

## Living In a Community Care Foster Family Home (CCFFH) or Expanded Adult Residential Care Home (EARCH) 2021

- 1) *Does Med-QUEST pay for my room and board at a CCFFH or EARCH?*

Response: No, Med-QUEST does not pay for your room and board in a CCFFH or EARCH.

- 2) *How much do I pay to live in a CCFFH/EARCH every month?*

Response: Whatever your income is, you are only allowed to keep \$50, which is called the personal needs allowance (PNA). The rest of your income will be used to help pay for the cost of your care, services and the room and board.

If your monthly gross income is less than \$1445, which is the 2021 SSI Domiciliary Care Standard, you need to apply for State Supplemental Payments through the Social Security Administration to help you pay your room and board. You must pay your caregiver \$1395 (2021 amount) monthly for room and board and caregiver services and keep \$50 for your personal needs allowance (PNA) for personal needs such as toiletries, clothing, and other expenses not covered by Medicaid.

<b>SSI Example:</b>	2021 SSI Payment:	\$1445
	<u>PNA:</u>	<u>- \$50</u>
	Room and Board to CCFFH/EARCH	\$1395 per month

- 3) *When my gross income is more than \$1445, the 2021 SSI Domiciliary Care Standard, how does Med-QUEST determine how much I have to pay for my CCFFH/EARCH cost share amount?*

Response: Your Med-QUEST Eligibility Worker calculates your cost share amount by taking your gross income and subtracting allowable medical expenses, such as medical premiums, or old medical bills not covered by Medicaid. When you live in a CCFFH, \$469 is subtracted of which \$419 will be used to pay for room and board costs, and \$50 is for your PNA.

<b>Cost Share Example:</b>	Countable income	\$1800
	PNA	- \$50
	<u>Room and Board to CCFFH/EARCH</u>	<u>- \$419</u>
	Cost share	\$1331 per month

If you have a spouse and/or a dependent child(ren) in the community, you may be able to contribute up to \$3260 (2021 spousal amount, increased annually) to subtract and further reduce your cost share.

<b>Spousal Example:</b>	Countable income	\$1800
	PNA*	- \$50
	Community Spouse	-\$1000
	<u>Room and Board to CCFFH/EARCH *</u>	<u>- \$419</u>
	Cost share	\$331 per month

\* *Spousal: You must keep enough money to pay your Room and Board and PNA (\$469).*

- 4) *Who do I pay my Room and Board costs to?*

Response: At the beginning of every month, you will pay your room and board charges to your caregiver.

- 5) *Who do I pay my cost share amount to?*

Response: At the beginning of every month, you will pay your cost share amount to your caregiver. You or your caregiver may contact your case management agency to help you with this process. Every month -your caregiver must submit a claim to your QI health plan as evidence that services were provided (even when there will be no additional caregiver payment from the health plan) as follows:

- Example 1:-You have no cost share. Caregiver is paid in full by your health plan. The caregiver must submit a claim for services provided for the entire month as shown in the example below.

Your Cost Share Amount	You pay your Caregiver this cost share amount	Caregiver will keep this amount	# of Days for services provided by Caregiver	Caregiver must submit a claim to your Health Plan for this amount	Health Plan will deduct the cost share amount from Caregiver's Claim	Health Plan will pay Caregiver this amount
\$0.00	\$0.00	\$0.00	30	\$2,135.70	\$ 0.00	\$ 2135.00

- Example 2:-Your cost share amount is less than the caregiver's monthly service charges. The caregiver must submit a claim for services provided for the entire month as shown in the example below.

Your Cost Share Amount	You pay your Caregiver this amount	Caregiver will keep this amount	# of Days for services provided by Caregiver	Caregiver must submit a claim to your Health Plan for this amount	Health Plan will deduct the cost share amount from Caregiver's Claim	Health Plan will pay Caregiver this amount
\$1,500.00	\$1,500.00	\$1,500.00	30	\$2,135.70	\$ 1,500.00	\$ 635.70

- Example 3:-Your cost share amount is more than the caregiver's monthly service charges. The caregiver must submit a claim for the entire month's services. In addition to submitting the claim, the caregiver must also mail extra cost share amount that was collected from you to your Health Plan as shown in the example below.

Your Cost Share Amount	You pay your Caregiver this amount	Caregiver will keep this amount	# of Days for services provided by Caregiver	Caregiver must submit a claim to your Health Plan for this amount	Health Plan will deduct this amount from Caregiver's Claim	Health Plan will pay Caregiver this amount	Caregiver will mail a check for this amount to your Health Plan, in addition to submitting the completed claim
\$2,300.00	\$2,300.00	\$2,135.70	30	\$2,135.70	\$ 2,135.70	\$0.00	\$ 164.30

- Example 4: Your cost share amount equals the caregiver's monthly service-charges in full, the caregiver will submit a claim for the entire month as shown in the example below.

Your Cost Share Amount	You pay your Caregiver this amount	Caregiver will keep this amount	# of Days for services provided by Caregiver	Caregiver must submit a claim to your Health Plan for this amount	Health Plan will deduct this amount from Caregiver's Claim	Health Plan will pay Caregiver this amount
\$2,135.70	\$2,135.70	\$2,135.70	30	\$2,135.70	\$ 2,135.70	\$0.00

6) Who can I call if I have questions or need more help?

Response: Call your Case Management Agency if you have questions about the services in your CCFH/EARCH. If you have questions concerning your QI medical benefits please contact your Health Plan. If you have questions concerning your Medicaid eligibility or cost share amount, please contact Med-QUEST.

## FAQ's about Medicaid Long Term Care services

Medicaid beneficiaries who qualify for nursing home level of care (LOC) and require long term supports and services (LTSS) may receive these services in a nursing facility, or while living in the community. You may receive Home and Community Based Services (HCBS) program in your own home or in a community care setting such as a Community Care Foster Family Home (CCFFH), Expanded Adult Residential Care Home (EARCH) or Assisted Living Facility (ALF). Your QI health plan will assign a service coordinator to help you with any questions about available HCBS services or to help with your nursing facility placement needs. A licensed Community Case Management Agency (CCMA) will help you arrange to move into a CCFFH/EARCH or ALF.

Questions:

1) *If I receive long term care services, does Medicaid cover all my costs?*

Response: No, it depends on where you receive your long term care services and how much income you have. If you live in a nursing facility or even if you live in the community in your own home or a CCFFH/EARCH, you may have to pay for part of the costs for the HCBS or nursing facility care you receive. This is a federal and state requirement-known as the "cost share" amount because you are sharing in the cost of your Medicaid long term services and supports. Medicaid does not pay for room and board in a CCFFH, EARCH or ALF.

2) *How does Med-QUEST determine how much my cost share amount is?*

Response: Your cost share amount is determined by how much countable income you have and how many deductions you can take to lower your cost share amount.

The more income you have, the higher your cost share may be. However, you may be able to reduce your cost share with allowable expenses, such as medical premiums, or old medical bills not covered by Medicaid. If you have a spouse and/or a dependent child(ren) in the community, you may also be able to contribute some of your income to help them meet their needs. You are also allowed to keep a small portion of your income for personal needs, such as toiletries, clothing, and other expenses not covered by Medicaid. This is called the personal needs allowance, or PNA.

3) *Is the PNA always the same?*

Response: No, the PNA is based on where you live. If you live in a nursing facility, it is \$50. If you live in a CCFFH or EARCH, it is calculated at \$469, but only \$50 is allowed for personal needs and the other \$419 of this amount goes to pay for your room and board. If you live in your own home, the PNA is \$1224 (2020 amount, based on 100% FPL) to help you pay for your mortgage, rent, utilities and other living expenses. If your income is less than the PNA amount, then you will not have a cost share. However, you will still be responsible for payment of the room and board in a CCFFH, EARCH or ALF.

*Other recommendations*