

# WAIVERS 101

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# Our Mission:

Improving health care equity, access and outcomes for the people we serve while saving Coloradans money on health care and driving value for Colorado.



## Purpose:

Explain and clarify what Home and Community Based Services (HCBS) Waivers are and how to refer members

## Objectives:

At the end of this presentation, you will be able to:

- Recall Waiver Basics
- Recognize Waivers available in Colorado
- Explain the Enrollment Process (Eligibility)
- Describe Case Management Agencies Responsibilities

# Medicaid Basics

- Health insurance for eligible low- and moderate- income adults, children, pregnant women, older adults and people with disabilities
- Entitlement program currently covering over **80 million Americans** nationwide

# Medicaid Basics

- **Mandatory State Plan Benefits:**
  - inpatient and outpatient hospital services,
  - physician services,
  - laboratory and x-ray services,
  - nursing facility services,
  - and more...
  
- **Optional Benefits:**
  - prescription drugs,
  - case management,
  - physical therapy,
  - occupational therapy,
  - home and community-based services,
  - and more...

# Why HCBS?

- To help older adults and children and adults living with disabilities
- To provide opportunities for waiver participants to receive services in their own homes and communities rather than institutions or other isolated settings

# WHAT ARE WAIVERS?

# Waivers

- Alternative to institutional care
  - Provide institutional level of care to individuals who prefer to live in their home and community
- Home- and Community-Based Services (HCBS) Waivers allow states the flexibility to:
  - Waive certain income/eligibility criteria
  - Provide specific services to target groups
  - Can have waiting lists or enrollment caps
  - Provide individuals more choice and independence



# Just a few examples

Down Syndrome

Brain Injury

Fetal Alcohol  
Syndrome

Cerebral Palsy

Spinal Cord Injury

Mental Health/  
Depression

# Home- and Community-Based Services (HCBS) Waivers

- Provides all Health First Colorado (Colorado's Medicaid program) State Plan benefits plus additional waiver services
- Members receive services in their homes and community
- Allows members and their families to remain integrated in the community and have decision-making power over their life and health
- Members can only be enrolled in one waiver at a time

# Home- and Community-Based Services (HCBS) Waivers

## Eligibility



- Financial
  - **County Human/Social Services Office**
    - Income and Resources
- Level of Care
  - **Case Management Agency**
    - Level of Care Assessment
- Targeting Criteria
  - **Case Management Agency**
    - Waiver Criteria

# Financial Eligibility

- The applicant's or child's income must be less than 300% of the Supplemental Security Income (SSI) limit
  - May be a combination of different types of income such as:
    - SSI,
    - Social Security Disability Income (SSDI),
    - Social Security Survival benefits,
    - Child support, or
    - Income from a trust.
- The individual resource limit is \$2,000
- The couple resource limit is \$3,000

# Level of Care

- **Hospital Level of Care**
  - Participant's need are similar to that of a person in the hospital and they have acute needs, or their condition is unstable or unpredictable
- **Nursing Facility Level of Care**
  - Participant's needs are similar to that of a person in a nursing facility and they require regular medical care, in home services at least once every 30 days, and oversight of a physician to maintain stability
- **Intermediate Care Facility for Individuals with Intellectual Disabilities (ICF-IID) Level of Care**
  - Participants needs are similar to that of a person in an ICF-IID facility and they require regular medical care and rehabilitation



# CASE MANAGEMENT AGENCY

# What is a Case Management Agency?

- Determines if an individual meets Level of Care requirements for long-term services and supports
- Helps set up and coordinate services
- Maintains contact with participants over time and adjusts services as needed according to the participant's changing needs
- Overseen by Health Care Policy & Financing (HCPF)

# Case Management Agency Responsibility

**Assist waiver participants with:**

- Level of Care Assessment and development of Service Plan
- Help participants navigate the system and understand all of their options
- Help connect participants with providers
- Maintains regular contact with participants and monitors and adjusts services as needed
- Works with county human/social services to determine financial eligibility

# Case Management Agencies

- **24 Single Entry Point Agencies (SEP)**
- **20 Community Centered Boards (CCB)**
- **4 Private Case Management Agencies**

# SEPs are the access point for these waivers:

- Brain Injury (BI)
- Children's HCBS Waiver (CHCBS)
- Children with Life Limiting Illness (CLLI)
- Complementary and Integrated Health (CIH)
- Community Mental Health Supports (CMHS)
- Elderly, Blind and Disabled (EBD)

[hcpf.colorado.gov/single-entry-point-agencies](https://hcpf.colorado.gov/single-entry-point-agencies)



# CCBs are the access point for these waivers:

- Children's Extensive Support (CES)
- Children's HCBS Waiver (CHCBS)
- Children's Habilitation Residential Program (CHRP)
- Developmental Disabilities (DD)
- Supported Living Services (SLS)

[hcpf.colorado.gov/community-centered-boards](https://hcpf.colorado.gov/community-centered-boards)

# WAIVERS FOR ADULTS

# Colorado's Adult Waivers

**Brain Injury  
Waiver**

**Community Mental  
Health Supports  
Waiver**

**Complementary  
and Integrative  
Health Waiver**

**Elderly, Blind and  
Disabled Waiver**

**Developmental  
Disabilities Waiver**

**Supported Living  
Services Waiver**

# Brain Injury Waiver (BI)

- For persons living with an acquired brain injury
- Must be 16 years old or older and meet hospital or nursing facility level of care
- Contact local Single Entry Point (SEP) Agency

[hcpf.colorado.gov/brain-injury-waiver-bi](https://hcpf.colorado.gov/brain-injury-waiver-bi)

# Community Mental Health Supports Waiver (CMHS)

- For persons living with a diagnosis of major mental illness
- Must be 18 years old or older and meet nursing facility level of care
- Contact local Single Entry Point (SEP) Agency

[hcpf.colorado.gov/community-mental-health-supports-waiver-cmhs](https://hcpf.colorado.gov/community-mental-health-supports-waiver-cmhs)



# Complementary and Integrative Health Waiver (CIH) *(Formerly SCI)*

- For persons living with spinal cord injury, multiple sclerosis, brain injury, spina bifida, muscular dystrophy, or individuals with cerebral palsy who can't walk independently
- Must be 18 years old or older and meet hospital or nursing facility level of care
- Contact local Single Entry Point (SEP) Agency

[hcpf.colorado.gov/complementary-integrative-health-waiver-cih](https://hcpf.colorado.gov/complementary-integrative-health-waiver-cih)

# Developmental Disabilities Waiver (DD)

- For persons living with a developmental disability who need services and supports 24-hours a day
- Must be 18 years old or older and meet Intermediate Care Facility for Individuals with Intellectual Disabilities (ICF-IID) level of care
- Contact local Community Centered Board (CCB)

[hcpf.colorado.gov/developmental-disabilities-waiver-dd](https://hcpf.colorado.gov/developmental-disabilities-waiver-dd)

# Elderly, Blind and Disabled Waiver (EBD)

- For elderly persons with a functional impairment (aged 65+) or blind or physically disabled persons (aged 18-64)
- Must meet nursing facility level of care
- Contact local Single Entry Point (SEP) Agency

[hcpf.colorado.gov/elderly-blind-disabled-waiver-ebd](https://hcpf.colorado.gov/elderly-blind-disabled-waiver-ebd)

# Supported Living Services Waiver (SLS)

- For persons living with intellectual or developmental disabilities who can live independently with limited supports or who, if they need extensive supports, are already receiving a high level of support from other sources, such as family
- Must be 18 years old or older and meet Intermediate Care Facility for Individuals with Intellectual Disabilities (ICF-IID) level of care
- Contact local Community Centered Board (CCB)

[hcpf.colorado.gov/supported-living-services-waiver-sls](https://hcpf.colorado.gov/supported-living-services-waiver-sls)

# WAIVERS FOR CHILDREN

# Colorado's Children's Waivers

Children's Extensive  
Support Waiver

Children's HCBS  
Waiver

Children with  
Life-Limiting  
Illness Waiver

Children's  
Habilitation  
Residential Program

# Children's Extensive Support Waiver (CES)

- For children with a developmental disability, developmental delays and intensive behavioral or medical needs
- Must be ages birth - 17 years old and meet Intermediate Care Facility for Individuals with Intellectual Disabilities (ICF-IID) level of care
- Contact local Community Centered Board (CCB)

[hcpf.colorado.gov/childrens-extensive-support-waiver-ces](https://hcpf.colorado.gov/childrens-extensive-support-waiver-ces)

# Children's HCBS Waiver (CHCBS)

- For children with significant medical needs who are at risk for institutional care and who would otherwise be ineligible for Health First Colorado (Colorado's Medicaid Program) due to excess parental income and/or resources
- Must be ages birth - 17 years old and meet hospital or nursing facility level of care
- Contact local Case Management Agency

[hcpf.colorado.gov/childrens-home-and-community-based-services-waiver-chcbs](https://hcpf.colorado.gov/childrens-home-and-community-based-services-waiver-chcbs)



# Children's Habilitation Residential Program (CHRP)

- For children and youth with intellectual or developmental disability and very high needs that put them at risk of, or in need of, out of home placement
- Must be ages birth - 20 years old and meet ICF-IID level of care
- Contact local Community-Centered Board (CCB)

[hcpf.colorado.gov/childrens-habilitation-residential-program-waiver-chrp](https://hcpf.colorado.gov/childrens-habilitation-residential-program-waiver-chrp)

# Children with Life-Limiting Illness Waiver (CLLI)

- For children with a life-limiting diagnosis
- Must be ages birth - 18 years old and meet hospital level of care
- Contact local Single Entry Point (SEP) Agency

[hcpf.colorado.gov/children-life-limiting-illness-waiver-clip](https://hcpf.colorado.gov/children-life-limiting-illness-waiver-clip)

# Waiver Charts

- Side-by-side comparison of key components and eligibility requirements of each waiver
- Includes program contact information
- Download online: [hcpf.colorado.gov/hcbs-waivers#Charts](https://hcpf.colorado.gov/hcbs-waivers#Charts)

# New HCBS Waivers Page

## Home and Community-Based Services Waivers

An HCBS waiver is an extra set of Health First Colorado (Colorado's Medicaid program) benefits that you could qualify for in certain cases. These benefits can help you remain in your home and community. HCBS Waivers have extra program rules and some programs may have waitlists.

Stakeholders can provide input to the Department on proposed Home and Community-Based (HCBS) 1915(c) waiver changes through the [HCBS Public Comment Opportunities page](#).

Waiver Comparison Charts

Waiver Documents & Lifecycle

HCBS Public Comment Opportunities

### Adult HCBS Waivers

Select a waiver to learn more:

- [Brain Injury Waiver \(BI\)](#)
- [Community Mental Health Supports Waiver \(CMHS\)](#)
- [Complementary and Integrative Health Waiver \(CIH\)](#)
- [Developmental Disabilities Waiver \(DD\)](#)
- [Elderly, Blind and Disabled Waiver \(EBD\)](#)
- [Supported Living Services Waiver \(SLS\)](#)

### Children's HCBS Waivers

Select a waiver to learn more:

- [Children with Life Limiting Illness Waiver \(CLLI\)](#)
- [Children's Extensive Support Waiver \(CES\)](#)
- [Children's Habilitation Residential Program Waiver \(CHRP\)](#)
- [Children's Home and Community Based Services Waiver \(CHCBS\)](#)

### Waiver Comparison Charts

HCBS Waiver Charts - side-by-side comparison of waiver benefits

- [Adult Waiver Chart - July 2022](#)
  - [Adult Waiver Chart - 14 pt font - July 2022](#)
- [Children's Waiver Chart - September 2019](#)
  - [Children's Waiver Chart - 14 pt font - September 2019](#)

- New page to find links to all waivers and waiver charts in one place
- Includes full text of waiver documents and waiver life cycle

[hcpf.colorado.gov/hcbs-waivers](https://hcpf.colorado.gov/hcbs-waivers)

# SCENARIOS

# Scenario

Matt, who is 24 years old, recently moved to Colorado and has submitted an application for Health First Colorado.

Matt is living with a brain injury sustained at 14 years old which has limited his use of his left arm and leg. He currently lives with his older brother.

Matt utilizes a cane when walking and his brother supports him by providing transportation to medical appointments and stays with Matt during his appointments to make sure he follows through.

Matt's brother has a new job and can't drive him to his appointments or help him get ready in the morning any longer. Matt qualified for Medicaid in Alabama where he was living previously.

**Would you refer Matt to the Case Management Agency?**

**Yes.**

**You would refer Matt to a Case Management Agency as he needs assistance with daily living needs and may qualify for waiver services.**

**The case manager will assist Matt with the waiver enrollment process. If Matt does enroll in a waiver, the case manager can help him find a provider to come into the home to help him get ready in the morning and can also provide transportation options.**

# Scenario

Joel is 38 and recently lost his job through which he had health insurance.

Joel has found a new job and is making \$10 an hour. The employer does not offer health insurance, so Joel decides to apply for Medicaid.

Joel has no children and lives in an apartment with roommates.

Joel does not have a car, so he takes public transportation to and from work and to his county office to apply for Medicaid.

**Is Joel a possible candidate for a waiver?**



**With the information that we have at this point it does not appear that Joel is a candidate for a waiver.**

**If Joel indicates that he has some high level care needs then you would consider connecting him to an appropriate case management agency .**

# Scenario

Alexis is 10 years old and living with cerebral palsy. She uses a walker, and her Mom assists her with transferring, bathing, and dressing.

Mom is divorced and does not live near family members or Alexis' father. She does not trust neighbors or friends to help when she needs it.

Mom takes care of Alexis 24 hours a day and has difficulty getting to the grocery store on her own. Taking Alexis on shopping trips is difficult.

Alexis is having increased difficulty getting around with her walker as she gets older, and Mom is unsure of what options are available.

**Is Alexis a possible candidate for a waiver?**

**Yes, Alexis is a possible candidate for a waiver. The waiver benefits could provide assistance with her bathing and dressing either by a provider coming into the home or paying for those tasks.**

**Mom could also receive respite care which would allow her to run errands while leaving Alexis with a trusted provider.**

# *Questions or Concerns?*



# Case Management Contacts

- Single Entry Point Agencies

[hcpf.colorado.gov/single-entry-point-agencies](https://hcpf.colorado.gov/single-entry-point-agencies)

- Community Centered Boards

[hcpf.colorado.gov/community-centered-boards](https://hcpf.colorado.gov/community-centered-boards)

- Private Case Management Agencies

[hcpf.colorado.gov/single-entry-point-agencies#Private](https://hcpf.colorado.gov/single-entry-point-agencies#Private)

- LTSS Programs Page

[hcpf.colorado.gov/long-term-services-and-supports-programs](https://hcpf.colorado.gov/long-term-services-and-supports-programs)

# Thank You!