



MassHealth Community Benefits

Laura Goodman, Esq.



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Your future. Handled with care.





Personal Care Attendant ("PCA")

- \$19.76/hour, choose svc providers, no legally responsible relative
- "hands on" assistance with ADLs

Adult Foster Care ("AFC")

- \$54 - \$91 per diem live-in caregiver "stipend"
- Assistance with ADLs





AT HOME

- Home and Community Based Waiver (“Frail Elder Waiver”) + Community Choices
- Personal care services, Housekeeping, Laundry, Home Health Aide, Skilled Nursing, Companion Services, Meal Delivery, Grocery Shopping, Transportation, & Wander Response System
 - Would be institutionalized without services
 - Choices – “imminent risk,” more hours



AT HOME or ASSISTED LIVING FACILITY

Program for All Inclusive Care for the Elderly (“PACE”) + Senior Care Options (“SCO”)

- All-inclusive community-based care
- At home, center, ALF
- PACE – 55 and older, in need of nursing facility level svcs
- SCO – 65 and older, dual eligible





MassHealth Standard

Under 65

No asset limit

\$1,676.70 single / \$2,267.80 couple (133% + 5%)

65 and over

\$2,000/\$3,000 asset limit (no penalty for transfers)

\$1,235 single / \$1,664 couple (100% FPL + \$20 disregard)



HCBS Waiver “Frail Elder Waiver”

Eligibility:

- Age
 - 65+
 - 60+ and disability
- Financial
 - \$2,742 Income
 - Spouse's income not considered
 - \$2,000 Asset Limit (\$148,620 for spouse)
 - No Transfer Penalty (at this time)
- Clinical
 - Would need nursing home placement without services



Program for All-Inclusive Care for the Elderly ("PACE")

Eligibility:

- Age
 - 55 and over
- Financial
 - \$2,742 Income
 - \$2,000 Assets
 - Spouse's Income AND Assets disregarded
 - No Transfer Penalty (at this time)
- Clinical
 - Would be institutionalized without services





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Creating Eligibility

Married Couple

- PACE Individual Only
- Transfer assets to the healthy spouse and apply
- Pitfalls – retirement accounts, low basis property, life insurance



Creating Eligibility

Married Couple

- HCBS/Frail Elder Waiver
- Transfer assets to the healthy spouse and annuitize amount over asset allowance
- Pitfalls – restricts “healthy” spouse’s access to the assets, cost of transferring retirement accounts, low basis property, life insurance

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Creating Eligibility

Single Applicant

- \$2,000 Limit
- Irrevocable Trust, Family Member (not recommended), (d)(4)(C) Trust*, (d)(4)(A) Trust (under 65)
- Pitfalls – retirement accounts, life insurance, trustee, access, payback provision

*Exemption for (d)(4)(C) trust over age 65 is eliminated March 2024

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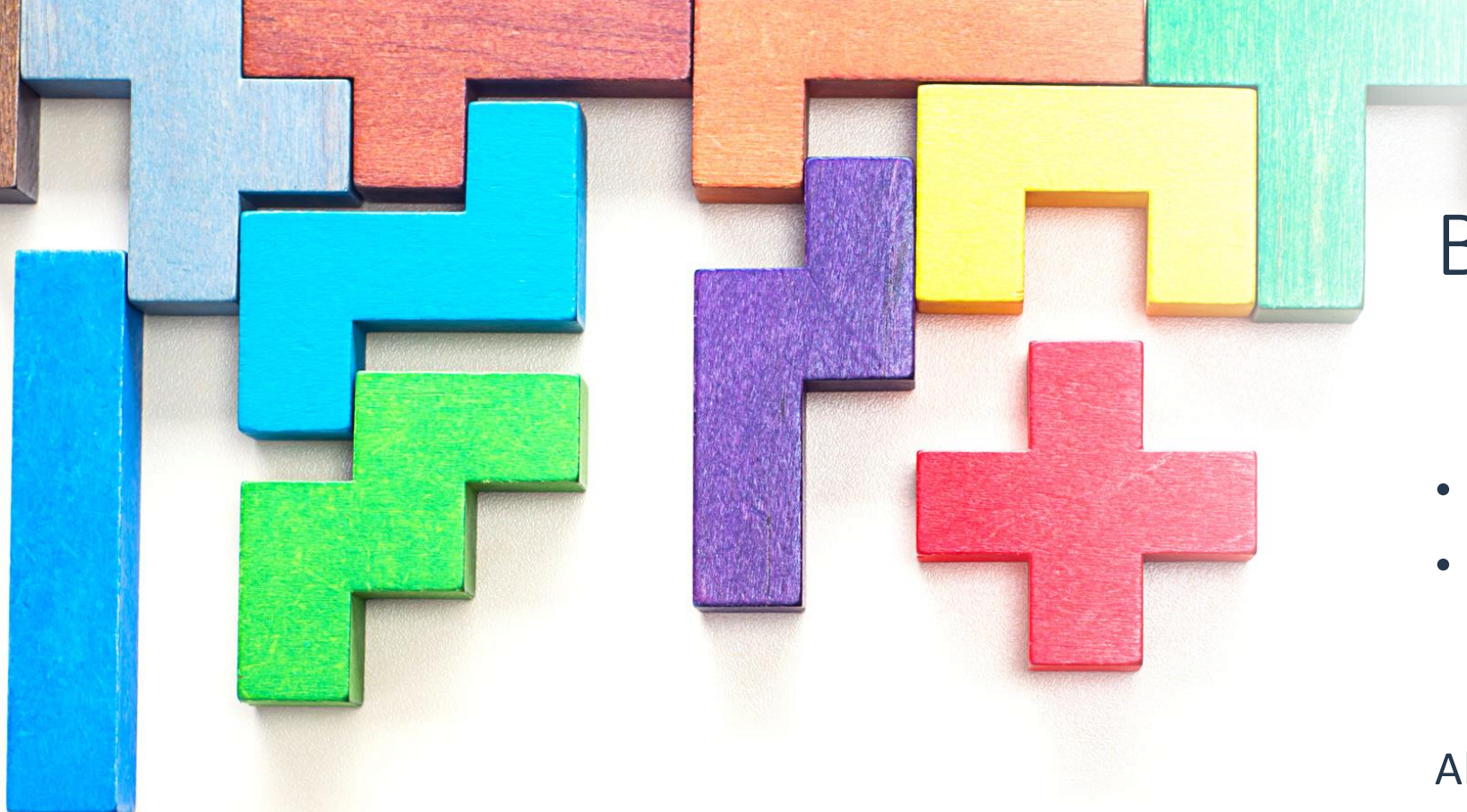




Case Study #1

My father needs assistance with showering, meal preparation, medication management and moving around the house. He has aides that provide assistance seven days a week for four hours a day. He really likes the aides, but it is getting too expensive to maintain. Does he qualify for any assistance?





Best Fit

- PCA (maintain same aides)
- Supplement cost by \$19.76 for number of hours approved

Also consider

- Choices (MH workers, but more hours)
- No cost for number of hours approved



Will he qualify for PCA?

Clinical Test –

- Inquire whether “hands on” assistance is needed with showering and transferring. If so, yes.

Financial Test –

- Social Security \$800
- Pension \$900
- He has \$30,000 in savings, a retirement account worth \$100,000, and a home worth \$550,000.
- He is 76



Income (individual limit \$1,235)

He is over income so next ask yourself, will he meet clinical qualification for the “waiver”?

- If yes, income limit increases to \$2,742.
- If no, calculate the deductible to determine whether it is worth it to apply.
 - $\$1,700 - \$522 - \$906 = \$272$ (\$1,632 every six months)





Assets

- Home \$550,000 (not counted)
- Savings \$30,000
- Retirement \$100,000
 - Must liquidate the savings and retirement and transfer out of client's name to reduce below \$2,000. No penalty for transfers, but important to consider the five-year look back for purposes of long-term care eligibility. Also do cost-benefit analysis for client to liquidate retirement account.
 - Irrevocable trust, (d)(4)(C) trust

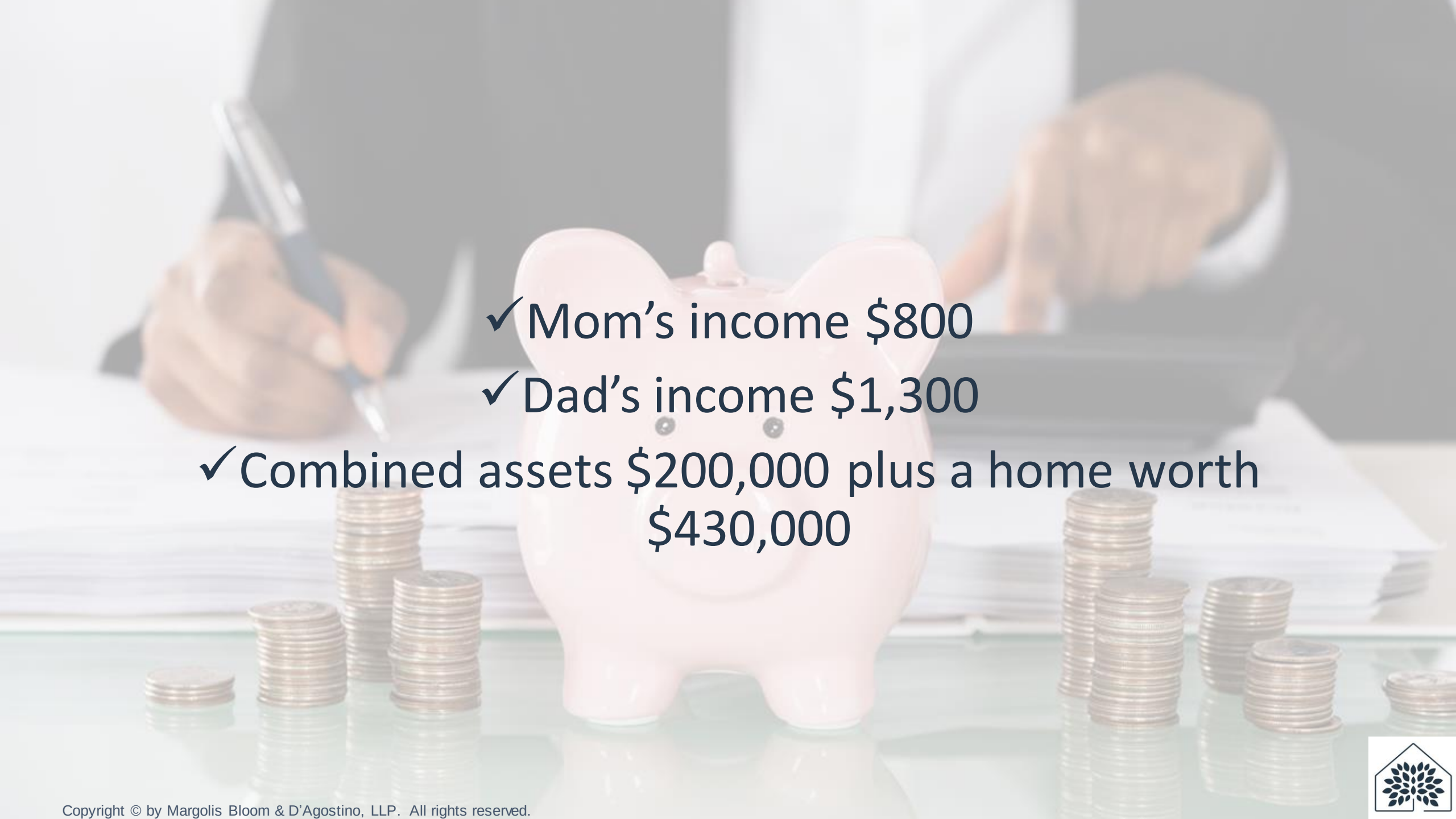




Case Study #2

My mother is living at home, but my father can no longer take care of her there. They are in agreement that it is time to move her into an assisted living facility in Cambridge. The private-pay rate is \$5,500 per month and we are hoping to get some assistance with this cost. She needs assistance with most activities of daily living.



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- ✓ Mom's income \$800
 - ✓ Dad's income \$1,300
 - ✓ Combined assets \$200,000 plus a home worth \$430,000





Is the facility in a PACE or SCO area and does the facility have a contract with PACE or SCO?

Yes, Cambridge is covered by PACE and the facility does have a contract with PACE. But, there are no PACE beds immediately available. It does not have a contract with SCO yet.



Will the mother be willing to change her doctor and have her care coordinated by PACE?

Yes. Great, move on to determine whether she is eligible for PACE.



Financial eligibility

Income - Her income is \$800 and the limit is \$2,742. Her husband's income is not countable so she meets this test.

Assets – Her assets must be reduced below \$2,000 and there is no limit on how much her husband can keep. No penalty for transferring assets under current law.



Clinical eligibility

Otherwise in need of nursing
facility services.



Contact the appropriate Elder
Service Plan to have conduct a
screen to determine whether she
meets the criteria. (The ESP will
typically conduct the screen before
you transfer the assets and apply
for MH)





- If no bed, get on the waiting list for a PACE bed.
- In the interim, inquire about PACE Plus. If available, pursue this to receive a reduced cost while your client waits for an opening.

\$5,500 (private-pay rate)

- \$800 (income)
- \$1,900 (PACE benefit)

\$2,800 = monthly cost



MassHealth Application for Seniors + Screen, if applicable (waiver, PCA, PACE) + Long-Term Care Supplement, if applicable (waiver)

MH approves # of hours (PCA, Frail Elder Waiver, Community Choices)

PACE/SCO – First of the following month

Appeal process

Application Process



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Screening

- ASAPs – www.800ageinfo.com (HCBS)
- Elder Service Plans
<https://www.mass.gov/program-of-all-inclusive-care-for-the-elderly-pace>
- SCO organizations
<https://www.mass.gov/senior-care-options-sco>



Q & A & THANK YOU

Laura Goodman, Esq.

100 William Street
Wellesley, MA 02481

Phone: 617/302-9996

Fax: 781/446-6995

lg@margolisbloom.com

www.margolisbloom.com



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