## Elder Services/Programs

**Note:** The following applies to Tufts Medicare Preferred HMO and Tufts Health Plan Senior Care Options members.

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| **Standard State Home Care** | - 60 years or older  
- Must need assistance with 6-10 ADLs and IADLs and have a critical unmet need of bathing, dressing, eating, toileting, incontinence management, transferring, mobility, meal preparation, shopping, medical transportation, or is in need of home health services or respite care  
- Annual income of less than $23,475 (individual) or $33,217 (couple)                                                                 | Personal care, home health services, homemaking services, home-delivered meals, nutrition education and counseling, transportation, personal emergency response system, Adult Day Care Programs, companionship, chore services, grocery shopping and laundry services |
| **Respite Home Care**  | - Must have a family caregiver in need of relief  
- Goal is to support the caregiver allowing the caregivers to continue to provide care needed  
- Cost of respite services is determined on a sliding scale fee schedule – no income guidelines  
- Caregiver must be 18 years or older – caregiver does not have to be a relative  
- The person receiving the care is 60 years or older or has a medical diagnosis of Alzheimer’s disease  
- Caregiver is providing on going daily care (paid caregivers are usually not eligible for this program)  
- Caregiver is feeling stressed because of providing care                                                                 | Personal care, home health services, homemaking services, home-delivered meals, nutrition education and counseling, transportation, personal emergency response system, Adult Day Care Programs, companionship, chore services, grocery shopping and laundry services |
| **Community Choices**  | - Offers the frailest older adults additional support  
- Service plan cost cannot exceed 50% of the total cost of a nursing home (average monthly service plan $1500)                                                                 | Personal care, home health services, homemaking services, home-delivered meals, nutrition education and counseling, transportation, personal emergency response system, Adult Day Care Programs, companionship, chore services, grocery shopping and laundry services |

**Four Eligibility Criteria:**  
- MassHealth member 60 years or older  
- Enrolled in or eligible for the Home and Community-Based Waiver Program  
- Meets one of the following criteria: actively sought nursing home facility care within the last 6 months; recently (within last 30 days) experienced a serious medical event, regression in physical or cognitive functional ability or accumulative deterioration in functional ability; was discharged from a nursing facility within the last 30 days; or is at risk for nursing facility admission due to the instability or lack of capacity of informal or formal supports
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| **Home and Community-Based Medicaid Frail Elder Waiver Program** | • Annual income of 300% or lower of the Federal Benefit Rate  
• Must be eligible for nursing home services as assessed by a RN employed by the ASAP | Program provides consumers with specific “waivered” services: homemaking services, personal care, respite care, dementia day care, social day care, supportive home care aide, companionship services, environmental accessibility adaptations, transportation, chore services, enhanced personal care services, grocery shopping/delivery services, home-delivered meals and laundry services |
| **Consumer-Directed Care Options** | • Older adult chooses who will provide his/her care  
• Available to those receiving services through the home care program at the Standard, Respite or ECOP levels  
• Older adult or his/her care advisor decides if this program is an appropriate option  
• Home Care Agency checks the criminal background of potential worker, completes all payroll, tax withholding, tax reporting, benefits management duties, and issues payroll checks  
• Home Care Agency can assist with training the worker  
• Care advisor assists the older adult in becoming the Official Employer of Record with the responsibility of hiring, scheduling, training and supervising his/her own worker  
• Worker can be anyone but the older adult’s spouse  
• Older adult is required to keep track of the worker’s hours and send in timesheet to the Home Care Agency  
• Care advisor works with the older adult to develop a care plan, assists older adult with paperwork, and assists with problem-solving | Personal care, home health services, homemaking services, home-delivered meals, nutrition education and counseling, transportation, personal emergency response system, Adult Day Care Programs, companionship, chore services, grocery shopping and laundry services |
| **Senior Care Options (SCO)** | • Partnership between MassHealth and Medicare  
• Provides a complete health care and social service package to low-income adults  
• Enrollment is voluntary  
• Enrollment is open to individuals with or without Medicare – if individual has Medicare, premiums must continue to be paid  
• Only covers services provided by senior care organization and its network of providers  
• **Eligibility:** 65+ years old, eligible for MassHealth Standard, lives in service area of a senior care organization, does not have end-stage renal disease, and agrees to receive covered health services exclusively through the SCO plan  
• Three Senior Care Options Programs in Massachusetts (see websites for towns/cities covered by each SCO):  
  - Commonwealth Care Alliance Senior Care | Benefits:  
• All health care services covered by MassHealth standard: primary and specialty medical care, preventative care, emergency care, X-rays and lab tests, medical supplies and equipment, prescription drugs, behavioral health and substance use disorder treatment, rehabilitative therapy, nursing facility care if needed, community long-term care, hospitalization, transportation for |
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| Elder Services/Programs         | Options; 866.610.2273; [www.commonwealthcare.org](http://www.commonwealthcare.org) Evercare Senior Care Options Medicaid Plans; 800.905.8671; [www.evercarehealthplans.com](http://www.evercarehealthplans.com) Senior Whole Health; 888.794.7268; [www.seniorwholehealth.com](http://www.seniorwholehealth.com) | services included in your health plan  
  - Coordination of your health care (centralized medical record)  
  - Specialized geriatric support services  
  - Adult Day Care  
  - 24-hour access to medical support  
  - Home Care Services  
  - Family Caregiver support  
  - If individual has Medicare in addition to MassHealth in the future the individual could receive personal care assistance, such as coordination of health care (centralized medical record), special geriatric support services, personal care assistance, such as coordination of health care (centralized medical record), special geriatric support services, adult day care, 24-hour access to medical support, home care services, family caregiver support. |
| Personal Care Attendant (PCA) Program | • MassHealth program – final approval for program is through MassHealth (approval is good for one year with an annual re-evaluation by a PCA Program RN) and services are paid for by MassHealth  
  • Consumer-directed program – designed to provide individuals with disabilities control over their care and ability to remain in their homes  
  • Consumer is responsible for hiring, scheduling and training of PCAs  
  • PCA cannot be consumer’s spouse, parent, surrogate, legal guardian, foster parent or stepparent  
  • If consumer is unable to manage program, a surrogate can be appointed  
  • Usually a fiscal intermediary assists with payroll and tax filing although a consumer can opt to manage these tasks  
  • Application process can take two to three months  
  • **Eligibility:** permanent or chronic disability that impairs ability to perform I/ADLs without physical assistance, require physical assistance with two or more ADLs, personal care services prescribed by physician or nurse practitioner, and MassHealth determines that PCA services are medically necessary.  
  • No age limit  
  • Higher income guidelines than “regular” MassHealth – individual $1154/month and couple $1518/month  
  • MassHealth coverage type must be Standard or Commonwealth  
  • PCAs can assist with: Mobility/transfers, taking medications, bathing/grooming, dressing/undressing, passive range-of-motion exercises, eating, toileting, laundry, shopping, housekeeping, meal preparation and clean-up, transportation to medical appointments and maintaining adaptive equipment  
  • PCAs are not approved for: Babysitting, recreation, advocacy, cueing, prompting, guiding/coaching, supervision or safety |
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<td>chronically disabled; eligible for MassHealth Standard (if living in an ALF which participates in GAFC, income must be below $1111 in order to financially qualify for GAFC); live-in designated public or subsidized housing or an ALF which participates in GAFC; needs daily assistance with 1 or more personal care tasks (bathing, dressing, toileting, meal preparation, and/or ambulation); have a physician’s statement of your condition; and screened and approved for the program</td>
<td>• 24-hour access to services&lt;br&gt;• Two days of adult day health or eight hours of home health aide services with prior approval</td>
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<td>Massachusetts Assisted Living Association’s Group Adult Foster Care Program Provider list is located at: <a href="http://www.massalfa.org/docs/Group%20Adult%20Care.pdf">www.massalfa.org/docs/Group%20Adult%20Care.pdf</a></td>
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<td>Contact local Area Agencies on Aging (AAA) or Aging Service Access Points (ASAPs) for list of public and subsidized housing that are GAFC approved</td>
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<td>Adult Foster Care (AFC)</td>
<td>• Program designed for adults who need daily assistance with personal care and wish to live in a family setting vs. in a nursing home or other facility&lt;br&gt;• Eligibility: 16 years or older; unable to live alone because of medical, physical, cognitive or mental condition; must need daily assistance with one or more activities of daily living (e.g., bathing, dressing, grooming, eating and/or transfers); cannot require full-time skilled nursing care; must be willing to live in someone else’s home; must be eligible for MassHealth or able to private pay for program; cannot live with a close relative such as a parent, child, brother or sister as host caregiver; and must be approved for AFC by a physician and AFC staff&lt;br&gt;• Cost: MassHealth pays for personal care services, service provider fees, and administration costs, pays a daily tax-free stipend to host family of $19/day for personal care services, and the participant pays host family a monthly fee for room and board</td>
<td>Benefits provided by host family:&lt;br&gt;• A private room in host family’s home&lt;br&gt;• Prepared meals and snacks&lt;br&gt;• Assistance with personal care&lt;br&gt;• Medication reminders and assistance&lt;br&gt;• Shopping, laundry and housekeeping&lt;br&gt;• Transportation to medical appointments&lt;br&gt; Benefits provided by AFC agency:&lt;br&gt;• Screening and training of host family&lt;br&gt;• Care management and service coordination&lt;br&gt;• Periodic visits from SW and RN to monitor medical conditions, evaluate host family needs, and offer support and training&lt;br&gt;• 24-hour coverage for emergencies&lt;br&gt;• Up to two days of ADH with approval&lt;br&gt;• Eight hours a week of HHA services with approval</td>
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| Congregate Housing | - Multi-unit housing for older adults and adults with disabilities  
- Combines privacy with companionship  
- Each resident has a private bedroom or apartment and shared living spaces and activities  
- Congregate coordinator assesses and arranges for services  
- Congregate housing and support services vary from one to the next  
- **Eligibility:** 60+ years of age or disabled, ability to live independently with support services, does not require 24-hour supervision or care, meets eligibility requirements for public or subsidized housing or can afford to pay market rates, wishes to live in a shared living arrangements with other adults, and does not have disruptive behaviors that would interfere with others | **Benefits:**  
- Private apartment, suite or bedroom  
- Shared living spaces–dining room, kitchen and/or living room  
- Private or shared bathroom  
- Social support from other residents  
- Congregate coordinator to assess and arrange for services  
- One or more group activities such as a meal or outing each day  
- Support services – may include meals, transportation, housekeeping, laundry, grocery shopping, emergency response system and social and recreational activities |