

Can I get paid for caring for a frail or disabled relative or friend? (Detailed Version)

Some Massachusetts programs for people with low income may pay family members or friends to provide needed care to frail elders or people with disabilities.

Key Programs at a Glance

	Program Type	Living Situation	Payment Source	Patient Eligibility	Caregiver Eligibility
Adult Foster Care/Caregiver Homes	Caregiver receives stipend	Together	MassHealth	MassHealth Standard or CommonHealth	Non-legally responsible relative or unrelated
Personal Care Attendant (PCA) Program	Caregiver hourly wage	Independent	MassHealth	MassHealth Standard or CommonHealth	Non-legally responsible relative or unrelated
Emergency Aid to Elders, Disabled, and Children (EAEDC)	Cash Assistance	Together	Dept. of Transitional Assistance	Low income and assets	Very low income. Any relative or unrelated

(Also see **Additional Options section** below)

Definitions

Legally responsible relatives are spouses, parents of a minor child and legal guardians. They **cannot** be paid for providing care through the Adult Foster Care or PCA programs. Non-legally responsible relatives, who may be paid through these programs, include siblings, adult children caring for a parent, parents caring for their adult child and other relatives not listed.

Activities of Daily Living (ADLs) include mobility, bathing, dressing, toileting, eating or transferring from one position to another (such as from bed to a chair).

Instrumental Activities of Daily Living (IADLs) include household tasks such as meal preparation, laundry, housekeeping, transportation to medical appointments, and shopping.

Programs in Detail

Adult Foster Care (AFC)

Adult Foster Care (AFC) is also called Adult Family Care or Enhanced Adult Foster Care. Your client lives with you, a trained paid caregiver, and you provide meals, companionship, personal care assistance, and 24-hour supervision. You receive a stipend from MassHealth (Medicaid).

A social worker and registered nurse team train you and provide support.

AFC Eligibility

The elder or person with a disability must

- be 16 years of age or older
- be unable to live alone because of a medical, physical, cognitive or mental condition
- need daily assistance with one or more activities of daily living (ADLs), but does not require full-time skilled nursing care
- be eligible for MassHealth Standard or CommonHealth (or able to pay privately)
- be approved for the program by a physician and an Aging Services Access Point (ASAP)

The caregiver - legally responsible relatives and guardians are **NOT** eligible to receive pay as a caregiver through this program.

AFC Benefits

There are two levels of services, depending on the client's care needs.

- **Level I** is for people who need daily assistance with at least one ADL. You receive a tax-free stipend of \$20-\$25 per day for level I personal care services.
- **Level II** (also called Enhanced Adult Foster Care) is for people who need assistance with three or more ADLs; OR two or more ADLs, plus caregiver intervention for one or more of these behaviors: wandering, resisting care, being physically or verbally abusive, or socially inappropriate or disruptive behavior. You receive a tax-free stipend of \$50 per day for Level II personal care services.

MassHealth does **not** pay for room and board. If the person receiving care lives in your home, you may charge a reasonable monthly fee for room and board.

The elder or disabled person can attend adult day care 5 days a week.

You also may receive two weeks of respite per year.

-Above adapted from massresources.org (website no longer operational).

To Apply for AFC

Call the Massachusetts elder helpline 800-AGE-INFO (800-243-4636) or find your local Aging Services Access Point at [mass.gov/location-details/aging-services-access-points-asaps-in-massachusetts](https://www.mass.gov/location-details/aging-services-access-points-asaps-in-massachusetts)

Personal Care Attendant (PCA) Program

The PCA Program is a consumer-directed MassHealth (Medicaid) program. **The consumer lives independently and hires, trains, schedules and manages you, the PCA.** Those who need assistance for these tasks can name a responsible adult to be a **surrogate**. MassHealth pays you an hourly wage for a pre-approved number of hours.

PCA Eligibility

The consumer must:

- be eligible for MassHealth Standard or CommonHealth
- have a permanent disability
- require physical help with two or more of the following ADLs: mobility/transfers, bathing/grooming, dressing/undressing, range-of-motion exercises, taking medications, eating, or toileting.

Caregiver eligibility – legally responsible relatives, guardians and PCA surrogates **CANNOT** serve as paid PCAs.

PCA Benefits

MassHealth decides whether one qualifies for PCA services, and the number of hours of care they will pay for, based on a detailed, individual assessment of the consumer's care needs. Covered services may include assisting with ADLs and IADLs.

The Personal Care Management (PCM) agency will teach the person with a disability how to manage the PCA program responsibilities.

To Apply for the PCA Program

Apply through the local Personal Care Management Agency (PCM), which may be an Independent Living Center or Elder Service Agency:

rewardingwork.org/State-Resources/Massachusetts/PCAresources/PCM-agencies.

Expect that the application process will take at least a couple of months.

Emergency Aid to Elders, Disabled and Children (EAEDC)

EAEDC is a cash assistance program for certain people with very low income. **It provides a very modest benefit. Unlike the PCA program and Adult Foster Care, however, legally responsible relatives may qualify as a caretaker for a disabled person.**

EAEDC Eligibility

- **Caregiver Categorical eligibility-** to qualify as a caregiver under EAEDC you must be
 - a Massachusetts resident
 - taking care of a disabled **household member** who needs constant care, and who would have to be institutionalized but for this constant care (you do **not** need to be a relative)
 - Additional criteria may apply
- **Disability-** the disabled person must need constant care and be at risk of **being institutionalized**. You will need to show proof of the person's disability and need for care. The person with a disability does **not** need to go through the EAEDC disability determination process; a statement on doctor's letterhead is sufficient.

- **Financial eligibility** - The income of BOTH the person applying, AND the person receiving care are considered.
 - **YOUR income:**
 - **Caregiver Income Limit** - less than the monthly EAEDC benefit. The **maximum** EAEDC monthly benefit for a family of 2 is \$395.10.
 - **NOTE:** Some income may not be counted (such as state or federal housing subsidies and SNAP/food stamp benefits).
 - **There are also some allowable income deductions.** See the EAEDC advocacy manual for details: www.masslegalservices.org/content/part-3-financial-eligibility (please disregard information on assets as EAEDC no longer has asset limits.)
 - **The PERSON WITH A DISABILITY'S income-** the income of an SSI recipient do not count. If the person with a disability is **not** receiving SSI, the disabled person's monthly **countable** income cannot be greater than \$1500.

EAEDC Benefits

Benefits are **very** modest. The monthly benefits depend on factors including countable income and family size. To find the monthly grant amount: subtract countable income from the maximum benefit level. See mass.gov/service-details/check-eaedc-eligibility-and-how-to-apply for maximum grant levels for all types of living situations.

To Apply for EAEDC

Apply **online** through DTA connect dtaconnect.eohhs.mass.gov/signup or at your local Department of Transitional Assistance office: www.mass.gov/orgs/department-of-transitional-assistance/locations?_page=1

Additional Options

- **Personal Care Contracts (for frail elders)**

Elders who have the funds to pay you to provide care should consider creating a formal personal care contract. This is especially important for those approaching age 65 (or older) who want to plan ahead for MassHealth (Medicaid) eligibility.

When an elder applies, MassHealth looks at financial records to ensure that the applicant did not give away assets to qualify for MassHealth. Without a personal care contract in place, MassHealth may consider any payments the elder made to you as a disqualifying transfer of assets. The elder then would be ineligible for MassHealth for a period of time. Note: there is no MassHealth asset limit for people under age 65, so this is a concern when approaching age 65.

We recommend consulting an elder law attorney to help you draw up a personal care contract.

- **Veterans Benefits**

Aid & Attendance and Housebound benefits are two Veteran's Administration (VA) pensions that may help certain low-income veterans or their surviving spouses afford the cost of care at home (or in another setting). These programs do not pay you as the caregiver, but rather are special pensions, or an increase in pension, to the veteran (or surviving spouse).

One must qualify both medically and financially. Recurring, unreimbursed medical expenses may be deducted from the applicant's income, which may allow some to qualify who otherwise would not or may increase the benefit amount. A family member other than a spouse may be paid for providing care and this expense may qualify for the income deduction. Under the Housebound program the family member must be a licensed medical provider or working under direct supervision of a medical provider. Under the Aid & Attendance program the relative does not need any special qualifications. Under both programs there must be a caregiver contract in place and services for care must be initiated and documented before application.

Expect it to take **at least** 6-9 months for the application to be processed.

To apply- contact your **local VA Regional Benefit Office**. The Massachusetts Regional Benefit office is in Boston in the JFK Federal Building, 15 Sudbury St. #15, 800-827-1000.

More information: va.gov/pension/aid_attendance_housebound.asp

The Veteran-Directed Home and Community Based Services Program (VD-HCBS) may provide veterans whose care needs would qualify for care in a nursing facility with a budget that allows them to choose their own care providers in place of receiving care services from the VA health care system. Family members other than spouses and legal guardians may be paid for the care they provide.

To apply- ask a VA social worker and find out if it is available in your location.

More information: va.gov/geriatrics/guide/longtermcare/Veteran-Directed_Care.asp

Additional Sources and for More Information

- MassLegalHelp.org - masslegalhelp.org
- Personal Care Contracts: The Heritage Law Center
maheritagelawcenter.com/massachusetts-personal-care-contracts/
- Veterans' Services
 - agingcare.com/Articles/veteran-aid-and-attendance-improved-pension-136402.htm
 - payingforseniorcare.com/longtermcare/resources/veterans_pension.html