What is EPD?

EPD is a Medicaid program administered by the Oregon Department of Human Services. EPD provides medical coverage and long-term services to people with disabilities who are employed. If you are eligible to participate, you will be charged a nominal fee based on your income.

Who is eligible for EPD?

You may be eligible for EPD if you:

- Have a physical, cognitive, mental health, or developmental disability or are legally blind;
- Are employed receiving a taxable wage or are self-employed;
- Have countable resources of $5,000 or less; and
- Have earned income of no more than 250 percent of the federal poverty level for a family of one after DHS-allowed deductions.

DHS determines whether your disability qualifies based on the Social Security Administration’s definition of disability. You meet that definition if you are receiving Social Security Disability Income (SSDI). However, you may meet that definition without receiving SSDI.

Resources counted in the $5,000 limit include assets, such as bank accounts, stocks and bonds, vehicles and property. Some resources do not count, including the home in which you or your spouse lives, a car, a burial plot and a limited burial plan. EPD also may exclude other items, such as money saved to buy a lift for your van.

What are the benefits of EPD?

EPD provides comprehensive medical coverage with the following benefits:

- EPD may be used to supplement other types of medical coverage, such as private health insurance and Medicare;
- EPD includes coverage for long-term services which are not usually included in major medical insurance plans;
- EPD covers pre-existing conditions; and
- EPD’s fee is affordable, ranging from $0 to $150 per month.