a changed world where people with disabilities are valued and fully included in their communities, their workplaces, and their schools, where they have access to all opportunities and make their own decisions.

DRI will actively seek input from all members of Iowa's disability community. DRI will value their lived experiences and expertise as we shape our disability rights advocacy.



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