



# Paying for Home Care in the Pandemic & Beyond: Medicaid & VA Benefits

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## Home care benefits in a time of pandemic (and in regular times)

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- ❑ COVID -19 illustrated the need for a comprehensive planning for long-term care program for clients.
- ❑ Programs take time to organize information, review options, collect information for the application, process the application and start benefits.
- ❑ Interest list required for one Medicaid home program (StarPlus Waiver).
- ❑ Misunderstanding on public benefits (example: VA benefits only if injured in war).
- ❑ Practitioners should start reviewing the programs as soon as possible- even if client(s) are healthy and still working.

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# Public Benefit Home Care Options

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## MEDICAID

- Pays for care to vendor (not a cash benefit)
- 2 programs -
  - Community Care for the Aged and Disabled
  - StarPlus Waiver (SPW)
- Different income & asset requirements for CCAD & SPW
- Interest list for SPW - no interest list for CCAD
- Different medical requirements

## VETERANS' BENEFITS

- Cash benefit - retroactive reimbursement
- Limited to veterans during wartime periods and surviving spouses
- Expansive list of home care expenses included
- Net Worth and Income limits
- Federally funded and regulated - no interest list
- May allow veterans to stay home longer and still have assets (\$130,773 limit)

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# Community Care for the Aged and Disabled (CCAD)

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## Benefits:

Up to 40 hours/week of attendant services at home (number of hours is based on need-usually much less)

No interest list

Can use Consumer Directed Services (CDS)- hire own caregivers using Medicaid

Medical Eligibility: In order to qualify for the program and maintain eligibility once qualified, client must meet the functional need necessity requirements. Under Texas rules:

- (a) The Client Needs Assessment Questionnaire is used to determine an individual's functional need for CCAD services.
- (b) Regardless of a client's functional eligibility as determined by her score on the Client Needs Assessment Questionnaire, he/she receives CCAD services only if he/she has an unmet need for those services.

To be eligible the individual must have a functional disability related to a medical diagnosis.

Some of the services that an individual may require assistance with are: bathing and dressing, transfers and ambulation, toileting, feeding, fluid intake, nutrition, medication, medical treatments, restorative nursing procedures and managing behavioral issues.

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# CCAD financial information

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Income: \$2,382/ gross monthly, cannot use QIT if over income cap

Countable Resources: \$2,000 single, \$3,000 couple

No transfer penalty- can gift assets to qualify for Medicaid

- May cause a loss of eligibility for other Medicaid programs- StarPlus Waiver and Veterans' Benefits

Can bridge gap until client is on StarPlus Waiver

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# CCAD asset information

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Countable- (not exhaustive list)

- Checking, savings, 2<sup>nd</sup> home, 2<sup>nd</sup> car
- Cash value of life insurance policies
- Any asset that is not in exempt category

Exempt- (not exhaustive list)

- One homestead (no cap on equity of the home if there is a spouse or other exemption. If one applicant, then equity is capped at \$603,000.)

\*\*VA rules are different.

- Personal items, pre- need funeral contract, one car (any value)
- Some IRA's (see CL paper for income info.) \*\* VA rules are different.
- Business necessary to self support.

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First appeared as part of the conference materials for the  
23<sup>rd</sup> Annual Estate Planning, Guardianship and Elder Law Conference session  
"Paying for Home Care in the Pandemic and Beyond: Medicaid and VA Benefits"