




**Module 8:
Long-Term Services
and Supports,
Medicaid Works and
Resources**



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**Long-Term Services
and Supports (LTSS)**

Section 4

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LTSS Screening

- Those who **seek Medicaid payment for LTSS services** must **undergo a Screening** to ensure they **meet the level of care required** for Medicaid to pay for those services.
- Pre-Admission Screening required for **institutionalized**, those receiving care in the **community (waiver)**, and those receiving care through the **Program for All-inclusive Care for the Elderly (PACE)**.
- Involves medical criteria, evaluation of activities of daily living, and mental health evaluation (especially for DD waivers).

Section 4

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LTSS Transfer of Assets

- ☛ If an individual **who is seeking LTSS services** reduces resources **in an unapproved way**, s/he may be **disqualified from Medicaid** payment for LTSS.
 - This **“Transfer of Asset” penalty applies only to LTSS services**.
 - Medicaid may examine **transfers of assets** from **within the last 5 years**.
 - Disqualification period depends on uncompensated value of assets transferred
- ☛ Certain transfers **will not** trigger a penalty, including certain trusts and/or transfers that directly benefit an applicant's spouse or dependent child.
- ☛ These policies are complex, seeking legal assistance is encouraged before navigating this process.

Section 4 & 5

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LTSS Patient Pay



- ☛ **People in LTSS must contribute toward the cost of their care**. This is called “Patient Pay,” and it is estimated as part of the LTSS Screening.
- ☛ From their income, they retain a small **Personal Maintenance Allowance (PMA)** for personal needs, such as clothing and other personal items.
 - Nursing home: \$40/month
 - CBC: \$1,388/month in 2022, \$1,508 in 2023 (165% of SSI)
- ☛ They can also get **deductions** for:
 - Home maintenance
 - Dependents
 - Non-covered medical/remedial expenses
 - LTSS insurance premium in first month of admission
- ☛ The **remainder of income after the above deductions** is paid to the LTSS provider.

Section 4

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Spousal Impoverishment Rules

- ☛ When a **married individual becomes institutionalized**, **certain protections** are in place to **help** that individual's **spouse retain income and assets**.
- ☛ The “community spouse” can be living:
 - In the home with a spouse who is a Medicaid CBC patient,
 - In a residential institution such as an assisted living facility (ALF), or
 - In the institutionalized spouse's former home.
- ☛ The presence of a **community spouse** impacts both **eligibility**, and the **institutionalized spouse's Patient Pay**.
- ☛ Again, complex policies!

Section 4 & 5

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**MEDICAID WORKS:
Virginia's Medicaid Buy-In**

- ☛ Some Virginians **enrolled in Medicaid** may have an option to **continue Medicaid** even if their **income rises** above the income limits (*138% FPL*), if they are:
 - Between 16 and 64 years old,
 - Disabled, and
 - working or wanting to work and have documentation from an employer establishing the date employment will begin
- ☛ MEDICAID WORKS applicants must meet resource requirements initially (\$2,000, or \$3,000 if married).
- ☛ May accrue **resources** in a **Work Incentive (WIN) account up to \$48,092**, and may have **income up to \$75,000/year**, so long as it is deposited in a WIN.

Section 4

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**Application & Term of Coverage:
MEDICAID WORKS**

- ☛ Application submitted **directly** to local DSS. Must sign a special agreement to initiate coverage.
- ☛ Coverage begins on the **1st day of the month after** application is processed and all requirements are met.
- ☛ Retroactive coverage is **not** available.
- ☛ Must remain employed, or actively seeking employment if employment is lost, to remain eligible.
- ☛ Annual renewal is required.
- ☛ May have to **eventually** pay a premium to DMAS each month, to remain covered.

Section 4

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What if my Patient/Client has Questions?

- **Local Area Agencies on Aging** can provide guidance on Medicare/Medicaid issues, and help with Low-Income Subsidy (*LIS*, or “*Extra Help*”) issues
 - Virginia Insurance Counseling Assistance Program (*VICAP*)
 - **Long-Term Care Ombudsman**
- **Local Department of Social Services (LDSS)** caseworker
- **Legal Services Organizations** can often assist with questions, troubleshooting and appeals. See www.valegalaid.org; and www.lscv.org for office listings.
- **1-800-MEDICARE**

Section 5

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- ☛ **Tool Kit** – hardcopy and online, updates indicated by (date)
- ☛ **Online, on-demand training modules**
 - Today's curriculum divided into 20-30 minute sessions
 - Good for refresher or if have new employees, includes a post-test at end of each module
- ☛ **SignUpNow Outreach** – Quarterly eNewsletter
 - Program updates, tips, helpful information
- ☛ **Technical Assistance** –
(804) 828-6062 or signupnow@vhcf.org
