Medicaid 101
An Overview of 1915(c) Home and Community Based Services (HCBS) Waivers
A History of Medicaid and Long-Term Care

- **1965**: Medicaid is created to provide health care to low-income individuals. Long-term care is only covered in institutions.
- **1981**: 1915(c) Home and Community Based Services (HCBS) waivers are created as a long-term care option.
What are 1915(c) HCBS Waivers?

• Traditional Medicaid does not cover all services needed to help the aged or disabled live in the community.

• HCBS waivers give states a way to offer Medicaid-paid, long-term care in the community.

• “In the community” means the individual lives at home or in a non-institutional setting, such as a residential home.
State Requirements for 1915(c) HCBS Programs

- To offer HCBS programs, states must:
  - Determine who is eligible, services and settings offered, and set rates and payment for providers.
  - Provide a level of care equal to what an individual would receive in an institution.
  - Demonstrate the cost of care in the community is equal to or less than the cost of institutional care.
  - Assure the quality of services and supports individuals receive.

States receive federal dollars to pay for 1915(c) HCBS waiver programs by meeting these requirements.
1915(c) HCBS Waiver Programs in Kentucky
Kentucky’s 1915(c) HCBS Waiver Programs

- Acquired Brain Injury (ABI)
- Home and Community Based (HCB)
- Michelle P. Waiver (MPW)
- Acquired Brain Injury Long Term Care (ABI LTC)
- Model II Waiver (MIIW)
- Supports for Community Living (SCL)
Who Is Eligible for Waiver Services?

Individuals must meet either nursing facility or intermediate care facility level of care.

**Nursing Facility (NF)**
- Requires high-intensity nursing care or rehabilitation services
- Complex medical needs that can only be performed or supervised by a professional
- Unstable medical condition with at least two care needs in specific areas
- Stable medical condition with at least two care needs in specific areas

**Intermediate Care Facility (ICF)**
- Intellectual disability or related condition diagnosed prior to age 18 or 22 (depending on condition)
- Has deficits in at least one activity of daily living
- Requires a planned treatment program or protected environment to live safely in the community

NF and ICF level of care is defined in [907 KAR 1:022](#).
Who Is Eligible for Waiver Services?

Financial Eligibility

Individuals must meet the financial qualifications for Medicaid; however, special financial considerations are made when applying for 1915(c) HCBS waivers.
Who Is Eligible for Waiver Services?

- ABI
  - Age 18 or older
  - Have a brain injury
  - Meet NF level of care
  - Need **acute** rehabilitation

- ABI LTC
  - Age 18 or older
  - Have a brain injury
  - Meet NF level of care
  - Need **long-term, intensive support**
Who Is Eligible for Waiver Services?

**HCB**
- Age 65 or older and/or physically disabled
- Meet NF level of care

**MIIW**
- Ventilator dependent 12 or more hours a day
- On an active, physician-monitored weaning program
- Meet NF level of care
Who Is Eligible for Waiver Services?

- **MPW**
  - Have an intellectual or developmental disability
  - Meet NF or ICF level of care

- **SCL**
  - Have an intellectual or developmental disability
  - Meet ICF level of care
Waiver Services Offered in Kentucky

Services vary by waiver and may include, but are not limited to:

• Goods and Services
• Environmental and Minor Home Modifications
• Respite
• Personal Care and Homemaking
• Adult Day Health or Adult Day Training

• Counseling and Behavior Services
• Residential Services
• Supported Employment
• Skilled Services (MIIW only)

Waiver participants also have access to services offered by Kentucky’s Medicaid state plan.
Waiver Services Offered in Kentucky

**Traditional**
- Participants use agencies to deliver all their waiver services.

**Participant-Directed (PDS)**
- Participants hire their own employees, including friends, family or natural supports

**Blended**
- Participants use agencies for some services but hire their own employees for others
*MPW and SCL currently have wait lists. Individuals who qualify for a slot will be placed on the list.
Waiver Resources

Visit Us Online

• Program updates
• Links to regulations and related DMS programs
• Program brochures and information
• Community resources
• How to contact us
Contact Us

Online

Phone
(844) 784-5614

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