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MassHealth Home Care Programs in Hampden County

Programs that could help you avoid a Nursing Home Admission in 2026

Call (413) 567-5600 to Schedule a Discovery Meeting with Attorney John L. Roberts.

Click to view available appointment times.

Where do most people want to live? We want to live in our own home. Whether home is a single-family residence, a home we share with friends or family members, or an apartment that includes assisted living or other amenities, Medicaid has home health care programs to pay for care at home.

Beginning in 2026 a 5-year look-back period is imposed on applications for Home and Community-Based Services (HCBS) programs and PACE, meaning that an elder can't simply give away assets during the five years before applying. Excess assets must be allocated to categories that comply with MassHealth Regulations. For elders applying for PACE, the assets owned by the elder's spouse will also be counted. Eligibility Operations Memo 25—17.

The Home and Community-Based Services Waiver regulations | 130 CMR 519.007 (B)-(C) | allow people to receive Medicaid paid services in their homes, if the home care services keep them out of a nursing home. **The 2026 monthly income limit for Frail Elder Waiver, PACE, and Moving Forward Plan (Money Follows the Person) Waiver is $2,982** [calculated by multiplying the SSI Federal Benefit Rate of $994 x 3 = **$2,982].**

For people who have income greater than the federal poverty guidelines, regulations at 130 CMR 520.026 – 35, explain how care expenses can add up so you can meet a deductible and then obtain eligibility. We are asking the Massachusetts Legislature to eliminate the "over income" problem with a law directing MassHealth to simply charge a premium equal to a person's excess income. In other words: to pay the amount over the $2,982 income limit (rather than spenddown every month) to qualify for home care. Read Senate Bill 841 | House Bill 1371 | Fact Sheet | call State Rep & Senator.

Income from Veterans Aid & Attendance and other VA pensions is not counted against you if you are a veteran or spouse who needs Medicaid for home care. Proper planning can make anyone eligible for these programs if you need the kind of care described in program regs:

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Adult Foster Care (AFC)

This program is for people who cannot live alone safely, who have a family member or trusted friend who can devote time and attention that provides 24-hour care. AFC pays the caregiver a stipend of up to $18,000 per year (tax-free). The program is sometimes called by the names of agencies that serve as the overseers of the host caregiver: *Adult Family Care* and *Caregiver Homes.*

Adult Foster Care Regulations list two levels of care, which can include care for difficult behavior management. A nursing assessment determines the person's level of need. Social workers and nurses provide 24/7 on call support to the host and the elder. The elder can move in with the host provider, or a host can move in with the elder.

The host/provider must be: • 18 or older • maintain a private home in good repair and of sufficient size to accommodate both the AFC participant(s) and other residents of the home • complete a physical exam including a TB test • be physically able to supervise and/or provide hands on care to the elder and assist with meal prep, transportation to doctor appointments, provide Rx monitoring and personal care • respect participant's right to make decisions • pass a CORI check • be willing to work with ASAP program administrator. The "host" can be a son, daughter or any family member (but not a spouse) of the person who needs care. In 2014 the Massachusetts Legislature voted to exclude a patient's spouse from eligibility to participate in the program.

Community Choices

Community Choices is a program that provides as much support/services as needed for people who are clinically frail enough to qualify for immediate nursing home admission (so it cannot be used by people in assisted living). It is designed to provide an alternative to nursing home placement for people who are in imminent danger of nursing home placement, or who want to be discharged from a nursing home, but need substantial home care.

This program works best for people who do not have a preferred caregiver or family member who coordinates care. The elder has less control over caregivers than PCA and Adult Foster Care.

Group Adult Foster Care (GAFC)

This program pays for services for elders in subsidized senior housing and in assisted living centers. GAFC pays $43.53 per day for services such as daily personal care, homemaking, meals, and transportation.

The assisted living center may combine the GAFC services with the room and board which is paid by the resident, and another program called SSI-G. But you do not have to be eligible to receive SSI-G in order to qualify for GAFC. Use the Group Adult Foster Care button on my Hampden County Area Elder Care resources page to locate assisted living centers offering apartments with the GAFC subsidy.

To qualify for GAFC, the person must have low monthly income, or obtain the MassHealth Home and Community Based Services waiver.

Personal Care Attendant Program (PCA)

This Medicaid funded program is best for people who already have a preferred caregiver. Regulations allow you to hire a son, daughter or any family member, except your spouse. The program pays for home care services for people who need daily assistance with ADLs. The MassHealth member

hires the caregiver and submits time slips to a *fiscal intermediary* which processes payroll checks and income tax withholding.

The PCA Regulations explain how a written plan of services is developed jointly by the personal care agency and the person who needs care. Care plans can increase or decrease, depending on need or changing medical conditions. You can appeal if you don't get approval for enough care hours.

Senior Care Options (SCO): Combining MEDICARE with MEDICAID

For people age 65+, this Medicaid/Medicare funded program provides services, benefits and treatments authorized by your primary care physician, or your "primary care team". There are no co-pays, deductibles or other fees, and no out of pocket expenses. Your doctors must be part of the SCO provider network. General Information: (888) 885-0484
https://www.mass.gov/service-details/senior-care-options-sco-brochures
https://www.mass.gov/senior-care-options-sco
Services can include:

urgent care outpatient inpatient, including nursing home care outpatient/in patient surgery Prescriptions preventive care	transportation to and from medical appointments chores day care accessibility adaptations life lines companion services	home care hospice behavioral health dental, dentures and crowns PCA program/services and services ordered by your PCP or your "team"

There are several SCOs serving people in Hampden County:
Commonwealth Care Alliance (CCA): (877) 780-4711
Navi Care a/k/a Falon: (877) 255-7108 Deborah Deluca 508-736-7220
Senior Whole Health (888) 566-3526
Tufts: (800) 701-9000
United Health Care: (888) 834-3721

MFP – Money Follows the Person (the Moving Forward Plan)

In Massachusetts MFP is called the Moving Forward Plan. To apply for MFP, the person must: be living in a Skilled Nursing Facility now, need a clinical level of care, have a plan to be safely cared for in their home in the community, and comply with Medicaid income and asset rules.

YOUR OPTIONS

The ABI and MFP Waiver Programs

If you are living in a facility, and are wondering how you can move out and live more independently, we invite you to consider applying for one of these programs.

ABI ACQUIRED BRAIN INJURY WAIVER PROGRAMS

ABI-RH Waiver Residential Habilitation

For adults with ABI* who need 24-hour supervision and staffing in a provider-operated residence

ABI-N Waiver Non-residential Habilitation

For adults with ABI* who don't need 24-hour supports/supervision, but who need waiver services in their home

MFP MOVING FORWARD PLAN WAIVER PROGRAMS

MFP-RS Waiver Residential Supports

For adults who need 24-hour supervision and staffing in a provider-operated residence

MFP-CL Waiver Community Living

For adults who don't need 24-hour supports/ supervision, but who need waiver services in their home

A person over age 65 who wants to leave a Skilled Nursing Facility and return to their home can apply for MFP-CL (Community Living). A person who has had a stroke could also apply for ABI-N (Acquired Brain Injury Non-Residential, meaning the person is not seeking a slot in a group home). MFP pays for services including Assisted Living and Adult Companion to Personal Care, Respite and Transportation. The application is filed with and screened by the Moving Forward Plan Waiver Unit at UMass Medical in Shrewsbury. (855) 499-5109

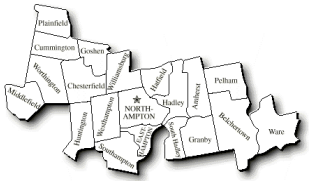
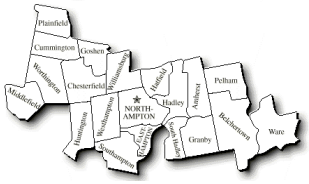
Since MFP is for people who have been in a nursing home for 90 consecutive days or longer, you are not eligible if you are at home now and want to continue living at home.

PACE – Program of All-Inclusive Care for the Elderly PACE

PACE is for patients who are eligible for Medicare and Medicaid. PACE coordinates healthcare to help elders live safely in their own home. For people who are on Medicare and Medicaid there is no out of pocket expense. Cost share or private pay options are available for people who can't qualify for Medicaid.

The purpose of the program is to help prevent nursing home admissions. If a nursing home admission becomes necessary, the PACE plan pays for the long-term care in the facility.

All services must be provided or authorized by the PACE Interdisciplinary Team, except emergency services. PACE participants may be held liable for unauthorized costs that are outside the PACE program agreement.

	 MercyLIFE 200 Hillside Circle, West Springfield (413) 827-4238 	 Summit Eldercare 101 Wason Avenue, Springfield (774) 317-6200 	Serenity Care Adult Day Health 604 Cottage St, Springfield, MA 01104 (413) 734-5445  designed to serve immigrants from the former Soviet bloc and the Middle East http://www.serenitypace.org
Coverage Area	Hampden and Hampshire Counties	Hampden and Worcester Counties	Hampden and Hampshire Counties. Portions of Franklin County
Medical Director	Dr. Sarah Sullivan	Dr. Alice Grover	Olga Demchuk, RN, MSN
Executive Director	Emmanuel Cheo	Kris Bostek	Rita Norton
Clinical Director	Kaitlin Swistak	Nancy Leahey, RN	
Site Director	Tracy Carroll	Mary Woodis, RN	
Enrollment	Season Bryant (413) 827-4238 (413) 244-3260	(800) 698-7566	Helen Czer (413) 372-2571 helenczer@aol.com
Social Work	Anne Smidt, MSW Cg Swift, LicSW	Erica Emerson, LICS; MSW	Olga Demchuk, RN
Nutritionist, Dietician	Lisa Normila, RD	Kate Sandord, RD	Patricia Yelle
Hospital Affiliation	Mercy Medical Center and Holyoke Medical Center	Baystate Medical Center	Baystate Medical Center
Physicians and Medical Specialists	Contracted physicians; the physician list available at time of enrollment	Contracted physicians; the physician list available at time of enrollment	Contracted physicians; the physician list available at time of enrollment
Patient's Age	55 or older		
Patient's Required Care Level	Patient who requires nursing home level of care, but who is still able to live safely at home		
Enrollment Timeline Sequence:	1) A potential participant must be living in their	Enrollment visit in patient's home,	Enrollment visit in patient's home,

determining whether PACE would be successful.	house before an enrollment intake visit can be scheduled. The enrollment visit can be scheduled for 2 weeks after the patient is home. 2) After the specialist assesses the person, a Nurse visits the patient's home to complete Minimum Data Sets. 3) Patient visits care team at Center, Review by Exec. Ofc of Elder Affairs	Nurse assessment in patient's home	Nurse assessment in patient's home
Income Limit	2020: $2,349/month (+$20 disregard if over 65) The Spouse's income does not count toward this limit. Personal Needs Allowance: $522 Aid & Attendance Pension does not count		
Countable Asset Limit for Medicaid Patients	$2,000		
Non countable assets for Medicaid Patients	Home, automobile, burial account, funeral contract, $1,500 life insurance cash surrender value		
MassHealth Buy In Premium	The Participant's Entire Monthly Income amount, minus $522/month		
Private Pay Premium **for patient not Medicaid eligible**	Approximately $4,300/month	$4,433/month	
Private Pay Premium **for non Medicaid - Medicare** patient		$6,675/month	
Drug Prescriptions	Covered in full when authorized by medical provider and included in care plan. Network of contracted pharmacies in the community; or Mail Order. Overnight delivered to patient by PACE Pharmacy	Covered in full when authorized by medical provider and included in care plan. Network of contracted pharmacies in the community; or Mail Order.	Covered in full when authorized by medical provider and included in care plan. Network of contracted pharmacies in the community; or Mail Order.
Co pays	None		
Van Transportation	To the clinic and medical appointments as needed, and to the Center during 8:30 – 4:30 pm	To the clinic and all medical appointments and the day program	

Home care hours provided to patient	Determined by inter disciplinary team and included in care plan	Determined by inter disciplinary team and included in care plan	
Day Program	Center Hour: 8:30 a.m. – 4:30pm	8:00 a.m. – 4:30pm	
Respite Care	Yes, for members.	Yes.	
Support Groups for Caregivers	Yes.	Yes.	
Prepare MassHealth Application for new members?	Yes.	Yes.	