



# **Aging & Disability Resource Center**

**OF DANE COUNTY**

Connecting People With The Assistance They Need

Phone - 608-240-7400

Toll Free - 1-855-417-6892

E-mail - [ADRC@countyofdane.com](mailto:ADRC@countyofdane.com)

# Focus Today

- ▶ What is an ADRC?
- ▶ What is Options Counseling?
- ▶ What are Long Term Care Programs?
- ▶ Medicaid eligibility for an individual in WI.
- ▶ Spousal Impoverishment Protections for a couple needing Long Term care programs in WI?

# What is an ADRC?

- ▶ An ADRC provides older adults and people with physical or developmental/intellectual disabilities with needed resources to live with dignity, security and achieve maximum independence and quality of life.
- ▶ ADRCs empower individuals to make informed choices and to streamline access to appropriate services and supports.
- ▶ ADRC's are located in all counties in Wisconsin

<https://www.dhs.wisconsin.gov/adrc/consumer/index.htm>

Consumer Home

Find an ADRC

Aging/Elderly Services

Dementia Care Specialists

Disabilities Home

ADRC Professionals



## Find an Aging and Disability Resource Center

To find an Aging and Disability Resource Center (ADRC) in your area, click your county on the map or list below.

If you don't know the name of your county, you can find it by [looking for your hometown on the list of Wisconsin municipalities](#) (PDF).

Tribal members may seek help from an ADRC or, in some cases, a Tribal Aging and Disability Resource Specialist (ADRS). [Find Aging and Disability Resource Center services for tribal members.](#)

**i** COVID-19 impact on ADRC services

Learn how [Aging and Disability Resource Center services](#) are impacted by COVID-19.



# Who ADRC's Serve

- ▶ Older Adults
- ▶ Adults with Chronic Health Conditions
- ▶ Adults with Intellectual/Developmental Disabilities
- ▶ Adults with Physical Disabilities
- ▶ High School Transition (age 17 ½+)
- ▶ Family Members, Caregivers and Friends
- ▶ Community partners

## Who we serve (cont.)

- ▶ No income requirements
- ▶ Services provided regardless of individual's eligibility for publicly funded long term care services

# What happens when I contact the ADRC?

- ▶ An Information and Assistance (I and A) Specialist answers the phone / greets a walk-in consumer / answers an e-mail
- ▶ You determine what and how much ADRC assistance you want
- ▶ The same I and A Specialist follows up on your issue - giving you available resources
- ▶ An I and A may contact you in a week or two to see if the information given was helpful

# What we do:

- Information
- Referrals or assistance accessing services
- Link to resources
- Follow-up
- Advocacy
- Specialty Areas
  - Dementia Care Specialist
  - Benefit Specialists



# Dementia Care Specialist

## Services:

- ▶ Early intervention
- ▶ Caregiver support
- ▶ Memory screens
- ▶ Education/awareness
- ▶ Various Programs/Interventions
  - ▶ 3 Main Goals
    - Support the staff within the ADRC & county programs to be better prepared to serve individuals with dementia & their family caregivers.
    - Assist individuals & families living with dementia to continue to be active & remain in their homes for as long as they choose.
    - Be a catalyst in creating dementia friendly communities that includes businesses, employers, local organizations, etc. & raising awareness of the unique needs of people with dementia & their families

# Disability Benefit Specialists

- ▶ Assist adults ages 18 to 59 with physical disabilities, developmental disabilities, mental illness and/or substance use disorders.
- ▶ Provide accurate information on public and private benefits and programs;
- ▶ Help determine which benefits and programs you may be entitled to;
- ▶ Help you to fill out applications for benefits, programs and services.

## What programs can they help with?

- ▶ Medicaid (Medical Assistance)
- ▶ Social Security Disability Income (SSDI). Including applying for disability through Social Security.
- ▶ Supplemental Security Income (SSI)
- ▶ Medicare
- ▶ Prescription Drug Assistance
- ▶ FoodShare
- ▶ Insurance Issues
- ▶ Housing and Utility Issues

# Services

## ▶ Options Counseling

- Assist individual family with considering care needs and factors to consider
- Explain options and suggest appropriate services as well as information about costs, if possible
- Help individual weigh advantages and disadvantages of options

# Services

- ▶ Access to publicly Funded Long Term Care Programs and Services
  - Programs for older adults, adults with physical disabilities, adults with intellectual/developmental disabilities
  - Information & Assistance Specialists complete a Long Term care Functional screen to help determine if someone is health wise/functionally eligible
  - Person must also be eligible for Medicaid to enroll in a Long Term Care program

# Long Term Care Programs

- ▶ Enable people who are elderly, blind or disabled to live in community settings rather than in state institutions or nursing homes.
- ▶ They pay for community services which normally are not covered by Medicaid or Medicare
- ▶ To receive long-term care services you must:
  - ▶ Meet level of care requirements as determined by the functional screen
  - ▶ Meet all program rules
  - ▶ Contribute toward the cost of your waiver services if required
  - ▶ Have assets below the asset limit.
    - ▶ For one person the limit is \$2,000.00
    - ▶ For a married couple, see the spousal impoverishment section

# Medicaid Eligibility

- Financially eligible because already on Medicaid or SSIMA
- Individuals who have an income at \$9350.08 or below
  - Individuals in this category may have a cost share. The cost share is based on the member's income and allowable deductions.
- ▶ **Allowable deductions are:**
  - Basic Needs Allowance
  - \$65 and ½ earned income deduction
  - Special housing amount
  - health and dental insurance premiums covering the waiver person
  - medical and remedial expenses from the case manager

# Spousal Impoverishment: What does that mean?

- ▶ "Spousal Impoverishment Protection" refers to special financial provisions in Medicaid law regarding income and assets that affect certain married couples receiving or applying for nursing home or community waiver services.
- ▶ The policy's purpose is to prevent impoverishment of the community spouse.

# Useful Terms

- ▶ A community Spouse is:
  - Married to an institutionalized person
  - Not living in a Nursing home for 30 days or more
- ▶ Community Spouse Asset Share
  - the amount of countable assets above \$2,000 that the community spouse, the institutionalized person, or both, can possess at the time the institutionalized person applies for MA.
- ▶ "Institutionalized person" means someone who:
  - Participates in Community Waivers, or
  - Has resided in a medical institution for 30 or more consecutive days, or
  - Is likely to reside in a medical institution for 30 or more consecutive days, as attested to by the medical institution.



# Financial Requirements

- ▶ **Assets.** The assets of both the institutionalized person and his/her spouse are counted in the asset test.
- ▶ **Income.** The income limit is the same as that for non-spousal impoverishment institutionalized persons. But, after the institutionalized person becomes eligible, s/he is allowed to allocate some of his/her income back to his/her community spouse and family.

# Asset Assessment

- ▶ Count the combined assets of the institutionalized person and his/her community spouse.
  - Counted assets: checking, savings, cash, CD's, Savings bonds, Stocks, Annuities, loans, land contract, life insurance, non-burial trust accounts and non-home property
  - Exempt assets: homestead, one vehicle, burial trust, burial insurance, burial space, life insurance policy with combined face value under \$1500, the IRA of the community spouse.
- ▶ The Medicaid must make an assessment “snapshot” of the total countable assets of the couple at the:
  - Beginning of the person's first continuous period of institutionalization of 30 days or more, **or**
  - Date of the first request for community waivers, whichever is earlier.
- ▶ The Medicaid office determines the asset assessment.

# What amount of assets can the community Spouse keep?

- ▶ The community spouse asset share (CSAS) is the amount of countable assets greater than \$2,000 that the community spouse, the institutionalized person, or both, can

IF the total countable assets of the couple are:	Then the CSAS is:
\$274,8000 or more	\$137,400
Less than \$231,840 but greater than \$100,000	½ of the total countable assets of the couple + \$2,000
\$100,000 or less	\$52,000

# Asset Example

- ▶ Mr. & Mrs. Smith have the following assets:
  - House they live in
  - One vehicle
  - \$62,000 in savings
- ▶ Mr. Smith is going into the nursing home
- ▶ How much in assets can Mrs. Smith keep?
  - ▶ \$50,000
- ▶ How much in assets can Mr. Smith keep?
  - ▶ \$2,000



# Asset Example 2

- ▶ Mr. & Mrs. Olsen have the following assets:
- ▶ Mr. Olsen has an IRA for \$80,000.00
- ▶ Joint checking \$8,000.00
- ▶ Joint Savings \$13,000.00
- ▶ Joint CD \$2,000.00
- ▶ Mrs. Olsen has an IRA \$162,000
- ▶ Mr. Olsen is going into the Nursing home
- ▶ What are the countable Assets?

# Asset Example 2

- ▶ Countable assets are \$103,000.00
  - ▶ Remember, spouses IRA is exempt from the countable assets
- ▶ What is the Community Spouse Asset Share?
  - ▶ \$51,500.00
- ▶ What is the Medicaid asset limit?
  - ▶ \$51,500 + \$2,000
- ▶ Is Mr. Olsen eligible for Medicaid?
  - ▶ No, he is over the asset limit
- ▶ So what happens now?
  - ▶ They need to spend down their assets in order to be eligible for Medicaid. How do you do this?

# Questions?



# Contact us

Phone

608-240-7400

Email

[ADRC@countyofdane.com](mailto:ADRC@countyofdane.com)

Stop in 7:45-4:30 Monday through Friday

Request a visit



# Thank you

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