Medicaid Waivers: What I need to know for my adult child 18+

❖ What is a Medicaid Waiver?

Medicaid home and community-based waiver programs provide services and supports to persons with Intellectual and Developmental Disabilities who live in their own home, in their family's home, or in other home-like settings in the community. These programs are called "waivers" because the typical financial eligibility requirements necessary to qualify for Medicaid are waived due to the person's disability.

☐ Home and Community-Based Services (HCS)

The Home and Community-based Services program provides individualized services and supports to persons with intellectual disabilities who are living with their family, in their own home or in other community settings, such as small group homes.

Home and Community-Based Services (HCS)

☐ Community Living Assistance and Support Services (CLASS)

CLASS provides home- and community-based services to people with related conditions as a cost-effective alternative to placement in an intermediate care facility for individuals with an intellectual disability or a related condition. A related condition is a disability, other than an intellectual disability, that originated before age 22 and that affects a person's ability to function in daily life.

Community Living Assistance and Support Services (CLASS)

☐ Texas Home Living (TxHmL)

TxHmL provides selected essential services and supports to people with IDDwho live in their own home or their family's home (not in a group home). Unlike the other waivers, TxHmL requires that you meet the Medicaid financial eligibility requirements and be receiving SSI or MAO. TxHmL does NOT waive the parents' income and requires that the individual be on the HCS waiting list.

what-is-txhml.pdf

StarPlus Home and Community-Based Services (sometimes referred to as 1115 Waiver)

The StarPlus (1115) Waiver provides home and community-based services to aged and disabled adults aged 21+ as a cost-effective alternative to institutional settings such as nursing homes. This waiver is for individuals eligible for SSI that meet the medical necessity criteria for nursing facility care and is managed by a Managed Care Organization (MCO). There is no wait list for StarPlus.

■ Deaf Blind Multiple Disability (DBMD)

The DBMD program provides home and community-based services to people who are deaf-blind with multiple disabilities as a cost-effective alternative to institutional placement. The program focuses on increasing opportunities for consumers to communicate and interact with their environment.

Deaf Blind with Multiple Disabilities (DBMD)

Why is it important to sign my adult child up to be on the waiver waitlists?

Despite the long wait lists, these programs are incredible resources available to support your child for his/her entire life, even if they are already an adult. One of the greatest things about these waivers is that you also automatically get Medicaid health insurance in addition to the support services they each provide. This can be key throughout your child's life, particularly when they turn 26 and would no longer be allowed on your family's health insurance. As long as your child never has more than \$2,000 in assets in his/her name (not including a special needs trust), they can remain on the waiver indefinitely (and, therefore, Medicaid).

♦ How do I sign my child up to be on the waitlist?

You do not have to fill out paperwork in order to have your child placed on these lists! They are truly just quick phone calls where you give some basic information in order that they can periodically update your place on the list and ensure that your information is still correct. (They are required to do this at least every 2 years.) Again, you do not fill out any paperwork or send verification of disability until your child comes to the top of the list.

While you can only obtain services from one waiver at a time, you can be on as many wait lists as your loved one qualifies for. You can also be on a wait list while receiving services from another waiver, which is recommended in case your loved one's needs ever change. Unless your child qualifies for the DBMD Waiver, you will want to place him/her on the lists for the Home and Community-Based Services (HCS), and the Community Living Assistance and Support Services (CLASS) waivers. **Keep in mind that current wait times are 10-12 years for CLASS, and 14 years for HCS.**

Here are the steps you take to do this:

- 1) For the CLASS and DBMD waivers, call Health and Human Services at: 877-438-5658 and say, "I would like to place my child on the interest lists for CLASS or DBMD."
- 2) For the HCS and TxHmL waiver, call your Local Intellectual and Developmental Agency (LIDDA) which, in Lubbock, is StarCare at 806-740-1421. You will say, "I would like to place my child on the interest list for HCS and Texas Home Living."
- 3) Make sure that, for each waiver, you write down your "interest list number" that they will give you, and ask that they send you a letter of "verification of intent". Your interest list number is usually just the date you are placed on the list and doesn't imply place on the list. They should call every 2 years to update your demographic information, but you will want to call them if you don't receive any correspondence (use the same numbers as above unless otherwise listed on

your letter). Make sure you give them any new addresses and phone numbers if those change at any point, or else you could be dropped from the list. If you have your letter, you can appeal being dropped from the list, so it is imperative that you keep it in a safe place.

4) Unless financially eligible for TxHmL, it is most likely that your child will get to the top of the CLASS list first (given the shorter wait times). If a few years later he/she gets the call for HCS, you might very well want to switch waiver programs as HCS also provides residential support. However, always verify what services they will actually be able to receive before turning down or dropping any waiver for another. Always put your child's name back onto the list you turn down, in case their needs change in the future.

For a list and comparison chart of all waivers, click here:

Medicaid Waiver Comparisons (disabilityrightstx.org)