

Medicaid Quick Guide

TennCare: Medicaid Program for the state of Tennessee. The purpose of this program is to assist low income residents of TN to afford healthcare.

For the elderly, in order to qualify there are several criteria one must meet.

General Criteria:

Must be 65 and older or have a disability

Income must be under \$2,250 per month. In order to this the individual must spend down their money to \$2,250. They can only spend this money on their care. TennCare will look back up to 5 years and if they see that the individual did not spend that money on their care, then they are no longer eligible.

Some individuals may be able to put their money in what is called a Miller trust.

Transferring States:

The individual applying must first live in TN for 30 days. After this period they are considered a resident of the state and can apply for insurance.

If this individual is in LT care the family must private pay for those 30 days until TennCare kicks in.

There is no assistance program available to help cover costs, but TennCare may give some back pay to cover that time.

TennCare (Medicaid) is different than Medicare especially when it comes to LT

Nursing home care.

Medicare covers 100 days of skilled care only. Medicare will pay full cost for 20 days. From days 21-100, the individual is responsible for paying a "co pay" amount daily. In order to qualify for this, an individual must stay 3 days in a hospital and then be transferred to a skilled nursing facility.

Medicaid will cover LT care but the individuals must qualify both financially and medically. To qualify medically, they must pass a PEA test. Financial criteria is listed above.

What is CHOICES?

CHOICES is a Tennessee State program available to older adults. The program is utilized by individuals in the Ombudsman Program, Geriatrics Program, and Homemakers Program. However, once they get enrolled they are no longer able to be clients of the Homemakers program or the Geriatrics program. However, these programs may still assist individuals in applying for this program and it is important for all working with the elderly population in TN to understand what this program does.

The purpose of CHOICES is to provide individuals 65+ and 21+ who are disabled with options for services. One of the options that CHOICES helps with is helping individuals get the care that they need in their own homes so that they can stay there. The other option is that CHOICES can assist in setting up Long Term care.

To qualify for this program there is a lot of criteria. For CHOICES 1 and 2

1. Individual must need the level of care provided at a nursing home
2. Individual must qualify for Medicaid (TennCare)

To qualify for CHOICES 3

1. Individual must be "at risk" of needing nursing home level care without in home services
2. Individual must receive SSI payments from Social Security

CHOICES 1: This plan is for all ages who receive nursing home care

CHOICES 2: This is for adults 21 and over with a disability or 65 and older who qualify for nursing home level care.

CHOICES 3: This is for adults 21 and over with a disability or 65 and older who **do not** qualify for nursing home level care. But need in home care to prevent needing nursing home level care. For this program care provided for this prevention must be under \$15,000 per year.

Critical Analysis

CHOICES can be a very helpful program for individuals who need in home services and meet the criteria. Having someone knowledgeable about community resources and in home services can be a helpful asset for a vulnerable adult. However, in researching this program, I found that it has very strict guidelines for who can be accepted into the program and who will be denied. All individuals must already qualify for Medicaid or receive SSI. This unfortunately may leave out certain individuals such as those with over 2,000 of monthly income. Forcing these individuals to spend down their money very quickly in order to qualify could leave families in a tight spot, especially if the individual intended to give off an inheritance to children. The application process is complicated, especially for elderly or disabled individuals making it difficult to understand qualifications.

In order to qualify for TennCare to cover for Long-Term Care, one must jump through a lot of hoops. One large gap that I have noticed is that those who are being financially exploited or have uncooperative families. If families do not provide the documentation, forms are not processed. Another growing gap is a group of individuals who fail to pass the physical requirements for services but are still unsafe to live at home. Tennessee is notorious for having some of the most difficult requirements to qualify physically. This growing population of older adults is going to suffer greatly unless policies change. Tennessee should look into expanding services to meet the needs of these individuals.

