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Medicaid Home Care Programs: Long-Term Care Without Relinquishing a Life-Long Home

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As suggested in the New York Times story "[Confined to Nursing Homes, but Longing \(and Ready\) for Home](#)" no one wants to spend their days in a nursing home. The story also highlights that there are Medicaid (known as MassHealth in Massachusetts) programs that provide a nursing home level of care to individuals living in their homes.

Massachusetts offers home and community based MassHealth services for elders and other disabled individuals in need of a nursing home level of care. These programs are administered by the Aging Service Access Point (ASAP) agencies across the state. Generally, one must be under \$2,000 in assets and meet certain income limits or meet deductibles. Certain assets such as a home do not count toward that threshold and there may be opportunities to transfer excess assets over \$2,000 in order to facilitate financial eligibility.

MassHealth recently announced certain changes to its regulations regarding Community MassHealth benefits. Under the proposed regulations, the assets of an applicant's spouse will be counted for purposes of determining the applicant's financial eligibility. These regulations will go into effect no earlier than October 7, 2016, but the regulations will apply to all those who have applied since January 1, 2014.

Depending on the individual's need, there are several different programs to choose from and the ASAP agencies help families identify the best ones to meet their loved one's needs. These waiver programs may not cover as much care as an individual needs, but do serve to stretch private resources or supplement the hands-on care that family members provide. They also offer some respite to caregiving family members. One program even provides funds, so that a child or other family member can provide care to the loved one.

"Program for All-Inclusive Care for the Elderly" (PACE) and "Senior Care Options" (SCO) use Medicaid and Medicare dollars to provide integrated care for individuals in the community. These programs are designed to allow individuals to stay at home. PACE is for individuals over age 55 and SCO is for individuals over age 65.

“One Care” is a program that also uses Medicare and Medicaid dollars to provide integrated care for disabled individuals age 21 through 64. However, this program has limited enrollment and is not available in all parts of the Commonwealth.

MassHealth’s “Money Follows the Person” (MFP) program enables individuals in a nursing home to transition back home. As suggested by the name of the program, Medicaid dollars previously allotted to support an individual in a nursing home are used to provide the care necessary for an individual to stay at home. The program works best for individuals who, though in a nursing home, do not in fact need 24/7 nursing services. These individuals can safely and cost efficiently move home under the MFP program.

It does take extensive resources to support and care for an elder or disabled person at home. These resources can include Medicaid and Medicare programs, which can serve to stretch family funds or supplement the care provided by loved ones.