

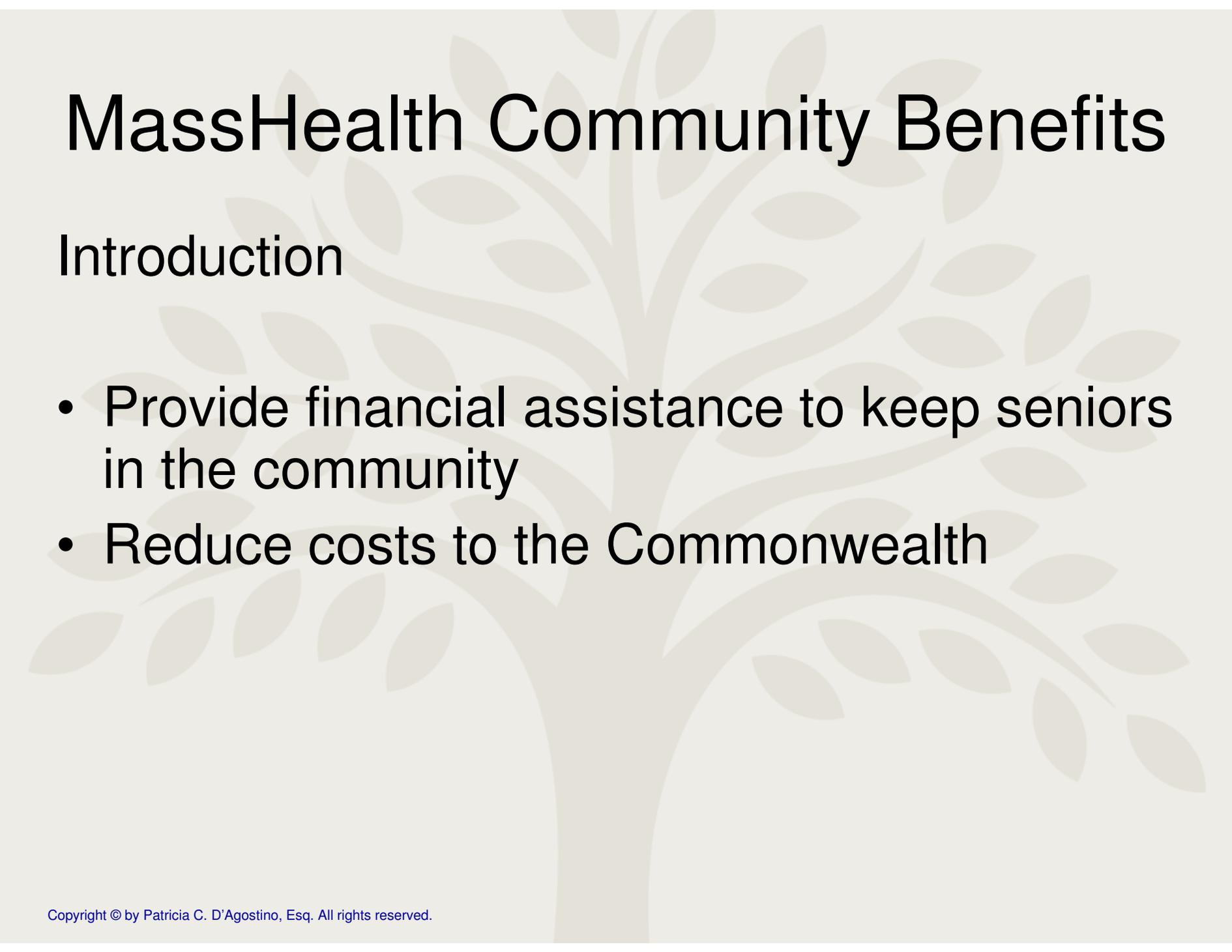


# MassHealth Community Benefit Programs

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# MassHealth Community Benefits



## Introduction

- Provide financial assistance to keep seniors in the community
- Reduce costs to the Commonwealth

# MassHealth Community Benefits

## MassHealth Standard

- Under 65
  - No asset limit
  - \$1,201 (133%)
- Over 65
  - \$2,000/\$3,000 asset limit (no penalty for transfers)
  - \$903 (100%)

# MassHealth Community Benefits

## HCBW the “waiver program”

- Benefits:
  - Home care services
  - Provides access to Community Choices
  - Often bypass waiting list for programs
  - Allows increased income limit for MassHealth eligibility (\$2,022 300% of FBR)
  - Not include spouse's assets (\$2,000)
  - No transfer penalty at this time

# MassHealth Community Benefits

## HCBW the “waiver program”

- Eligibility:
  - Age
    - 65 and over or 60 and disabled
  - Clinical
    - Would be institutionalized if applicant does not receive services in the community.

# MassHealth Community Benefits

## HCBW the “waiver program”

- Eligibility:
  - Who Decides?
    - Clinical
      - Aging Service Access Points (“ASAP”) 1-800-AGE-INFO
    - Financial
      - Office of Medicaid
      - Application process – Medical Benefit Request + Long-Term Care Supplement required

# MassHealth Community Benefits

## Community Choices

- Benefits (MassHealth contracted workers):
  - Personal care services
  - Housekeeping
  - Laundry
  - Home health aide
  - Skilling nursing
  - Companion services
  - Meal delivery
  - Grocery shopping
  - Transportation
  - Wander response system

# MassHealth Community Benefits Community Choices

- Eligibility:
  - Must meet requirements and be enrolled in the waiver program (clinical + financial)
  - Be at risk of imminent admission to a nursing facility
  - Income \$2,022/Asset \$2,000 (applicant only)

# MassHealth Community Benefits

## Community Choices

- Eligibility:
  - Who Decides?
    - Clinical
      - Aging Service Access Points (“ASAP”) 1-800-AGE-INFO
    - Financial
      - Office of Medicaid
      - Application process – MBR + Long-Term Care Supplement required
    - Level of Service
      - Office of Medicaid

# MassHealth Community Benefits

## Personal Care Attendant (“PCA”)

- Benefits:
  - Provides supplement to aides in the home (\$12/hour)
  - Applicant can choose the service providers
- Who:
  - Cannot be spouse, parent of a minor, or any legally responsible relative

# MassHealth Community Benefits

## Personal Care Assistant (“PCA”)

- Eligibility:
  - Financial
    - MassHealth standard or HCBW
    - Deductible allowed - \$522 + Additional income disregard of \$679
  - Meeting the deductible:
    - Income = \$3,000
    - $\$3,000 - \$522 - \$679 = \$1,799$  (versus \$2,478)
    - $\$1,799 * 6 \text{ months} = \$10,794$  (versus \$14,868)

# MassHealth Community Benefits

## Personal Care Assistant (“PCA”)

- Eligibility:
  - Clinical
    - Two activities of daily living - “hands on”

# MassHealth Community Benefits

## Personal Care Assistant (“PCA”)

- Eligibility:
  - Who Decides?
    - Clinical
      - Aging Service Access Points (“ASAP”) 1-800-AGE-INFO
    - Financial
      - Office of Medicaid
      - Application process – MBR + PCA Supplement Form + Long Term Care Supplement (if HCBW)
    - Level of Service
      - Office of Medicaid

# MassHealth Community Benefits

## Adult Foster Care (“AFC” a/k/a Adult Family Care)

- Benefits:
  - Up to \$18,000 for a live-in caregiver income-tax free
- Eligibility:
  - Financial
    - MassHealth Standard or HCBW
  - Clinical/Other:
    - Can be family member (not legally responsible)
    - Need assistance with at least 1 ADL

# MassHealth Community Benefits

## Adult Foster Care (“AFC” a/k/a Adult Family Care)

- Eligibility:
  - Who Decides?
    - Clinical
      - Aging Service Access Points (“ASAP”) 1-800-AGE-INFO
      - Caregiver Homes
    - Financial
      - Office of Medicaid
      - Application process – MBR+ Long-Term Care Supplement (if HCBW)

# MassHealth Community Benefits

## Summary

- Use the HCBW to get increased income limit for MH programs, not consider healthy spouse's assets, and bypass waiting list
- Use Choices to provide care at home from MH providers
- Use PCA to supplement the cost of personally hired caretakers
- Use AFC to supplement the cost of a live-in caretaker

# MassHealth Community Benefits

## Program for all inclusive care for the Elderly (“PACE”) and Senior Care Options (“SCO”)

- Benefits (for individuals in PACE/SCO service area):
  - All-inclusive community-based care
  - Combination of care at home and center-based
  - Assistance with cost of assisted living facility
    - Contribute income-only (if available)
    - Private pay difference

# MassHealth Community Benefits

- PACE plus:

\$5,000 = private pay rate

\$1,000 = individual's income

\$2,400 = PACE benefit

\$1,600 = private pay contribution

\* Keep in mind if an individual is receiving Aid & Attendance that can assist with the private pay contribution.

# MassHealth Community Benefits

## Program for all inclusive care for the Elderly ("PACE")

- Eligibility:
  - Financial
    - \$2,022 income limit (300 percent of FBR)
    - \$2,000 asset limit
    - Transfer penalty
    - Spouse's income/assets not counted
    - Deductible allowed

# MassHealth Community Benefits

Program for all inclusive care for the Elderly  
("PACE")

- Eligibility:
  - Clinical
    - In need of nursing facility services
  - Age/Other
    - 55 and older

# MassHealth Community Benefits

## Senior Care Options (“SCO”)

- Eligibility:
  - Financial
    - MassHealth Standard or HCBW
  - Age/Other
    - 65 and older
    - Do not have end stage renal disease

# MassHealth Community Benefits

## Program for all inclusive care for the Elderly (“PACE”) and Senior Care Options (“SCO”)

- Who Decides?
  - Clinical
    - 6 PACE facilities
      - Cambridge, East Boston, Worcester, Dorchester, Lynn, and Boston
    - 4 SCO organizations depending on service area
      - Commonwealth Care Alliance
      - Evercare
      - Senior Whole Health
      - NaviCare
  - Financial
    - Office of Medicaid

# MassHealth Community Benefits

## Group Adult Foster Care

- Benefit:
  - Provides \$40.33/day toward the cost of an assisted living facility
- Eligibility:
  - MassHealth Standard (cannot qualify for HCBW)
  - \$2,000/\$3,000 asset limit
  - Imminent risk of nursing home placement + assistance with at least one ADL

# MassHealth Community Benefits

## SSI-G

- Benefits
  - Assistance with the cost of rent at an assisted living facility
  - $\$1,128 - \$900 = \$228$
- Eligibility
  - Must have GAFC
  - 65 and over, blind or disabled
  - 2,000/\$3,000 asset limit (3-year transfer penalty)
  - $\$1,148$  income limit ( $\$1,128 + \$20$ )

# MassHealth Community Benefits

## Q & A