I Thought Medicare Would Pay For This

Hennepin County Elderly Waiver/Alternative Care
Agenda

• What is the elderly waiver?
• What determines eligibility for the program?
• Service eligibility
• What to expect from an assessment
• Financial eligibility
• What services are offered?
• Questions
Why Doesn’t Medicare Pay For Long Term Care Services?

• In general, Medicare covers services (like lab tests, surgeries, and doctor visits) and supplies (like wheelchairs and walkers) considered medically necessary to treat a disease or condition.

• Part A covers things like, Hospital, Skilled Nursing Facility, Hospice, Home Health
Medicare Services Con’t

• Part B: Medically Necessary Services - "Services or supplies that are needed to diagnose or treat your medical condition and that meet accepted standards of medical practice."

• Preventative Services - Health care to prevent illness (like the flu) or detect it at an early stage, when treatment is most likely to work best
Medicare Services Con’t

- Part B covers things like:
- Clinical research
- Ambulance services
- Durable medical equipment (DME)
- Mental health
  - Inpatient
  - Outpatient
  - Partial hospitalization
- Getting a second opinion before surgery
What is the Elderly Waiver (EW)

• Elderly Waiver
  • What is a waiver anyway?
  • Actually two different programs that people over 65 are eligible for - Alternative Care and Elderly Waiver.

• Purpose of the programs
  • Keep people in their homes and with most independence possible.
  • Connect people with services they need
  • Support caregivers
  • Prevent/delay nursing facility admissions
  • Move people out of institutions.
What makes a person eligible?

• Three basic criteria to be eligible for EW:
  1) Have medical assistance (MA)
  2) Have an unmet need that can't be met in other ways
  3) Meet the level of care that would otherwise be provided in a nursing facility (determined by assessment).

Service eligible vs. financial eligibility
• Person can be financial eligible and not service eligible and vice versa.
The Assessment

• Performed in the person's home by either a public health nurse or a social worker

• Use a DHS assessment tool called MnCHOICES

• Typically 1.5 - 3 hrs long

• Anybody can be present as long as participant agrees and if there is a guardian, they must be present.
At the assessment:

• Many questions are asked to get a feel for the likes/dislikes of the participant, difficulties with performing various tasks including "Activities of Daily Living" and "Instrumental Activities of Daily Living" as well as general health questions.

• May discuss some finances as well as many people apply for EW/AC at same time as MA.
After the assessment:

• Assessor completes the assessment back in the office and when it's complete, they "run eligibility."

• Case Mix is generated which dictates how much funds there are to use for the participant.
Financial Eligibility

Financial eligibility is determined by Hennepin County financial teams. Although work hand in hand with assessors, assessors do not determine the financial eligibility and it is completely dependent on a person's income and assets.

Financial eligibility basics:

• Single person can have no more than $3,000 in assets
• For married couples, there are provisions to allow person's assets to be allocated to community spouse to protect assets.
• 60 month look back to see if there were uncompensated transfers
What services are offered

• Modifications, Equipment & Supplies
• Homemaker
• Home delivered meals
• Companion Services
• Respite
• Adult Day Service
• Customized Living Services (aka Assisted Living)
• Adult Foster Care
• Case Management
• Chore Services
Resources to look into for general questions about eligibility and services include:

• Minnesotahelp.info  
• United Way 211  
• Senior Linkage Line (1-800-333-2433)  
• Hennepin County Front Door Social Services (612-348-4811)