

Medicaid Benefits in Settings Other than Nursing Homes

by Gary Villnow

What is Medicaid?

Medicaid is a federal program that provides payment for medical care for eligible individuals. Medicaid provides financial support for people who need long term care and services.

Am I required to reside in a Nursing home to be eligible for Medicaid benefits?

The State of Wisconsin has among its benefits two programs that will provide long term benefits to people who do not reside in a nursing home. These programs are called Family Care and the Community Options Program. The purpose of both of these programs is to provide elderly people and people with serious long term disabilities with funds and assistance they are not able to obtain through other programs. Both of these programs are focused on providing flexible long term care that recognizes the need for independence.

Persons who qualify for benefits under these programs are eligible to receive benefits in their own homes, Residential Care Apartment Complexes, Community Based Residential Facilities, Adult Family Homes, and other assisted living facilities

What services are available through these programs?

Based on the recipient's needs, strengths and resources, Family Care and the Community Options Program will provide services that include health and long term care services, mental health services, therapy, respite care, medical equipment, residential services, personal care, and housekeeping.

How do I become eligible for these programs?

Eligibility for Family Care and the Community Options Program is determined based on the value of assets owned by a person, together with the income of that person. In the case of married persons, the assets and income of both spouses are considered in the determination process. A single person must have \$2,000 or less in available assets to qualify for Medicaid. In a situation where one spouse is in need of care and the other is not, the spouse who does not require care can have between \$50,000 and \$104,400 depending on certain factors.

Other eligibility criteria include the level of care needed by the applicant and the resources available to the applicant to provide for his or her own care.

Some counties have Family Care and some have the Community Options Program. In counties that have Family Care, such as Portage County, if a person is eligible for that program's benefits he or she will begin receiving benefits as soon as eligibility is achieved. In counties that have the Community Options Program, such as Waupaca County, there is a waiting list and generally it takes about a year and one-half to receive benefits.

In 2006 Wisconsin announced plans to expand Family Care statewide and eliminate programs such as the Community Options Programs in the coming years.

Gary Villnow is an attorney in Amherst and a member of the National Academy of Elder Law Attorneys. He received his Doctor of Jurisprudence degree from Drake University Law School in Des Moines, Iowa.

Copyright 2009, Gary R. Villnow, III. All Rights Reserved Worldwide in all Media. Please contact the author regarding reprint permission at PO Box 187, Amherst, WI 54406; (715) 824-3311; gary@villnowlaw.com.

July 1, 2009