

## Long-Term Services and Supports (LTSS)

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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).

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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.

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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: \$1,596/month in 2025 (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.

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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!

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## MEDICAID WORKS

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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 **\$45,976**, and may have **income up to \$75,000/year**, so long as it is deposited in a WIN.

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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 **1<sup>st</sup> 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. Changes must be reported.
- ☛ If SSDI income increases due to COLA/work, difference must be deposited into the WIN account to remain eligible.
- ☛ May have to **eventually** pay a premium to DMAS each month, to remain covered.

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## Resources



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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](http://www.valegalaid.org); and [www.lscv.org](http://www.lscv.org) for office listings.
- ☛ **1-800-MEDICARE**

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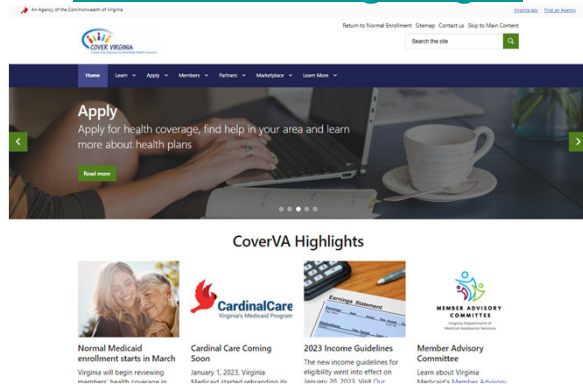
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## Cover Virginia Website: [coverva.dmas.virginia.gov/](http://coverva.dmas.virginia.gov/)



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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](mailto:signupnow@vhcf.org)

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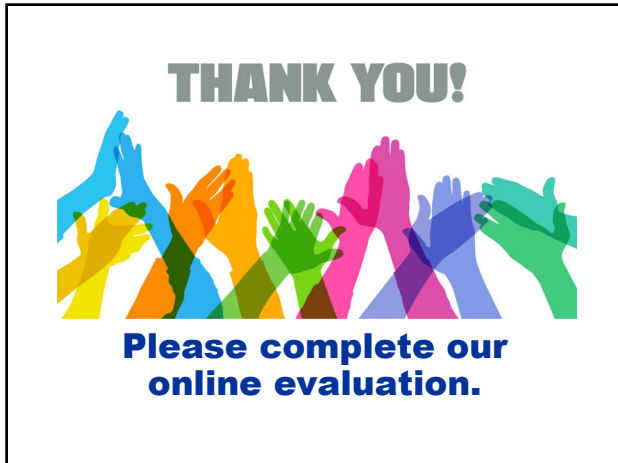
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