

# Frail Elder Waiver Benefits and Eligibility 2018

## What is the Frail Elder Waiver (FEW)?

FEW is one of the Home and Community Based Waivers through MassHealth. The FEW is a program for low-income Massachusetts residents who are nursing home eligible and want to receive support services in their home rather than in a long-term care facility.

## What are the benefits of FEW?

- You will become a MassHealth Standard member and receive comprehensive insurance coverage (i.e., inpatient and outpatient hospital services, physician services, dental services, medical transportation, prescription drugs, and rehabilitation services).
- You will have access to increased home and community based services (i.e., companion services, grocery shopping, home health aide, housekeeping and chore services, laundry, personal care services, respite care, adult day health programs).

## How do you become eligible for FEW?

1. **You Must Be Found Financially Eligible:** The income limit for the applicant is \$2,250/month. The asset limit for the applicant is \$2,000. If married, your spouse's income is not counted. The spousal asset limit is \$123,600. If you have questions about your financial eligibility, we can provide a listing of Legal Resources and Elder Law Attorneys. The financial eligibility is determined by MassHealth Enrollment Center staff once the MassHealth Application for Health Coverage for Seniors and People Needing Long-Term Care Services (SACA-1) has been submitted.
2. **You Must Be Found Clinically Eligible:** To be clinically eligible for the FEW, you must meet MassHealth's definition of medical eligibility for nursing home care. This clinical eligibility is determined by a BayPath nurse during an in-home assessment. The referral process for the nursing assessment will differ depending on which program you enroll in to receive your support services.
3. **You must agree to waived services through one of the following programs:**
  - a. **State-Subsidized HomeCare Program**
    - Available for people age 60 and older.
    - Provides on-going case management and supportive in-home services to help seniors live independently.
    - An in-home assessment must take place to determine eligibility. If approved, the case manager assigned will make the referral for a nursing assessment (Step 2 above).

b. Senior Care Options (SCO)

- Available for people age 65 and older.
- Combines health insurance and community-based services to provide coordination of health care. Services are provided by a network of medical and other professionals.
- The referral process for the nursing assessment will differ depending on which Senior Care Option program you enroll in. Some plans will make the referral for the nursing assessment and may assist with the MassHealth application. They are:

1. NaviCare 1-877-255-7108

*A Government Program Eligibility Specialist can assist you with the MassHealth Application process and make the referral for a Nursing Assessment*

2. Tufts Health Plan 1-877-526-2388

*A MassHealth Eligibility Coordinator can assist you with the MassHealth Application process and make the referral for a Nursing Assessment*

3. United Health Care 1-855-611-4112

*The United HealthCare Outreach worker can assist you with the MassHealth Application process and make the referral for a Nursing Assessment*

- For the SCO plans below, you must contact BayPath Elder services Information & Referral Department to request a FEW Nursing Screening to determine clinical eligibility. The MassHealth application must be submitted to MassHealth Enrollment Center at this time.

1. Commonwealth Care Alliance 1-866-610-2273

2. Senior Whole Health 1-888-880-2256

c. Program of All-Inclusive Care for the Elderly (PACE)/Summit Elder Care

- Available for people aged 55 and older who live in the towns of Hudson, Marlborough, Southborough, Westborough, and Northborough
- Combines medical care, health insurance and community based services in a single coordinated program. Services are provided by a team of medical and other professionals at the Summit Elder Care site.
- If you are over-income or asset for the FEW, cost-sharing is available. Contact Summit Elder Care to learn more about how the program works and to find out if you are eligible. Summit Elder Care team members will determine clinical eligible and assist with the MassHealth application.

## MASS HEALTH CHECKLIST

- ~Proof of income: from pensions or retirement funds
- ~Proof of any income from rental property
- ~Proof of expenses from rental property
- ~Your Medicare Card
- ~Copy of any long term care insurance policy
- ~Copies of your bank passbook and/or current account statements within the last 45 days or three months if you wish Mass Health to pay for your medical expenses for that time period.
- ~Information about the account balances of any bank accounts, Certificates of Deposits, checking, savings, credit unions, NOW, money market or personal needs allowance account.
- ~Copy of the first page of any life insurance policy. If the total face value of any of the policies exceeds \$1,500 per person, you'll need a letter from the insurance company showing the current cash surrender value of the policy (except for term policies).
- ~If you have stocks, bonds, mutual funds, securities, or assets held in a safe deposit box collect proof of current value (except cash). If you have these types of assets, you will be referred to a lawyer to work on your Mass Health application.
- ~Copies of a contract used to purchase any annuity.
- ~Copies of any contract you signed with an assisted living facility
- ~Copies of the deeds, tax bills, and proof of amount owed on any property you own.
- ~Copies of the registration for any vehicle you own and proof of the outstanding loan balance. For mobile homes, provide a copy of the bill of sale.
- ~Copy of any prepaid burial plan or trust, insurance policy, or burial only account.
- ~Copy of any trust documents, amendments, documents showing financial activity and a schedule of beneficiaries.
- ~Copies of immigration cards.