MassHealth Home Care Programs in Hampden County
Programs that could help you avoid a Nursing Home Admission

Call (413) 567-5600 to Schedule an Educational Meeting Appointment with Attorney John L. Roberts.
Click to view available appointment times.

MassHealthHELP.com

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 | Index | 130 CMR 519.007 (B)-(C) | allow people to receive Medicaid paid services in their homes, if the home care services keep them out of a nursing home. The 2023 monthly income limit for Frail Elder Waiver, PACE, and Moving Forward Plan (Money Follows the Person) Waiver is $2,742 [calculated by multiplying the SSI Federal Benefit Rate of $914 x 3 = $2,742].

There is no such thing as too much income, or too many assets. For people who have income greater than federal poverty guidelines, MassHealth Financial Eligibility Regulations | Index | 130 CMR 520.026 – 35, explain how care expenses can add up so you can meet a deductible and then obtain eligibility. We are asking the Massachusetts Legislature to eliminate the “over income” problem with a law directing MassHealth to simply charge a premium equal to a person’s excess income. In other words: to pay the amount over the $2,742 income limit (rather than spenddown to $542 + $20 every month) to qualify for home care. Read Fact Sheet and call your State Rep and State Senator.

Income from Veterans Aid & Attendance and other VA pensions is not counted against you if you are a veteran or spouse who needs Medicaid for home care. Proper planning can make anyone eligible for these programs if you need the kind of care described in program regs:

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Adult Foster 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 overseers of the host caregiver: Adult Family Care and Caregiver Homes.
**Adult Foster 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 button on my [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.

**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.
Senior Care Options (SCO): Combining Medicare with Medicaid

For people age 65+, 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. General Information: (888) 885-0484
https://www.mass.gov/service-details/senior-care-options-sco-brochures
https://www.mass.gov/senior-care-options-sco

Services can include:

- urgent care
- outpatient
- inpatient, including nursing home care
- outpatient/inpatient surgery
- Prescriptions
- preventive care
- transportation to and from medical appointments
- chores
- day care
- accessibility adaptations
- life lines
- companion services
- home care
- hospice
- behavioral health
dental, dentures and crowns
PCA program/services
and services ordered by your PCP or your "team"

There are several SCOs serving people in Hampden County:
Commonwealth Care Alliance (CCA): (877) 780-4711
Navi Care a/k/a Falon: (877) 255-7108 Deborah Deluca 508-736-7220
Senior Whole Health (888) 566-3526
Tufts: (800) 701-9000
United Health Care: (888) 834-3721

MFP – Money Follows the Person (the Moving Forward Plan)

In Massachusetts MFP is called the Moving Forward Plan. To apply for MFP, the person must: be living in a Skilled Nursing Facility now, need a clinical level of care, have a plan to be safely cared for in their home in the community, and comply with Medicaid income and asset rules.

A person over age 65 who wants to leave a Skilled Nursing Facility and return to their home can apply for MFP-CL (Community Living). A person who has had a stroke could also apply for ABI-N (Acquired Brain Injury Non-Residential, meaning the person is not seeking a slot in a group home). MFP pays for services including Assisted Living and Adult Companion to Personal Care, Respite and
Transportation. The application is filed with and screened by the Moving Forward Plan Waiver Unit at UMass Medical in Shrewsbury. (855) 499-5109

Since MFP is for people who have been in a nursing home for 90 consecutive days or longer, you are not eligible if you are at home now and want to continue living at home.

**PACE – Program of All-Inclusive Care for the Elderly**

PACE is for patients who are eligible for Medicare and Medicaid. PACE coordinates healthcare to help elders live safely in their own home. For people who are on Medicare and Medicaid there is no out of pocket expense. Cost share or private pay options are available for people who can’t qualify for Medicaid.

The purpose of the program is to help prevent nursing home admissions. If a nursing home admission becomes necessary, the PACE plan pays for the long-term care in the facility.

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

<table>
<thead>
<tr>
<th>Coverage Area</th>
<th>MercyLIFE 200 Hillside Circle, West Springfield (413) 827-4238</th>
<th>Summit Eldercare 101 Wason Avenue, Springfield (774) 317-6200</th>
<th>Serenity Care Adult Day Health 604 Cottage St, Springfield, MA 01104 (413) 734-5445</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medical Director</td>
<td>Dr. Sarah Sullivan</td>
<td>Dr. Alice Grover</td>
<td>Olga Demchuk, RN, MSN</td>
</tr>
<tr>
<td>Executive Director</td>
<td>Emmanuel Cheo</td>
<td>Kris Bostek</td>
<td>Rita Norton</td>
</tr>
<tr>
<td>Clinical Director</td>
<td>Kaitlin Swistak</td>
<td>Nancy Leahey, RN</td>
<td></td>
</tr>
<tr>
<td>Site Director</td>
<td>Tracy Carroll</td>
<td>Mary Woodis, RN</td>
<td></td>
</tr>
</tbody>
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Designed to serve immigrants from the former Soviet bloc and the Middle East.
http://www.serenitypace.org
| Enrollment | Season Bryant  
(413) 827-4238  
(413) 244-3260 | (800) 698-7566 | Helen Czer  
(413) 372-2571  
helenczer@aol.com |
|-------------|-----------------|----------------|-----------------|
| Social Work | Anne Smidt, MSW  
Cg Swift, LicSW | Erica Emerson, LICS;  
MSW | Olga Demchuk, RN |
| Nutritionist, Dietician | Lisa Normila, RD  
Kate Sandord, RD | Patricia Yelle |
| Hospital Affiliation | Mercy Medical Center  
and Holyoke Medical Center | Baystate Medical Center | Baystate Medical Center |
| Physicians and Medical Specialists | Contracted physicians; the physician list available at time of enrollment | Contracted physicians; the physician list available at time of enrollment | Contracted physicians; the physician 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 still able to live safely at home |
| Enrollment Timeline Sequence: determining whether PACE would be successful. | 1) A potential participant must be living in their house before an enrollment intake visit can be scheduled. The enrollment visit can be scheduled for 2 weeks after the patient is home.  
2) After the specialist assesses the person, a Nurse visits the patient’s home to complete Minimum Data Sets.  
3) 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 | Enrollment visit in patient’s home, Nurse assessment in patient’s home |
| Income Limit | 2020: $2,349/month (+$20 disregard if over 65) The Spouse’s income does not count toward this limit.  
Personal Needs Allowance: $522  
Aid & Attendance Pension does not count |
<p>| Countable Asset Limit for Medicaid Patients | $2,000 |
| Non countable assets for Medicaid Patients | Home, automobile, burial account, funeral contract, $1,500 life insurance cash surrender value |
| MassHealth Buy In Premium | The Participant’s Entire Monthly Income amount, minus $522/month |
| Private Pay Premium for patient not Medicaid eligible | Approximately $4,300/month | $4,433/month |
| Private Pay Premium | $6,675/month |</p>
<table>
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<tr>
<th>for non Medicaid - Medicare patient</th>
<th>Covered in full when authorized by medical provider and included in care plan. Network of contracted pharmacies in the community; or Mail Order. Overnight delivered to patient by PACE Pharmacy</th>
<th>Covered in full when authorized by medical provider and included in care plan. Network of contracted pharmacies in the community; or Mail Order.</th>
<th>Covered in full when authorized by medical provider and included in care plan. Network of contracted pharmacies in the community; or Mail Order.</th>
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<tbody>
<tr>
<td>Co pays</td>
<td>None</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>Van Transportation</td>
<td>To the clinic and medical appointments as needed, and to the Center during 8:30 – 4:30 pm</td>
<td>To the clinic and all medical appointments and the day program</td>
<td>To the clinic and all medical appointments and the day program</td>
</tr>
<tr>
<td>Home care hours provided to patient</td>
<td>Determined by inter disciplinary team and included in care plan</td>
<td>Determined by inter disciplinary team and included in care plan</td>
<td>Determined by inter disciplinary team and included in care plan</td>
</tr>
<tr>
<td>Day Program</td>
<td>Center Hour: 8:30 a.m. – 4:30pm</td>
<td>8:00 a.m. – 4:30pm</td>
<td>8:00 a.m. – 4:30pm</td>
</tr>
<tr>
<td>Respite Care</td>
<td>Yes, for members.</td>
<td>Yes.</td>
<td>Yes.</td>
</tr>
<tr>
<td>Support Groups for Caregivers</td>
<td>Yes.</td>
<td>Yes.</td>
<td>Yes.</td>
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<tr>
<td>Prepare MassHealth Application for new members?</td>
<td>Yes.</td>
<td>Yes.</td>
<td>Yes.</td>
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