



Missouri Medicaid HCBS

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Optimizing Home and Community Based Services in Assisted Living

- Understand the Current Landscape of Missouri's Medicaid and HCBS Programs
- Identify financial and care challenges faced by both residents and facilities
- Identify best practices for enhancing access to Medicaid and HCBS services for eligible individuals in long - term care settings.
- Highlight Opportunities for Enhancing the Health, Well - Being, and Financial Security of Residents



In Missouri more
than 53% of
Medicaid LTSS
spending goes to
HCBS Services

2030 & Beyond



The "2030 problem" refers to the challenges of caring for the large Baby Boomer generation as they age, specifically the economic and social burdens of providing for their healthcare, long-term care, and other needs .

Support System

- 20% of Boomers never had children. 1 in 5 will not have children to care for them.
- Boomers without a spouse or children that live more than 500 miles away raises this percentage to 40%.
- Solo agers will come into care earlier without a support system at home.
- They will be making decisions on their own and will be more resistant to lose this independence.



Estimated Growth in Senior Care

- ALF Residents 2023: 818,000
- ALF Residents 2040: 1,804,000
- SNF Residents 2023: 1,200,000
- SNF Residents 2040: 2,969,573

Financial Considerations

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More than half of Boomers will have less than \$225,000 in retirement

14.6% of Boomers will have \$250,000 - \$500,000

Avg social security income will be approx. \$22,000 per year

Avg monthly cost of Assisted living in US is \$4,500 - \$6,000

Avg Boomers will only have 2 - 3 years of private pay for Assisted Living

Medicaid Bound and Tweeners make up 62% of Boomers

	<u>2000</u>	<u>2030</u>
Medicaid Bound <i>Very limited means to pay for LTC</i>	45.2%	28.9%
Tweeners <i>Lifetime income and wealth is adequate but cannot handle a LTC shock</i>	27.7%	32.9%
Financially Independent <i>Three years of long-term care costs are adequately handled with income and wealth</i>	27.1%	38.2%

Missouri Aged, Blind & Disabled Programs

Missouri's [Aged, Blind, and Disabled \(ABD\) Medicaid](#) provides healthcare and long-term care services and supports to financially limited Missouri residents who are aged (age 65+), blind or disabled. Missouri ABD Medicaid applicants and recipients who show a medical need for long-term care benefits can receive those benefits through four programs



2025 Missouri Medicaid (MO HealthNet) Long-Term Care Eligibility for Seniors

Type of Medicaid	Single			Married (both spouses applying)			Married (one spouse applying)		
	Income Limit	Asset Limit	Level of Care Required	Income Limit	Asset Limit	Level of Care Required	Income Limit	Asset Limit	Level of Care Required
Institutional / Nursing Home Medicaid	All available income must be paid towards care*	\$5,909.25	Nursing Home	All available income must be paid towards care*	\$11,818.45	Nursing Home	All available income must be paid towards care*	\$5,909.25 for applicant & \$157,920 for non-applicant	Nursing Home
Medicaid Waivers / Home and Community Based Services	Structured Family Caregiving Waiver (\$1,109 / month – eff. 4/1/25 – 3/31/26) Aged & Disabled Waiver (\$1,690 / month – eff. 1/1/25-12/31/25)†	\$5,909.25	Nursing Home	Structured Family Caregiving Waiver (\$1,109 / month per spouse – eff. 4/1/25 – 3/31/26) Aged & Disabled Waiver (\$1,690 / month per spouse – eff. 1/1/25-12/31/25)†	\$11,818.45	Nursing Home	Structured Family Caregiving Waiver (\$1,109 / month for applicant – eff. 4/1/25 – 3/31/26) Aged & Disabled Waiver (\$1,690 / month for applicant – eff. 1/1/25-12/31/25)†	\$5,909.25 for applicant & \$157,920 for non-applicant	Nursing Home
Regular Medicaid / MO HealthNet for the Aged, Blind, and Disabled	\$1,109 / month (eff. 4/1/25 -3/31/26)‡	\$5,909.25	Help with ADLs	\$1,499 / month (eff. 4/1/25 -3/31/26)‡	\$11,818.45	Help with ADLs	\$1,499 / month (eff. 4/1/25 -3/31/26)‡	\$11,818.45	Help with ADLs

HCBS & SNC

Most widely
utilized programs
for our RCF/ALF
level of care are
the Home and
Community
Based Services
and
Supplemental
Nursing Care.



SNC

SNC is for Missouri residents who are 21+ years old and live in a licensed residential care facility or assisted living facility. SNC Program provides financial assistance up to \$156 / month for persons residing in a residential care facility I and up to \$292 / month for those in a residential care facility II or an assisted living facility. Furthermore, a participant receives a \$50 / month Personal Needs Allowance.



HCBS

Home and Community Based Services (HCBS) are designed to assist in meeting the unmet needs of the participant and provide the necessary assistance to remain in the least restrictive environment. As part of the development of a Person Centered Care Plan (PCCP), services shall be authorized which appropriately relate to the unmet needs of the participant.

To check Medicaid benefits status go to:

<https://apps.dss.mo.gov/BenefitReview/BenefitSummary.aspx>

HCBS Services

HCBS PC units are authorized in 15 min units consistent with tasks completed on a regular basis. For eligibility of the HCBS program each resident must meet the nursing facility level of care.



Personal Care

Dietary, Dressing/Grooming,
Bathing, Toileting, Mobility, Med
Adminsitration, Household Tasks



APC

Aseptic Dressings,
Transfer Device,
Catheter Hygiene,
Non Injectable Meds,
Ostomy Care



Nurse Visit

Nail Care, Injections,
Monitor Skin condition,
Catheter changes, Wound
Care, Evaluate APC

LOC

Determination



DSDS utilizes the InterRAI HC tool to conduct assessments. Based on the information gathered, algorithms within the electronic case record system determine the LOC score in individual categories. Scores are rated on a 0 - 18 scale in each category. (0,3,6,9,18)

With an assessed LOC score of 18 points or higher, an individual is determined to be qualified for LOC and eligible for HCBS.

Categories assessed include:

- Cognition
- Eating
- Behavioral
- Toileting
- Bathing
- Treatments
- Dressing & Grooming
- Rehabilitation
- Meal Prep
- Medication Management
- Mobility
- Safety

TOILETING

- Determine the amount of assistance the participant needs with toileting. Toileting includes using the toilet (bedpan, urinal, commode), changing incontinent episodes, managing catheters/ostomies, and adjusting clothing.
- Determine the amount of assistance the participant needs with transferring on/off the toilet.


0 pts	3 pts	6 pts	9 pts	18 pts
No assistance needed OR Only set up or supervision needed	Limited or moderate assistance needed, i.e. participant performs more than 50% of task independently	Maximum assistance needed, i.e. participant needs 2 or more helpers or more than 50% of caregiver weight-bearing assistance	Total dependence on others	

BATHING

- Determine the amount of assistance the participant needs with bathing. Bathing includes taking a full body bath/shower and the transferring in and out of the bath/shower.

0 pts	3 pts	6 pts	9 pts	18 pts
No assistance needed OR Only set up or supervision needed	Limited or moderate assistance needed, i.e. participant performs more than 50% of task independently	Maximum assistance, i.e. participant needs 2 or more helpers or more than 50% of caregiver weight-bearing assistance OR Total dependence on others		

HCBS Reimbursement Rates



Personal Care
\$7.66/unit

APC
\$7.68/unit

Nurse Visit
\$57.18/visit

An example care plan:

Personal Care - 93 units/month= \$712.38

APC- 31 units/month= \$238.08

Nurse Visit - 1 per month= \$57.18

Total reimbursement per month= \$1,007.64

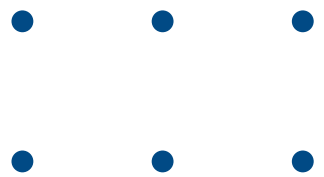
add SNC of \$292.00 for total of \$1,299.64

FUSION

Referral and Care Plan Changes

The new FUSIONplatform is your site to make any new referrals or request a care plan change .

<https://health.mo.gov/seniors/hcbs/fusion/>



Quick Links

Participant Search

Online Referral

Online PCCP Request

Thank
you

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for your attention



Questions

