Bruce Elliott: More than a hundred folks gathered in Newark earlier this week to talk about a new federal rule that may change the options for the disabled in housing, employment and some other basics. As to what this rule change is, and what the impact on those with disabilities and the rest of us, we turn to Beth Mineo who's the director of the Center for Disabilities Studies at the University of Delaware. Beth, good morning!

Beth Mineo: Good morning Bruce!

Bruce: Thanks so much for being with us. What is the rule change and how does it impact us?

Beth: Well, to appreciate the new rule it's important to take a look back at where our country's been and where we're going. In the not too distant past people with more significant disabilities were often hidden from their communities, or sent away from their families to live their lives in the isolation of institutions. We've made a lot of progress as a society, but unfortunately, the structures in our country like insurance and Social Security haven't evolved as fully as our attitudes and that's why we need the rule. Medicaid will pay for people to live in a nursing home, but people who want to live in the community have to apply for a waiver. If they're found to be eligible, then they're able to live in the community, but right now, often in congregate settings. The new rule basically says that people who qualify for these waivers need to have options about their living arrangements and their work choices. It also says the decisions can't be made about them, without them. They have the right to select how they'll live and work in the community. So Medicaid funding that used to go to paying for institutional care can now go to supporting people to live and work in the settings of their choice.

Bruce: Well Beth, I would think that that would actually be to the taxpayers' benefit in that those individuals who are able to live in the community and work and live according to their choices are more likely to have income coming in and mitigate the costs to the rest of the non-disabled population. Am I wrong on that?

Beth: No, you're absolutely right. There are definite cost benefits. Thirty-eight studies published between 2005 and 2012 found that providing services in the community is less costly than institutional care.

Bruce: Beth, for those, these waivers, for those who are listening who say, "Well gee, I know somebody who has a disability," how difficult are they to fill out, how difficult are they to get?

Beth: There are people in state government as well as advocates in the community that are more than happy to talk with folks and help them navigate that process.

Bruce: Beth Mineo, the director for the Center for Disabilities Studies at the University of Delaware, the changes in the disability law that may save the taxpayer a couple of dollars and may open up new options for those who are disabled. Beth, thank you very much, thanks for being here.

Beth: Thank you.