

MassHealth Home Care Programs in Hampden County

Programs that could help you avoid a Nursing Home Admission



1200 Converse Street
Longmeadow
Massachusetts 01106

MassHealthHELP.com



LAW OFFICE OF JOHN L. ROBERTS

**Call (413) 567-5600 to Schedule an Appointment
for an Educational Meeting**

Where do most people want to live? We want to live in our own home. Whether home is a single family residence, a home we share with friends or family members, or an apartment that includes assisted living or other amenities, Medicaid has home health care programs that pay for or provide care at home. These MassHealth programs are the key for many people who want to live at home, and avoid a nursing home admission.



The [Home and Community-Based Services Waiver regulations](#) allow people to receive Medicaid paid services in their homes, if the home care services keep them out of a nursing home. The **2017 Frail Elder Waiver monthly income limit is \$2,205** (3x [SSI Federal Benefit Rate: \\$735](#)) but **there is no such thing as too much income or assets**. For people who have income greater than federal poverty guidelines, [MassHealth Financial Eligibility Regulations](#) explain how care expenses can add up to meet a deductible to obtain eligibility. Proper planning can make anyone eligible for these programs if they need the level of care described in the program regulations:

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Adult Family Care (AFC)

This program is for people who cannot live alone safely, who have a family member or trusted friend who can devote time and attention that provides 24 hour care. AFC pays the caregiver a stipend of up to \$18,000 per year (tax-free). The program is sometimes called by the names of agencies that serve as the overseer of the host caregiver: *Adult Family Care* and *Caregiver Homes*.

[Adult Family Care Regulations](#) list two levels of care, which can include care for difficult behavior management. A nursing assessment determines the person’s level of need. Social workers and nurses provide 24/7 on call support to the host and the elder. The elder can move in with the host provider, or a host can move in with the elder.



The host/provider must be: • 18 or older • maintain a private home in good repair and of sufficient size to accommodate both the AFC participant(s) and other residents of the home • complete a physical exam including a TB test • be physically able to supervise and/or provide hands on care to the elder and assist with meal prep, transportation to doctor appointments, provide Rx monitoring and personal care • respect participant's right to make decisions • pass a CORI check • be willing to work with ASAP program administrator. The "host" can be a son, daughter or any family member (but not a spouse) of the person who needs care. In 2014 the Massachusetts Legislature declined to include a patient's spouse for eligibility to participate in the program.

Community Choices

Community Choices is a program that provides as much support/services as needed for people who are clinically frail enough to qualify for immediate nursing home admission (so it cannot be used by people in assisted living). It is designed to provide an alternative to nursing home placement for people who are in imminent danger of nursing home placement, or who want to be discharged from a nursing home, but need substantial home care.

This program works best for people who do not have a preferred caregiver or family member who coordinates care. The elder has less control over caregivers than PCA and Adult Foster Care.

Group Adult Foster Care (GAFC)

This program pays for services for elders in subsidized senior housing and in assisted living centers. GAFC pays \$40.33 per day (\$1,226.70 / month) for services such as daily personal care, homemaking, meals, and transportation.

The assisted living center may combine the GAFC services with the room and board which is paid by the resident, and another program called SSI-G. But you do not have to be eligible to receive SSI-G in order to qualify for GAFC. Use the [Group Adult Foster Care](#) button on our [Hampden County Area Elder Care resources](#) page to locate assisted living centers offering apartments with the GAFC subsidy.

To qualify for GAFC, the person must have low monthly income, or obtain the MassHealth Home and Community Based Services waiver. [2014 family/household Federal Poverty Guidelines](#)

Personal Care Attendant Program (PCA)

This Medicaid funded program is best for people who already have a preferred caregiver. Regulations allow you to hire a son, daughter or any family member, except your spouse. The program pays for home care services for people who need daily assistance with ADLs. The MassHealth member hires the caregiver and submits time slips to a *fiscal intermediary* which processes payroll checks and income tax withholding.

[The PCA Regulations](#) explain how a written plan of services is developed jointly by the personal care agency and the person who needs care. Care plans can increase or decrease, depending on need or changing medical conditions. You can appeal if you don't get approval for enough care hours.



Money Follows the Person waiver

Money Follows the Person (MFP) is a demonstration program that moves eligible elderly and disabled people out of nursing homes and into the community. To be eligible, you must be ready to go home after living for at least 90 days in a nursing home paid by *MassHealth* long term care.

MFP provides up to one year of benefits not normally covered by *MassHealth*, to transition a nursing home resident back to their home in the community. There are two waivers under this program;

Residential Supports Waiver provides 24/7 supervision and staffing in a "qualified residence" including residential habilitation, assisted living, or day care services.


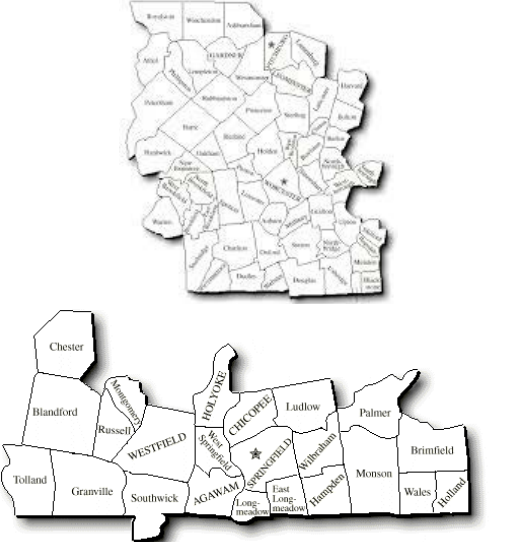
Community Living Waiver covers people who live in their own home, or the home of another,

A transition coordinator supervises the patient's successful reintegration into the community. 683 people were enrolled in MFP as of May 2014. 130 CMR § 529.007(H); Mass. Gen. Laws ch.10, §35TT

PACE – Program of All-Inclusive Care for the Elderly

For patients who are eligible for Medicare and Medicaid, to help prevent nursing home admissions. Privately paid patients are also eligible, including patients who have long term care insurance.

All services must be provided or authorized by the PACE Interdisciplinary Team, except emergency services. PACE participants may be held liable for unauthorized costs outside the PACE program agreement.

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|---------------------------|--|--|
| <p>Coverage Area</p> | <p style="text-align: center;">MercyLIFE 2112 Riverdale St., West Springfield (413) 748-7223</p>  <p style="text-align: center;">Hampden & Hampshire Counties</p> | <p style="text-align: center;">Summit Eldercare 101 Wason Avenue, Springfield (774) 317-6200</p>  <p style="text-align: center;">Hampden & Worcester Counties and Granby, South Hadley, Easthampton, Southampton</p> |
| | <p>Medical Director</p> | <p>Dr. Rachel Broudy,</p> |
| <p>Executive Director</p> | <p>Joseph Larkin, RN</p> | <p>Kris Bostek</p> |



| | | |
|---|---|--|
| Clinical Director | | Nancy Leahey, RN |
| Site Director | | Mary Woodis, RN |
| Enrollment | Celina Conway (413) 748-7223 | (800) 698-7566 |
| Social Work Supervisor | | Erica Emerson, LICSW; MSW |
| Nutritionist | | Kate Sandord, RD |
| Hospital Affiliation Contract | Mercy Medical Center and Holyoke Medical Center | Baystate Medical Center |
| Medical Specialists | Contracted physicians; physicians list available at time of enrollment | Contracted physicians; physicians list available at time of enrollment |
| Patient's Age | 55 or older | |
| Patient's Required Care Level | Patient who requires nursing home level of care, but who is able to live safely at home | |
| Enrollment Process | nurse does Minimum Data Set assessment, that is reviewed by PACE assessors in Exec. Office of Elder Affairs in Boston | |
| Enrollment Timeline Sequence | Enrollment visit in patient's home, Nurse MDS visit at patient's home, Patient visits care team at Center, Review by Exec. Ofc of Elder Affairs | Enrollment visit in patient's home, Nurse assessment in patient's home, |
| Income Limit | \$2,163/month (+\$20 disregard) | |
| Countable Asset Limit for Medicaid Patients | \$2,000 | |
| Non countable assets for Medicaid Patients | Home, automobile, burial account, funeral contract | |
| Private Pay Premium for patient not Medicaid eligible | ?? | \$4,433/month |
| Private Pay Premium for non Medicaid - Medicare patient | \$6,675/month | |
| Drug Prescriptions | Overnight delivered to patient by PACE Pharmacy | Covered in full when authorized by medical provider and included in care plan. Network of contracted pharmacies in the community; or Mail Order. |
| Co pays | None | |
| Van Transportation | To the clinic and all medical appointments and the day program | To the clinic and all medical appointments and the day program |
| Home care hours provided to patient | Determined by inter disciplinary team and included in care plan | Determined by inter disciplinary team and included in care plan |
| Day Program | 8:00 a.m. – 4:30pm | 8:00 a.m. – 4:30pm |
| Respite Care | Yes, for members. | Yes. |
| Support Groups for Caregivers | | Yes. |
| Prepare MassHealth Application for new members? | Yes. | Yes. |



Senior Care Options (SCO): Combining **with**

This Medicaid/Medicare funded program provides services, benefits and treatments authorized by your primary care physician, or your "primary care team". There are no co-pays, deductibles or other fees, and no out of pocket expenses. Your doctors must be part of the SCO provider network. Services can include: ✓ urgent care ✓ outpatient ✓ inpatient, including nursing home care ✓ out patient/in patient surgery ✓ home care ✓ hospice ✓ behavioral health ✓ dental ✓ PCA program/services ✓ prescriptions ✓ preventive care ✓ transportation, ✓ chores, ✓ day care, ✓ accessibility adaptations, ✓ life lines, ✓ companion services and any and all services ordered by your PCP or your "team"

There are several SCOs serving people in Hampden County including Commonwealth Care Alliance and EverCare. Phone: (888) 885-0484

