

Navigating Medicaid and Homecare: What You Need to Know

Medicaid can literally be a lifesaver. The program helps individuals whose income and/or resources are below certain levels but need access to certain types of healthcare. Children, pregnant women, single individuals, families, and individuals certified blind or certified disabled are eligible to receive benefits after checking some basics.

Homecare programs are Medicaid-funded long-term-care programs intended to help eligible senior citizens age in place safely without moving into nursing homes or assisted facilities – individuals with disability are covered similarly. Though different homecare programs have different requirements, Medicaid eligibility is the constant throughout.

Before digging in deep, here is a brief overview of receiving homecare services through Medicaid:

- Start by applying for Medicaid. This can be done with [Home Care Advisory Group](#) online or over the phone. The Department of Social Services (DSS) is also a standard resource.
- Once approved for Medicaid, a Medicaid Managed Long-Term Care (MLTC) plan will need to be contacted for more details about homecare services and how to access them.
- Documentation of income, assets, and medical needs are a requirement.
- A doctor or other qualified healthcare professional will complete a medical assessment.
- A trusted service provider will help to develop a care plan that meets patient needs.

Eligibility Criteria

To qualify for Medicaid homecare services in New York State, individuals must meet certain eligibility benchmarks. These criteria generally include:

- Be a US citizen or permanent resident.
- Be a New York State resident.
- Meet income eligibility requirements.
- Have a verified medical necessity.
- Meet functional eligibility requirements.
- Meet specific age or disability requirements.

Application Procedures

There are a number of options to apply for Medicaid as the first step to receiving home care.

Any one of the many ways to apply can be useful, depending on your Medicaid knowledge level, but some standard options include:

- Contact Home Care Advisory Group for Free
- Contact your local Department of Social Services (DSS)
- Visit NY State of Health: The Official Health Plan Marketplace online
- Through a Managed Care Organization (MCO)
- Call the Medicaid Helpline

When you've decided to make the next step, Home Care Advisory Group can make it simple:

- Contact HCAG for help.
- A case worker will ask questions to confirm eligibility.
- The case worker will specify the required documents.
- HCAG will wait to receive the completed documents.
- Submit the application once documents are received.
- Follow up with Medicaid officials.
- Monitor the pending application.
- Notify the client for next steps when the application is processed.

Medicaid Programs for In-Home Care

New York State offers a variety of Medicaid programs that support in-home care services. A few of the principal programs are:

Medicaid Managed Long-Term Care (MLTC)

- MLTC plans offer a wide-ranging selection of in-home care services for Medicaid beneficiaries who need long-term care.
- Services can include personal care, nursing services, therapy, medical equipment, home health aides, and care coordination.
- The goal of a MLTC plan is to provide long-term care to patients in their homes without the need for a nursing home.

- These plans work like insurance and rely on vendors or contracted providers to offer needed services.

Enrolling in an MLTC Plan takes only two steps.

1. First, a nurse from the Conflict-Free Evaluation and Enrollment Center (CFEEC) will evaluate your long-term needs to make sure you qualify.
2. Once you've been approved and an MLTC Plan has been chosen, a second nurse evaluation is completed,

MLTC Plan enrollment is now official.

Consumer-Directed Personal Assistance Program (CDPAP)

- CDPAP allows eligible Medicaid recipients to have more flexibility over how in-home care services are set up and implemented.
- Participants are empowered to hire and supervise their personal care assistants, with friends and family members being eligible for employment.
- CDPAP is also often more cost-effective than conventional home care services.
- Care plans and scheduling are at the discretion of the patient and their representatives.

CDPAP is a self-directed program, meaning participants have greater control over their care. Services can be personalized to meet the unique needs of the participant.

Home Health Services

- The patient must qualify as homebound.
- The patient must be in need of skilled care.
- A state certified professional is required to administer skilled services.
- A doctor must prescribe the services.

Home Health Services are skilled nursing services for homebound patients, often post-op. Medicaid typically covers services, with some applicable restrictions on coverage.

Personal Care Services (PCS):

- Services for individuals who need assistance with activities of daily living (ADLs) and Medicaid eligible.
- These services may include bathing, dressing, toileting, eating, laundry, light housekeeping, meal prep, and other non-medical tasks.
- Services may also include companionship and other interactions that support mental health.
- While medical services are not included, medication management can be a resource.

Personal Care Services are the go-to for a small helping hand. These services don't require licensed professionals or physician's prescription and verification. They are one of the most flexible options for people trying to age in place.

Medicaid and Homecare

Medicaid is a lifeline for millions. Limited income and resources do not nullify needed treatment. Critically, Medicaid funded homecare programs offer seniors and individuals with disabilities the option to receive care in the comfort of their own homes.

A basic roadmap can get Medicaid homecare services delivered to your doorstep quickly:

- Start with the Medicaid application.
- Collect essential documentation.
- Complete medical assessment.
- Develop a tailored care plan.

Eligibility Criteria is about crossing requirements off the list, like:

- U.S. citizenship
- New York State residency,
- income compliance
- medical necessity
- age or disability prerequisites.

Application Procedures can be simplified by Home Care Advisory Group for free, while more hands-on approaches are available. By facilitating eligibility confirmation,

document submission, application tracking, and cooperating with Medicaid officials, the process can be as easy as the applicant wants.

New York State offers an array of Medicaid Programs for In-Home Care, including:

- Medicaid Managed Long-Term Care (MLTC)
- Consumer-Directed Personal Assistance Program (CDPAP)
- Personal Care Services (PCS)
- Home Health Services

Navigating the changing face of Homecare and Medicaid is about staying informed – or having a trusted partner with the answers. Consult experts like Home Care Advisory Group or DSS for the latest information, to ensure you receive the care and support you need to thrive at home.