



Medicaid-Work Incentive (M-WIN) 2008 M-WIN Participant Survey Highlights

June 13, 2008

M-WIN Advisory Council

(Also known as the Medicaid Buy-In Program Advisory Council)

And

Gateways:

**West Virginia's Comprehensive Employment System
Data Collection Work Group**

2008 M-WIN Participant Survey Report

Introduction

The West Virginia Medicaid-Work Incentive (M-WIN) allows a working individual with a disability to pay premiums (buy-in) to obtain or maintain health care coverage through Medicaid. The individual must apply for this option through the county Department of Health and Human Resources (DHHR) office and verify disability and competitive employment information in addition to other information usually required by DHHR. Upon notification of financial and medical eligibility for the program, the individual must determine if s/he wants to participate. To participate in M-WIN, the applicant must pay a \$50 enrollment fee. After receipt of the enrollment fee, the applicant's eligibility is processed into the DHHR RAPIDS data system and the individual will begin receiving the Medical card and a premium notice on a monthly basis. In order to continue to receive Medicaid coverage the eligible individual must continue to pay a monthly premium that is based upon 3.5% of the average monthly gross income.

Legislation outlining M-WIN was passed in 2003 (Section 9-4D of the WV State Code) that established a Medicaid Buy-In Program Advisory Council. Council members include representatives from the state Medicaid agency, state rehabilitation agency, state office of family support, WV Statewide Independent Living Council, WV State Rehabilitation Council, WV Developmental Disabilities Council, WV Mental Health Planning Council and the Center for Excellence in Disabilities (CED) at West Virginia University (WVU). This group continued to meet regularly throughout 2006. Advisory Council members continue to provide oversight through the monitoring of monthly demographic reports that are emailed to the members. Advisory Council meetings can be scheduled upon the request of the members.

Staff and funding for the development of M-WIN came in the form of a Medicaid Infrastructure Grant (MIG). Federal legislation through the Ticket to Work and Work Incentives Improvement Act of 1999 (TWWIIA) established the MIG program to support efforts to enhance employment outcomes for people with disabilities. The TWWIIA legislation also provided the opportunity for states to modify their Medicaid eligibility or coverage groups, and create programs like M-WIN's Medicaid "buy-in" coverage. The lead agency for the MIG is the WV Division of Rehabilitation Services (DRS), in collaboration with the WV DHHR, Bureau for Medical Services. CED is contracted to provide technical assistance and training on M-WIN. In 2006, Gateways was chosen as the name for West Virginia's Comprehensive Employment System MIG.

In 2006, the Advisory Council requested additional demographic information on M-WIN members that was not otherwise available. Information about the member's disability, income, type of employment, satisfaction with the program and overall quality of life was not available through data reports received from other sources.

MIG personnel reviewed survey instruments found on the National Consortium for Health Systems Development website. This group is the MIG's technical assistance

provider. Using parts of these surveys as a template, staff members then developed a survey which was approved by the Advisory Council. The original survey was mailed to current M-WIN members as of March 2007. After the results were received, it was decided that some questions needed to be rewritten to provide more in-depth understanding of M-WIN participants.

In early 2008, the Gateways Data Collection and Employment Supports Work Groups restructured survey language so that it would be more easily understood by M-WIN members. In addition to the general survey responses, participants were asked to comment on the program or suggest recommendations for improvement. An additional section offered the potential respondent an opportunity to provide contact information if s/he was willing to talk to either someone from M-WIN or to even promote the program through a published story. A copy of the final survey appears in Appendix 1.

This report presents the survey results and offers an analysis of some of the key findings and conclusions.

Methodology

MIG personnel mailed the survey to all current M-WIN members. They developed the list of members by combining names from the DHHR RAPIDS monthly report and a list from Health Systems Management (HMS), the agency contracted to process the M-WIN premium payments. HMS sends out premium statements to M-WIN members on a monthly basis, and they agreed to provide mailing labels with the names of individuals who received these statements as of March 1, 2008. This list of names was compared to the RAPIDS report that was received on February 25, 2008. Individuals whose names did not appear on both lists also received surveys.

On March 5, 2008, MIG personnel mailed the survey to 751 current M-WIN members with a cover letter and a self-addressed, stamped envelope in which to return the completed survey. The cover letter was written by a DRS representative on DRS letterhead that briefly explained the reason for the survey and how it would be used to review recommendations for program improvement. The letter was signed as the M-WIN Advisory Council. The return envelope was addressed to the M-WIN Advisory Council with the CED Charleston address. It was sealed and the flap covered with a sticker requesting that the survey be completed and returned before April 7, 2008.

The survey was anonymous, identified by a number assigned to the completed survey when returned to CED. Any contact information other than that provided by respondents who wished to talk to someone from M-WIN was disregarded. Upon receipt of the surveys, information was entered into an Excel spreadsheet for analysis. Discussion of data preparation for analysis is presented in Appendix 2.

The Gateways Data Collection Work Group reviewed the preliminary data and identified specific questions that required additional analyses of the survey data. The focus of data analyses includes the average M-WIN participant and quality of life indicators, such

as pre-M-WIN and current earnings, improvement in physical health with M-WIN and improvement in emotional or mental health with M-WIN.

Findings

A total of 284 completed surveys were returned by the April 7 deadline, resulting in a 38% response rate. Of the returned surveys, 114 people provided contact information and indicated that they were willing to talk to someone from M-WIN and/or were willing to promote M-WIN.

Table 1 (Appendix 3) provides highlights from the M-WIN Participant Survey. In the first column, questions are numbered with the range of responses that were accepted for each question. The next column is a demographic breakdown based upon the total respondents. The third column provides demographic information on those individuals who reported having increased earnings since participating in M-WIN (Question 20), with the fourth column providing the demographics information for those who reported decreased earnings since enrolling in M-WIN. Columns five and six pertain to Question 18. Column five displays information on those respondents reporting improved physical health while column six reports on those reporting decreased physical health. In the same manner, columns seven and eight provide demographic information for respondents who reported increased or decreased mental health respectively (Question 19).

For the following review of highlights from comparison groups of respondents, please refer to Table 1 (Appendix 3).

Demographics

Of the 284 total respondents, 58% are between the ages of 34 to 55 years, while 21% are either between 19 to 33 years, or 56 and over. Sixty-eight percent (68%) of the total are female and 32% are male. Since the inception of M-WIN, the ratio between females to males has consistently been about 2:1, based upon DHHR eligibility reports. When asked their race, 91% indicated that they are Caucasian/White. For marital status, most respondents are evenly split between being married (35%) or single (34%) with divorced following closely behind (25%). The majority have a high school diploma or GED (54%). Twenty-two percent (22%) have some college or a two-year degree while 12% have some high school. Physical disabilities or health concerns topped the list at 73%. Mental or emotional disabilities and sensory disabilities are 6% and 5% respectively. The age of disability onset is listed as occurring between 34 to 55 years of age. DRS assisted 14% of the respondents and Workforce WV assisted another 11%.

Income

Prior to enrollment in M-WIN, the average monthly income reported was \$888.76. The current average monthly income reported is \$848.10. There may be some downward bias to these results due to the treatment of the responses. Please see Appendix 2 for more specific information.

Employment

Most respondents work over 30 hours per week (31% report 30 to 39 hours, 30% report 40 or more). Another 19% work 20 to 29 hours and 10% work less than 10. Seventy-two percent (72%) do not have health insurance available through their employer, but 18% (a total of 51 individuals) do. Seven percent (7%) are enrolled in their employer's health plan and seven percent (7%) pay premiums for this coverage.

Quite a range of jobs were reported by M-WIN participants. The highest percentages are employees in sales positions (16%), food workers (12%), and work in either offices or performing healthcare support (11%). Most respondents report working with their current employers over three years (49%) while another 30% have worked there for one to three years.

Program Participation and Knowledge

Only two percent (2%) receive Social Security Disability Insurance (SSDI), which is consistent across all comparison groups. The DHHR office is where most people hear about M-WIN (62%), while some hear about it from family members or friends (11%). Almost one-quarter (24%) of respondents have heard that personal care services are available at work. This is also consistent across the groups.

Quality of Life

Quality of life is an important aspect in determining whether M-WIN is a success. There are three questions that try to assess whether M-WIN has positively impacted the life of the participant. The questions are whether the member's physical or mental health has improved, and whether their earnings have increased since the person started participating in M-WIN. Thirty-three percent (33%) strongly agreed or agreed that their physical health has improved, 46% strongly agreed or agreed that their mental health has improved, and 21% reported that they are earning more money than before M-WIN. Conversely, 21% strongly disagreed or disagreed that their physical health had improved, 11% strongly disagreed or disagreed that their mental health had improved, and 21% reported that they are earning less money than before participating in M-WIN.

Premiums

When asked their opinion about the amount of the premium to obtain M-WIN coverage, 94% of the respondents thought it was very to somewhat affordable. Eighty-eight percent (88%) reported that it was very to somewhat easy to enroll in M-WIN, while another 11% thought it was not very easy.

Profile of Individuals with Increased Earnings

The third column in Table 1 provides demographics for the 60 individuals who reported on Question 20 that they were earning more money now than when they enrolled in M-WIN. One-half (50%) of these individuals were 34 to 55 years of age, followed by the 19 to 33 year old age group (28%) and the 56 and older group (22%). Seventy percent (70%) were female. Although 85% are Caucasian/White, this group has the highest number of African American/Black respondents (7%). The majority of the respondents were single (35%) closely followed by married (28%) and divorced/separated (27%).

Seventy-nine percent (79%) had a high school diploma or GED, some college or a two year degree, which includes the highest percentage with a four year degree (12%). The majority of disabilities or health concerns are physical (72%) with a number of multiple responses (12%). Most respondents (60%) indicated that the onset of their disability occurred between 19 and 55 years of age. This group had the highest percentage of individuals (13%) of any of the comparison groups reporting that the onset of their disability occurred before age 19 and the highest with disability occurrence between ages 19 and 33 (27%).

The highest percentages of members in this group reported receiving assistance from DRS (15%) and the Work Incentives Planning and Assistance (WIPA) coordinators (7%). This group also reported that their current average monthly income was greatest among the groups at \$1000.78 despite their average monthly income before enrolling in M-WIN being one of the lowest (\$768.71). This may be a reflection of the fact that 48% of these members, the highest percentage of the comparison groups, are working 40 or more hours per week. They also had the lowest percentage working less than 20 to 29 hours (20%). Twenty-three percent (23%) had health insurance available through their employers, but only 10% took advantage of it. Of these, 13% paid premiums for their coverage.

This group has the highest percentage of persons employed as an office worker (17%), a manager (8%) and doing installation, maintenance/repair (7%). Other more prevalent occupations in this group are sales person (15%), building and grounds maintenance (13%), food worker (12%), and healthcare support (10%). These workers have currently been employed more than three years (48%) or between one to three years (37%). The majority of people heard about M-WIN from DHHR (60%), but this group also had the highest percentage of individuals who received information from their health care provider (10%). Another 12% of respondents heard about M-WIN from a family member or friend.

Fifty-three percent (53%) strongly agreed or agreed that their physical health had improved and 48% strongly agreed or agreed that their mental health had improved since enrolling in M-WIN. This group had the highest percentages of members who indicated that the premiums are very affordable (85%) and it is very easy to enroll in M-WIN (57%).

Profile of Individuals with Reduced Earnings

A total of 59 respondents indicated that they were making less money now than before enrolling in M-WIN. These results appear in the fourth column of Table 1. This group has the highest percentage of individuals between 34 to 55 years of age (75%) and the highest reporting their race as Caucasian/white (93%) or Asian (3%). The marital status is the same for single, married, and divorced/separated at 32%. This group has the highest percentage of individuals with a high school diploma or GED at 58%, followed by 22% with some college or a two-year degree. Three percent (3%) have more than a four-year college degree. Nineteen percent (19%) indicated that they had multiple disabilities, while the majority response was still physical (69%). The onset of their

disabilities occurred between 19 to 55 years of age (61%). Twenty percent (20%) heard about M-WIN through Workforce WV while another 14% heard about it from DRS.

Prior to enrollment in M-WIN, this group had an average monthly income of \$975.67, the highest earnings of the comparison groups, but their current income has decreased to \$604.00. Some factors that may affect this could be that this group has the highest percentage working less than 10 hours per week (20%), 10 to 19 hours per week (12%), and 20 to 29 hours per week (36%), but the lowest percentage working over 30 to 39 hours per week (17%), and working 40 hours or more (8%). This group has a high percentage of sales persons and healthcare support, both at 17%, and food workers at 12%. This group has the highest percentages of personal care workers (10%) and construction workers (7%). Almost one-half (47%) have been with their current employer more than three years and one quarter (25%) have been with them from one to three years. DHHR workers told 75% of respondents about M-WIN.

The majority of respondents neither agreed nor disagreed that their physical (39%) or mental (44%) health had improved after M-WIN. This group has the highest percentage who indicated that the premium amount is too much. Despite 56% indicating that it was somewhat easy to enroll in M-WIN, the highest percentage among all groups of members indicated that it was not very easy (17%).

Profile of Individuals with Improved Physical Health

Question 19 stated that a person's physical health had improved since participating in M-WIN and the individual was asked whether they agreed or disagreed with the statement. Of the 96 respondents who strongly agreed or agreed with this improvement, 34% were male and 35% were married. Most had a high school diploma or some college (76%). This group reported the highest percentage of mental or emotional disabilities (8%), with the onset of disability between the ages of 34 to 55 years. This group showed a slight decrease in average monthly income. Thirty-three percent (33%) reported working either 30 to 39 hours per week or 40 or more hours. This group represents the lowest percentage of individuals (11%) that had health insurance available through their employer. They reported the highest percentages working as a sales person (19%) or in transportation or material moving (5%). Other occupations included office workers (13%), food workers (13%) and building and grounds maintenance (10%). Fifty-seven percent (57%) reported employment of more than three years with their current employer. It was interesting to note that those in this group also agreed with an improvement in their mental health. They report earning the same amount of money (48%) but also include the highest percentage of those who report earning more money (33%). Most respondents (54%) thought it was somewhat easy to enroll in M-WIN.

Profile of Individuals with Reduced Physical Health

Column six provides demographics on the 61 people who reported a decrease in their physical health. This group has the lowest percentage of those between the ages of 19 to 33 years (7%) and the highest percentage of those over 56 years (23%). They have the lowest percentage of single individuals (31%), but are pretty evenly split with

married (33%) and divorced/separated (31%). Over one-half (54%) have a high school diploma or GED, but 8% completed eighth grade or less. Eighteen percent (18%) reported hearing about M-WIN from sources other than those listed in the survey. Earnings for this group also decreased during their M-WIN participation, on average from \$810.13 to \$712.98. Most work over 20 hours per week, but less than 40 (28% each), but 21% do work over 40 hours. Sixteen percent (16%) report having an employer health insurance plan available. This group had the highest percentages of workers in healthcare support (18%), teacher, aide or librarian (5%) or production or factory worker (5%). Other occupations include sales person, building and grounds maintenance and food worker at 11% each, and office worker at 10%. Most workers (44%) have been with their employer one to three years, with 36% more than three years. In this group, only 27% strongly agreed or agreed that their mental health had improved, while 45% disagreed or strongly disagreed with that statement. Although almost half (46%) reported earning the same amount of money, 34% reported making less money.

Profile of Individuals with Improved Mental Health

Question 19 stated that the individual's mental health had improved with M-WIN participation. A total of 131 respondents strongly agreed or agreed with the stated improvement. This group had the highest percentage of married individuals (37%), individuals with physical disabilities (75%), and individuals with sensory disabilities (8%). Most members received assistance from DRS (12%). There was little variation in the average monthly income before and after participating in M-WIN (\$886.02 to \$880.15) and this group had the highest participation of all the groups in work from 30 to 39 hours per week (34%), while another 32% worked 40 or more hours. Eighteen percent (18%) of the workers are sales persons, 12% are food workers, 11% are healthcare support and 10% work in offices. This group has the highest percentage of people working with their current employer for more than three years (57%) with another 24% working from one to three years. Of all comparison groups, this one had the highest percentage of persons who did not know about personal care services at work (75%). Sixty-two percent (62%) strongly agreed or agreed that their physical health has improved. This group represents the highest percentage making the same amount of money currently as before M-WIN (59%). Eighty-eight percent (88%) thought that it was very easy to somewhat easy to enroll in M-WIN (44% each).

Profile of Individuals with Reduced Mental Health

Only 31 individuals responded that they disagreed or strongly disagreed with the statement in Question 19 regarding an improvement in their mental health. This group has the highest percentage of females (84%) and conversely, the lowest percentage of males (16%) of any of the comparison groups. This group also has the lowest percentage of married individuals (26%) and the highest percentage of singles (39%), including those who are divorced or separated (32%). Members have the highest percentage with some college or a two-year degree (29%), but the lowest percentage with a high school diploma or GED (45%). They also have the lowest percentage of individuals with physical disabilities (61%), but the highest percentage of individuals with multiple disabilities (32%) with disabilities occurring between the ages of 34 to 55 years.

Twenty-six percent (26%) of the respondents receive assistance from Workforce WV, the highest of any group. The average monthly income of this group was the lowest of the comparison groups, both before (\$720.02) and after (\$711.48) M-WIN. The majority worked over 20 but less than 39 hours per week (58%). Respondents had the highest percentage of employer health insurance available to them (26%), yet the lowest participation rate (3%). Most worked in sales, building and grounds maintenance, and healthcare support (all at 16%), working with their current employer from one to three years (58%). Eighty-seven percent (87%) disagreed or strongly disagreed that their physical health had improved, and 35% reported that they made less money than the other comparison groups.

Does an increase in earnings translate to more hours of work, or improved physical and mental health for M-WIN participants?

In reviewing a discussion of overall results, more specifically the information in Table 1 discussed above, it appears that there is a relationship between reported earnings, hours worked, and mental and physical health. These relationships are depicted in the figures below.

Figure 1. Chart of Hours Worked Per Week and Earnings.

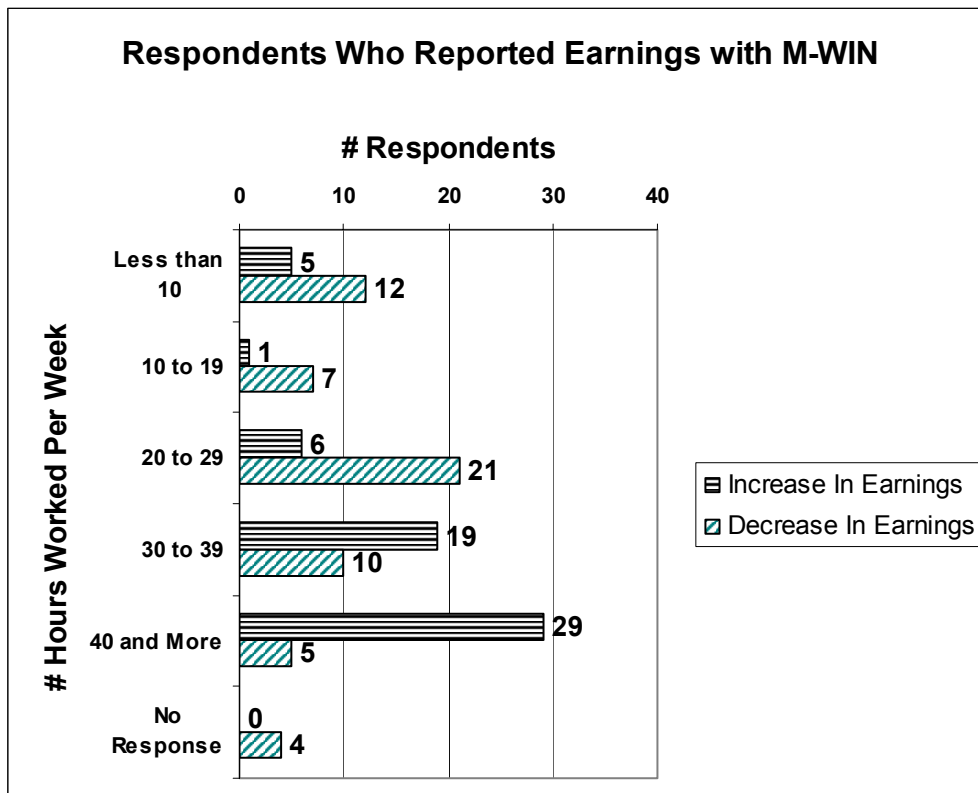


Figure 1 illustrates that majority of respondents (40 individuals) with a decrease in earnings after participating in M-WIN, also report working 29 or less hours per week. Only 15 respondents with a decrease in earnings after participating in M-WIN reported working 30 hours or more per week. This figure also shows that 48 of 60 respondents with a reported increase in earnings were working 30 hours or more per week.

Figure 2. Chart of Physical Health and Earnings.

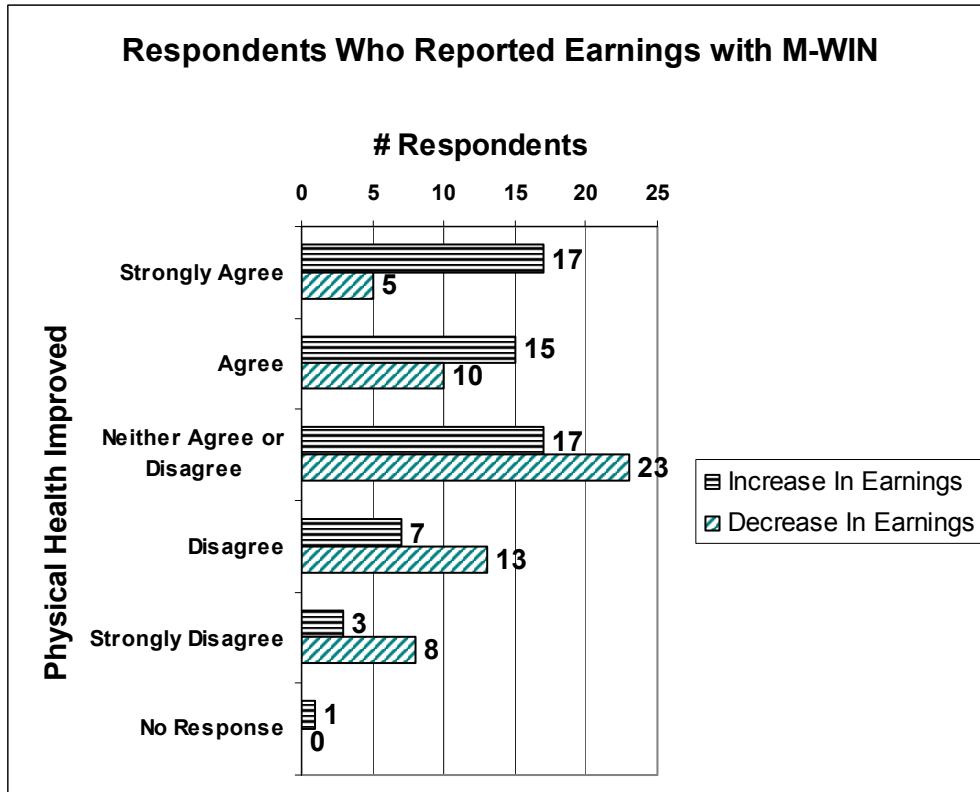


Figure 2 shows that more people with an increase in earnings (22 individuals) after participating in M-WIN reported an improvement in physical health. Only 10 respondents with an increase in earnings did not report an improvement in physical health.

Figure 3. Chart of Mental Health and Earnings.

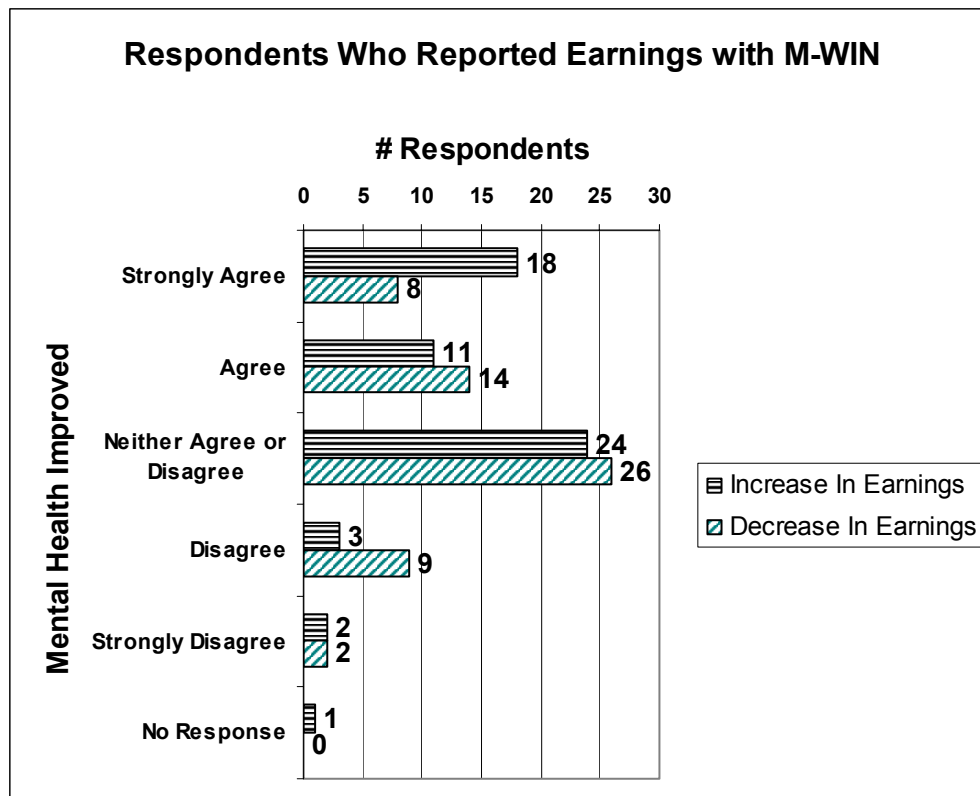


Figure 3 depicts that more people (29 individuals) with an increase in earnings after participating in M-WIN reported an improvement in their mental health. Only 5 individuals with an increase in earnings with M-WIN did not report an improvement in their mental health.

Average M-WIN Participant

Based upon total survey responses, the average M-WIN participant is a 44-year old female, single or married Caucasian with a high school diploma or GED. She has been with her current employer for more than 3 years with no insurance, working 30-39 hours per week in sales. The average income prior to enrollment in M-WIN was \$856.83 and the average income from their current employer is \$834.50 stating that they are making the same amount of money. The average participant neither agreed nor disagreed with improvement in mental or physical health since participating in the program. She heard about M-WIN from DHHR and thought it was somewhat easy to enroll in the program.

The average male participant was slightly younger at 42, and shares most of the same characteristics overall, but his reported earnings both before and after enrollment in M-WIN was higher than for the female participants, possibly because he averaged working 40 or more hours per week. The average female participant is 46 years old, working in healthcare support rather than sales, who agrees with improvement in her physical health since enrolling in M-WIN.

Program Feedback

One hundred fifty-six (156) of the 200 total responses (78%) provided positive comments in that the members liked M-WIN. Six individuals wrote that the program was a “lifesaver.” Seventeen respondents acknowledged that M-WIN allowed them or other people to be able to continue to work while getting the health services that they needed. Nine members indicated that because of services received through M-WIN there has been an improvement in their and their family’s quality of life. Eight members suggested that Medicaid or M-WIN add coverage for dental care, eye examinations and glasses and hearing aids, while two suggested coverage for other family members (husband, brother). Additional comments addressed life situations rather than program recommendations.

At least twelve respondents suggested that more people needed to know about M-WIN. One person wrote that she would like to help with public awareness and talk about program guidelines. A few individuals requested general M-WIN information and how it works with other programs such as Medicare or private insurance programs, and others recommended that Medicaid cover the cost of medical expenses incurred while waiting to be approved for M-WIN.

Respondents expressed concerns about the lack of knowledge of the program by DHHR workers who did not tell the individual that they were eligible for M-WIN, did not inform the person about what services were covered, or otherwise caused the individual to wait between three to eight months to be told if they were eligible. One respondent said she had to go to separate appointments to meet with her worker to update medical and financial information. Several people had questions about their premiums, specifically that they kept changing without explanation, there was not enough time between the receipt of the premium statement and when the payment was due, or why they had to pay for the card when others did not have to work to get Medicaid coverage.

Conclusions

Of the 284 completed surveys, 200 had comments about the respondent’s M-WIN experiences. The vast majority of individuals who responded to the survey were satisfied with M-WIN. From the quality of life indicators, it appears that participation in M-WIN has improved the quality of life for most respondents. There appears to be a need for additional outreach and marketing of employment supports, such as M-WIN and personal care services. Sixty two percent (62%) of the respondents heard about M-WIN from DHHR workers, so outreach to other agencies, organizations or potential members may increase the variety of referral sources and increase overall participation. Some respondents who provided information will be contacted to discuss their experiences with M-WIN for promotional purposes. There is a need to ensure that DHHR eligibility workers are familiar with M-WIN eligibility requirements and the applicant’s rights while waiting for their eligibility determination. Therefore, MIG staff members will recommend that DHHR employees receive updated training on M-WIN.

One area of concern is that some respondents report making less money after M-WIN enrollment. As noted earlier, this may be due to a downward bias resulting from treatment of survey responses, or other factors such as periods of unemployment. Based on the survey results, a decrease in work hours appears to be the primary reason for a decrease in earnings after participating in M-WIN.

There appears to be a relationship between an increase in earnings and a reported increase in physical and mental health, as exhibited in the data figures. Additional questions in future surveys, such as asking about the individual's level of satisfaction with their employment, may elicit further information on the member's quality of life.

Information from this report may be included in the annual Medicaid Buy-In Program Advisory Council report to the legislature, and used to promote the positive impact that M-WIN has on its current participants. Future MWIN satisfaction surveys will be modified to facilitate improvement in the MWIN process and outcomes.

Appendix 1

M-WIN Participant Survey

Please complete this survey so that we will know about your experiences with M-WIN. While individual responses are completely confidential, survey results will be compiled and may be used to improve M-WIN. If you need help completing this form or would like the survey in a different format (Braille, large print, audio tape, diskette, etc.) please call 304-720-3200 or 800-841-8436.

1. What is your age? _____
2. Check One: Male Female
3. Race/Ethnicity (mark **all that apply**):
 - African American/Black
 - Asian
 - Caucasian/White
 - Hispanic/Latino
 - Native American
 - Other: _____
4. Marital Status (mark **one**):
 - Single
 - Married
 - Widow/Widower
 - Divorced/Separated
 - Living with Boyfriend/Girlfriend
5. School: Highest grade completed:
 - 8th Grade or Less
 - Some High School
 - High School Diploma/GED
 - Some College or 2 Year Degree
 - 4 Year College Degree
 - More than 4 Year College Degree
6. What is your disability or health concern? (mark **one**)
 - Physical
 - Seeing, Hearing or Speaking
 - Learning disabled or Mentally Retarded (Cognitive)
 - Mental, Emotional or Behavioral Health
7. At what age did you become disabled? _____
8. Have you received assistance from any of the following agencies? (mark **all that apply**)
 - Division of Rehabilitation Services (DRS)
 - Work Incentive Planning Assistance (formerly known as BPAO)

- WORKFORCE WV
- Community Rehabilitation Program (like Goodwill, Job Squad, etc)
- Other: _____

9. Before enrolling in M-WIN how much money did you earn in a month? _____

10. How much money per month do you earn from the job you have right now? _____

11. How many hours per week do you work?

- Less than 10 hours per week
- 10 - 19 hours per week
- 20 - 29 hours per week
- 30 - 39 hours per week
- 40 or more hours per week

12. Is health insurance available to you through your job?

- Yes
- No
- Not applicable, I'm self employed

12. a. If your job offers health insurance, did you take the insurance?

- Yes
- No

12. b. If you took the health insurance through your job, do you pay a premium each month?

- Yes
- No

12. c. If you did not buy health insurance through your job, why not? (write in here):

13. What type of work do you do or what is your job title? (mark **one**)

- Office Worker
- Sales Person
- Healthcare (doctor, nurse, EMT)
- Production (factory worker)
- Building & Grounds Maintenance (janitorial, landscaping)
- Transportation & Material Moving (shipping, truck driver)
- Food Worker
- Teacher, teacher assistant, librarian
- Manager
- Healthcare Support (nurses aide, home health worker, vet assistant)
- Construction worker
- Personal Care (personal attendant, hairdresser, racetrack worker)
- Installation, Maintenance or Repair worker
- Community and Social Services (social worker, peer support, counselor)
- Protective Services (security, police)
- Architect or Engineer
- Business & Financial Operations (bank worker, insurance adjustor, tax preparer)
- Arts, Design, Entertainment, Sports & Media
- Computer & Mathematical (programmers, technicians)

- Life, Physical & Social Science (psychologist, biologist, scientist)
14. Do you receive Social Security Disability Insurance (SSDI)? Yes No
15. How long have you worked at your current job or been self employed?
- Less than six months
 - Between six months and one year
 - Between one and three years
 - More than three years
16. How did you hear about M-WIN? (mark **all that apply**)
- Center for Independent Living
 - DHHR worker
 - Vocational rehabilitation counselor
 - Health care provider
 - Family member or friend
 - Employer
 - WORKFORCE WV
 - Work Incentive Planning Assistance & Outreach (formerly BPAO)
 - Newspaper or television
 - Other: _____
17. Did you know that personal care services are available to people who want to go to work but need an attendant?
- Yes
 - No
18. My **physical health** has improved since I began participating in M-WIN.
- Strongly agree
 - Agree
 - Neither agree nor disagree
 - Disagree
 - Strongly disagree
19. My **emotional/mental health** has improved since I began participating in M-WIN.
- Strongly agree
 - Agree
 - Neither agree nor disagree
 - Disagree
 - Strongly disagree
20. Compared to the amount of money you used to make before you got M-WIN, are you now making:
- More money
 - Same amount of money
 - Less money
21. What is your opinion about the amount of the M-WIN premium you pay?
- It is very affordable
 - It is somewhat affordable
 - It is too much

22. Was it easy to enroll into M-WIN?

- Very easy
- Somewhat easy
- Not very easy

Do you have any additional comments about M-WIN? We would appreciate any feedback about what we are doing right or what could be done to make the program better.

Thank you for completing this survey.

If you would be willing to tell us about your personal experience with M-WIN for a published story, please call the Center for Excellence in Disabilities at 304-720-3200 or 800-841-8436 and provide the following information:

Name _____

Address _____

Phone Number _____

Email Address _____

Appendix 2

All survey information was entered into an Excel spreadsheet. The data was emailed to the CED Database Administrator where survey responses were coded to better add quantifiers for calculation. In Question 7, if the respondent indicated that the onset of disability was from birth, the entry was changed to zero and the response was calculated into the average. If the person did not respond to this question, the response was not calculated into the average disability age.

If the respondent did not respond to either Questions 9 or 10 about earnings before enrolling in M-WIN compared to current earnings, both responses were eliminated from the calculations. If the respondent reported a range for their income (e.g. 1000 - 1500), only the first response was entered (1000). If the respondent answered "varied" or "unsure," both responses were eliminated. If the respondent answered "same," current income was entered with the same earnings as before enrollment. If respondent answered unemployed to either one of the questions, the response was entered as "0."

Question 20, comparing the amount of money the person makes now compared to before enrolling in M-WIN, is not based on answers given in Questions 9 and 10.

Appendix 3
Table 1. 48591912-4FA7-28C173.doc

Questions:	Total Responses		Q. 20 Responses with increased earnings		Q. 20 Responses with decreased earnings		Q. 18 Responses with improved physical health		Q. 18 Responses with decreased physical health		Q. 19 Responses with increased mental health		Q. 19 Responses with decreased mental health	
	Total N = 284	%	Total n = 60	%	Total n = 59	%	Total n = 96	%	Total n = 61	%	Total n = 131	%	Total n = 31	%
	Num		Num		Num		Num		Num		Num		Num	
Question 1. Age:														
18 or less	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
19 - 33	58	21%	17	28%	8	14%	21	22%	4	7%	28	21%	3	10%
34 - 55	164	58%	30	50%	44	75%	55	57%	43	70%	73	56%	23	74%
56 - plus	58	21%	13	22%	7	12%	18	19%	14	23%	28	21%	5	16%
No Response	2	1%	0	0%	0	0%	2	2%	0	0%	2	2%	0	0%
Q. 2. Gender:														
Male	89	32%	18	30%	19	32%	33	34%	11	18%	41	31%	5	16%
Female	191	68%	42	70%	40	68%	61	64%	50	82%	88	67%	26	84%
No Response	2	1%	0	0%	0	0%	2	2%	0	0%	2	2%	0	0%
Q. 3. Race/Ethnicity:														
African American/Black	9	3%	4	7%	1	2%	3	3%	3	5%	3	2%	2	6%
Asian	2	1%	0	0%	2	3%	1	1%	1	2%	1	1%	0	0%
Caucasian/White	256	91%	51	85%	55	93%	87	91%	53	87%	119	91%	28	90%
Hispanic/Latino	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Native American	7	2%	2	3%	1	2%	1	1%	2	3%	3	2%	1	3%
Other	6	2%	3	5%	0	0%	2	2%	2	3%	3	2%	0	0%
No Response	2	1%	0	0%	0	0%	2	2%	0	0%	2	2%	0	0%
Q. 4. Marital Status:														
Single	97	34%	21	35%	19	32%	34	35%	19	31%	42	32%	12	39%
Married	99	35%	17	28%	19	32%	29	30%	20	33%	49	37%	8	26%
Widow/Widower	10	4%	3	5%	2	3%	4	4%	3	5%	5	4%	1	3%
Divorced/Separated	70	25%	16	27%	19	32%	26	27%	19	31%	31	24%	10	32%
Living with Boy/Girfriend	6	2%	3	5%	0	0%	3	3%	0	0%	4	3%	0	0%
No Response	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%

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Questions:	Total Responses		Q. 20 Responses with increased earnings		Q. 20 Responses with decreased earnings		Q. 18 Responses with improved physical health		Q. 18 Responses with decreased physical health		Q. 19 Responses with increased mental health		Q. 19 Responses with decreased mental health	
	Total N = 284	%	Total n = 60	%	Total n = 59	%	Total n = 96	%	Total n = 61	%	Total n = 131	%	Total n = 31	%
	Num		Num		Num		Num		Num		Num		Num	
Q. 5. Educational Level:														
8th Grade or Less	16	6%	1	2%	3	5%	6	6%	5	8%	9	7%	2	6%
Some High School	33	12%	5	8%	7	12%	8	8%	8	13%	14	11%	5	16%
High School Diploma/GED	152	54%	34	57%	34	58%	51	53%	33	54%	68	52%	14	45%
Some College or 2 Year Degree	63	22%	13	22%	13	22%	22	23%	13	21%	29	22%	9	29%
4 Year College Degree	16	6%	7	12%	0	0%	7	7%	2	3%	9	7%	1	3%
More than 4 Year College Degree	2	1%	0	0%	2	3%	2	2%	0	0%	2	2%	0	0%
No Response	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Q. 6. Disability or Health Concern:														
Physical	207	73%	43	72%	41	69%	71	74%	44	72%	98	75%	19	61%
Seeing, Hearing, or Speaking	13	5%	3	5%	1	2%	6	6%	3	5%	10	8%	0	0%
Learning Disabled or MR	5	2%	2	3%	1	2%	3	3%	1	2%	2	2%	1	3%
Mental/Emotional/Behavioral	17	6%	4	7%	4	7%	8	8%	1	2%	8	6%	1	3%
Multiple Responses	36	13%	7	12%	11	19%	8	8%	11	18%	12	9%	10	32%
No Response	4	1%	1	2%	1	2%	0	0%	1	2%	1	1%	0	0%
Q. 7. Age of Disability Onset:														
18 or less	27	10%	8	13%	5	8%	11	11%	0	0%	11	8%	1	3%
19 - 33	59	21%	16	27%	12	20%	22	23%	12	20%	27	21%	5	16%
34 - 55	104	37%	20	33%	24	41%	42	44%	24	39%	57	44%	12	39%
56 - plus	18	6%	3	5%	2	3%	6	6%	6	10%	11	8%	3	10%
No Response	74	26%	13	22%	16	27%	15	16%	19	31%	25	19%	10	32%
Q. 8. Received Assistance from Agency:														
DRS	40	14%	9	15%	8	14%	13	14%	6	10%	16	12%	3	10%
WIPA	11	4%	4	7%	2	3%	6	6%	2	3%	8	6%	2	6%
WORKFORCE WV	32	11%	7	12%	12	20%	11	11%	8	13%	12	9%	8	26%

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Questions:	Total Responses		Q. 20 Responses with increased earnings		Q. 20 Responses with decreased earnings		Q. 18 Responses with improved physical health		Q. 18 Responses with decreased physical health		Q. 19 Responses with increased mental health		Q. 19 Responses with decreased mental health	
	Total N = 284	%	Total n = 60	%	Total n = 59	%	Total n = 96	%	Total n = 61	%	Total n = 131	%	Total n = 31	%
	Num		Num		Num		Num		Num		Num		Num	
Q. 8. Assistance from Agency: (cont.)														
Community Rehab Program	6	2%	2	3%	0	0%	3	3%	0	0%	4	3%	0	0%
Other	34	12%	6	10%	6	10%	10	10%	11	18%	15	11%	3	10%
No Response	178	63%	36	60%	36	61%	59	61%	36	59%	83	63%	18	58%
Q.9. Pre-M-WIN Average Monthly Income:	\$888.76		\$768.71		\$975.67		\$922.02		\$810.13		\$886.02		\$720.02	
Q. 10. Current Average Monthly Income:	\$848.10		\$1,000.78		\$604.00		\$901.96		\$712.98		\$880.15		\$711.48	
Q. 11. Hours you work:														
Less than 10	29	10%	5	8%	12	20%	7	7%	7	11%	15	11%	2	6%
10 to 19	17	6%	1	2%	7	12%	4	4%	4	7%	6	5%	2	6%
20 - 29	53	19%	6	10%	21	36%	18	19%	17	28%	22	17%	10	32%
30 - 39	88	31%	19	32%	10	17%	32	33%	17	28%	44	34%	8	26%
40 - more	84	30%	29	48%	5	8%	32	33%	13	21%	42	32%	6	19%
No Response	11	4%	0	0%	4	7%	3	3%	3	5%	2	2%	3	10%
Q. 12. Health Insurance available:														
Yes	51	18%	14	23%	7	12%	11	11%	10	16%	19	15%	8	26%
No	202	72%	44	73%	42	71%	76	79%	47	77%	97	74%	20	65%
Non-Applicable	14	5%	1	2%	8	14%	5	5%	2	3%	8	6%	1	3%
No Response	15	5%	1	2%	2	3%	4	4%	2	3%	7	5%	2	6%
Q.12a. Enrolled in employer health plan?														
Yes	19	7%	6	10%	4	7%	5	5%	6	10%	8	6%	1	3%
No	133	47%	31	52%	25	42%	40	42%	24	39%	58	44%	13	42%
No Response	130	46%	23	38%	30	51%	51	53%	31	51%	65	50%	17	55%

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Questions:	Total Responses		Q. 20 Responses with increased earnings		Q. 20 Responses with decreased earnings		Q. 18 Responses with improved physical health		Q. 18 Responses with decreased physical health		Q. 19 Responses with increased mental health		Q. 19 Responses with decreased mental health	
	Total N = 284	%	Total n = 60	%	Total n = 59	%	Total n = 96	%	Total n = 61	%	Total n = 131	%	Total n = 31	%
	Num		Num		Num		Num		Num		Num		Num	
Q. 12b. Do you pay a premium?														
Yes	21	7%	8	13%	4	7%	8	8%	6	10%	8	6%	3	10%
No	97	34%	22	37%	21	36%	31	32%	17	28%	43	33%	9	29%
No Response	164	58%	30	50%	34	58%	57	59%	38	62%	80	61%	19	61%
Q. 13. Current Job position:														
Office Worker	30	11%	10	17%	3	5%	12	13%	6	10%	13	10%	1	3%
Sales Person	44	16%	9	15%	10	17%	18	19%	7	11%	23	18%	5	16%
Healthcare (Doctor, RN, EMT)	6	2%	2	3%	0	0%	1	1%	2	3%	2	2%	1	3%
Production (factory worker)	12	4%	2	3%	1	2%	2	2%	3	5%	5	4%	1	3%
Building/Grounds Maintenance	25	9%	8	13%	4	7%	10	10%	7	11%	12	9%	5	16%
Transportation/Material moving	10	4%	1	2%	2	3%	5	5%	0	0%	5	4%	0	0%
Food worker	35	12%	7	12%	7	12%	12	13%	7	11%	16	12%	3	10%
Teacher, aide, librarian	9	3%	1	2%	0	0%	2	2%	3	5%	5	4%	1	3%
Manager	15	5%	5	8%	2	3%	6	6%	3	5%	8	6%	2	6%
Healthcare Support (aides, assts)	32	11%	6	10%	10	17%	7	7%	11	18%	14	11%	5	16%
Construction Worker	9	3%	1	2%	4	7%	3	3%	1	2%	4	3%	0	0%
Personal Care	20	7%	0	0%	6	10%	7	7%	4	7%	10	8%	2	6%
Installation, Maintenance/repair	4	1%	4	7%	0	0%	2	2%	0	0%	2	2%	0	0%
Community and Social Services	2	1%	0	0%	0	0%	0	0%	0	0%	1	1%	0	0%
Protective Service (security, police)	9	3%	3	5%	3	5%	3	3%	2	3%	3	2%	0	0%
Architect or Engineer	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Business/Financial Operations	1	0%	0	0%	1	2%	0	0%	1	2%	1	1%	0	0%
Arts, Design, Entertainment, Sports	1	0%	0	0%	0	0%	1	1%	0	0%	1	1%	0	0%
Computer and Mathematical	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Life, Physical and Social Science	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
No Response	18	6%	1	2%	6	10%	5	5%	4	7%	6	5%	5	16%

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Questions:	Total Responses		Q. 20 Responses with increased earnings		Q. 20 Responses with decreased earnings		Q. 18 Responses with improved physical health		Q. 18 Responses with decreased physical health		Q. 19 Responses with increased mental health		Q. 19 Responses with decreased mental health	
	Total N = 284	%	Total n = 60	%	Total n = 59	%	Total n = 96	%	Total n = 61	%	Total n = 131	%	Total n = 31	%
	Num		Num		Num		Num		Num		Num		Num	
Q. 14. Receiving SSDI:														
Yes	5	2%	1	2%	0	0%	1	1%	1	2%	2	2%	0	0%
No	264	94%	58	97%	55	93%	93	97%	56	92%	126	96%	28	90%
No Response	13	5%	1	2%	4	7%	2	2%	4	7%	3	2%	3	10%
Q. 15. Length of current employment:														
Less than six months	14	5%	5	8%	5	8%	5	5%	0	0%	6	5%	0	0%
six to twelve months	26	9%	4	7%	6	10%	9	9%	7	11%	15	11%	3	10%
one to three years	85	30%	22	37%	15	25%	25	26%	27	44%	32	24%	18	58%
Q. 15. Length of current employment:														
more than three years	139	49%	29	48%	28	47%	55	57%	22	36%	75	57%	6	19%
No Response	18	5%	0	8%	5	8%	2	5%	5	8%	3	5%	4	13%
Q. 16. How did you hear of MWIN?														
Center for Independent Living	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
DHHR	176	62%	36	60%	44	75%	55	57%	43	70%	75	57%	22	71%
Vocational Rehab Counselor	3	1%	2	3%	0	0%	1	1%	0	0%	1	1%	0	0%
Health Care Provider	20	7%	6	10%	5	8%	6	6%	2	3%	9	7%	1	3%
Family member or friend	32	11%	7	12%	4	7%	13	14%	7	11%	18	14%	5	16%
Employer	2	1%	1	2%	0	0%	1	1%	1	2%	1	1%	0	0%
WORKFORCE WV	3	1%	0	0%	0	0%	1	1%	1	2%	1	1%	1	3%
WIPA	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
News	5	2%	1	2%	1	2%	2	2%	1	2%	3	2%	0	0%
Other	9	3%	2	3%	1	2%	6	6%	1	2%	8	6%	0	0%
No Response	6	2%	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Multiple Sources	26	9%	5	8%	4	7%	11	11%	5	8%	15	11%	2	6%

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Questions:	Total Responses		Q. 20 Responses with increased earnings		Q. 20 Responses with decreased earnings		Q. 18 Responses with improved physical health		Q. 18 Responses with decreased physical health		Q. 19 Responses with increased mental health		Q. 19 Responses with decreased mental health	
	Total N = 284	%	Total n = 60	%	Total n = 59	%	Total n = 96	%	Total n = 61	%	Total n = 131	%	Total n = 31	%
	Num		Num		Num		Num		Num		Num		Num	
Q. 17. Aware of Personal Care at work:														
Yes	68	24%	13	22%	15	25%	24	25%	14	23%	32	24%	8	26%
No	201	71%	45	75%	42	71%	71	74%	45	74%	99	76%	22	71%
No Response	13	5%	2	3%	2	3%	1	1%	2	3%	0	0%	1	3%
Q. 18. Physical Health Improved:														
Strongly Agree	40	14%	17	28%	5	8%	41	43%	0	0%	37	28%	0	0%
Agree	54	19%	15	25%	10	17%	55	57%	0	0%	44	34%	0	0%
Neither agree nor disagree	115	41%	17	28%	23	39%	0	0%	0	0%	33	25%	4	13%
Disagree	40	14%	7	12%	13	22%	0	0%	40	66%	13	10%	14	45%
Strongly Disagree	20	7%	3	5%	8	14%	0	0%	21	34%	3	2%	13	42%
No Response	13	5%	1	2%	0	0%	0	0%	0	0%	0	0%	0	0%
Q. 19. Mental Health Improved:														
Strongly Agree	50	18%	18	30%	8	14%	41	43%	4	7%	52	40%	0	0%
Agree	79	28%	11	18%	14	24%	40	42%	12	20%	79	60%	0	0%
Neither agree nor disagree	107	38%	24	40%	26	44%	13	14%	18	30%	0	0%	0	0%
Disagree	22	8%	3	5%	9	15%	0	0%	18	30%	0	0%	22	71%
Strongly Disagree	8	3%	2	3%	2	3%	0	0%	9	15%	0	0%	9	29%
No Response	16	6%	1	2%	0	0%	1	1%	0	0%	0	0%	0	0%
Q. 20. Earnings compared to pre-M-WIN:														
More money	59	21%	60	100%	0	0%	32	33%	10	16%	29	22%	5	16%
Same amount of money	151	54%	0	0%	0	0%	46	48%	28	46%	77	59%	14	45%
Less money	58	21%	0	0%	59	100%	15	16%	21	34%	22	17%	11	35%
No Response	14	5%	0	0%	0	0%	3	3%	2	3%	3	2%	1	3%

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Questions:	Total Responses		Q. 20 Responses with increased earnings		Q. 20 Responses with decreased earnings		Q. 18 Responses with improved physical health		Q. 18 Responses with decreased physical health		Q. 19 Responses with increased mental health		Q. 19 Responses with decreased mental health	
	Total N = 284	%	Total n = 60	%	Total n = 59	%	Total n = 96	%	Total n = 61	%	Total n = 131	%	Total n = 31	%
	Num		Num		Num		Num		Num		Num		Num	
Q. 21. Opinion about premium:														
Very affordable	198	70%	51	85%	33	56%	76	79%	39	64%	102	78%	18	58%
Somewhat affordable	69	24%	9	15%	21	36%	19	20%	18	30%	27	21%	11	35%
Too much	7	2%	0	0%	5	8%	0	0%	4	7%	0	0%	2	6%
No Response	8	3%	0	0%	0	0%	1	1%	0	0%	2	2%	0	0%
Q. 22. Easy to enroll in M-WIN:														
Very easy	113	40%	34	57%	15	25%	35	36%	24	39%	58	44%	9	29%
Somewhat easy	135	48%	21	35%	33	56%	52	54%	27	44%	57	44%	16	52%
Not very easy	30	11%	5	8%	10	17%	8	8%	9	15%	14	11%	5	16%
No Response	4	1%	0	0%	1	2%	1	1%	1	2%	2	2%	1	3%

Please Note: Total Percentages in each section may differ from 100% due to rounding.