

THE AGING 60+ WAIVER PROGRAM

AN ALTERNATIVE TO PLACEMENT IN A NURSING HOME

The majority of elder Americans want to reside in their homes for as long as possible. The Pennsylvania Department of Aging 60+ Waiver Program, hereinafter referred to as the “Aging Waiver Program,” is an alternative to nursing home placement for those individuals who qualify.

The Aging Waiver Program is designed to reduce state expenditures by providing home and community based services to needy individuals who would otherwise require nursing home care but who can safely be cared for at home with the supportive services provided under the program. The goal of the program is to provide more long term care services to individuals in their homes rather than the nursing home setting.

In order to qualify for services under the Aging Waiver Program, the individual must be 60 or older, a Pennsylvania resident, financially eligible under the Medicaid program’s income and resource limits, and must be medically in need of skilled nursing facility services. According to Medicaid’s rules, in order to qualify for this program, an individual must have resources of less than \$8,000, which is comprised of a \$2,000 resource limit plus a \$6,000 resource disregard. With respect to married couples, Medicaid eligibility for the Aging Waiver Program is the same as placement in a skilled nursing facility.

In addition, the individual’s gross monthly income must be \$2,250 or less. Unfortunately, if an individual’s income exceeds \$2,250(gross) per month, he/she does not qualify for the program. Unlike Medicaid recipients in nursing homes, once an individual qualifies for the Aging Waiver Program, the individual does not need to pay anything toward his/her care. Instead, he/she can utilize his/her income to meet his/her ongoing monthly expenses, such as utilities.

Under the Aging Waiver Program, the services available include, but are not limited to the following: personal care services, home support, respite care, adult day care, transportation, home modifications, home health visits, specialized medical equipment and supplies, home delivered meals, and personal or emergency response. If an individual is eligible for this program, care management and service coordination is provided by the Mercer County Area's Agency on Aging.

Despite receiving long term care services at home, the rules applicable for qualifying for Medicaid services in a nursing home such as being penalized for making gifts and the Estate Recovery Program, also apply to participants of the Aging Waiver Program. However, the Aging Waiver Program allows elder Americans to fulfill their wish of continuing to live in their own homes.

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