



## Paying for Home Care in New Mexico

There are a variety of ways to pay for long-term services and supports. Your options will depend upon your situation. Below is a brief description of Medicaid and Medicare payment options.

### Medicaid

- Medicaid is a health insurance program run by both the federal and state governments for people who have limited income and resources and who are age 65 or older, blind or disabled. For more information on Medicaid, contact your state Medicaid office by calling 1-888-997-2583 or visiting: <http://www.hsd.state.nm.us/mad/index.html>.
- Medicaid covers home and community-based services and hospice.
- There are different ways Medicaid pays for services at home or in the community. Here are just a few examples of the various programs:
  - *Medicaid home health services*: Home health services that are offered/supported by the state of New Mexico include case management, congregate meals, home delivered meals, homemakers/chore services, health promotion/disease/injury prevention, respite care, transportation, caregiver support, nutrition education, and employment services. For more information call 1-800-432-2080 or visit [http://www.nmaging.state.nm.us/Aging\\_Network\\_1.aspx](http://www.nmaging.state.nm.us/Aging_Network_1.aspx).
  - *Medicaid Waiver*: Federal law requires Medicaid to pay for long-term care services only when they are delivered in a nursing home, group home or other long-term care facility. However, states can receive a “waiver” of that requirement in order to provide long-term services and supports in the home and community. Under the waiver, states can provide a wide range of services that traditional Medicaid does not cover. New Mexico has two types of home care Medicaid Waivers.
    - **NM Mi Via NF** - This is a Medicaid program that allows Participants to choose to direct their own waiver services and allows greater flexibility for Participants to use nontraditional supports in order to meet needs that are directly related to their health and safety. The program is administered through a partnership between New Mexico’s Human Services Department, Aging and Long-Term Services Department, and Department of Health. For more information, call 505-476-4739.
    - **NM Medically Fragile** - The Medically Fragile Waiver program is intended for individuals who have been determined to have both a [medically fragile](#) condition and a developmental disability to live in their homes. For more information call 1-877-696-1472.

## Medicare

- Medicare is a federally-funded program providing health insurance for the following:
  - Most people age 65 years and older.
  - People under age 65 years with certain disabilities.
  - People of all ages with end-stage renal failure.
- Medicare pays for very little long-term care at home. It covers only the following:
  - *Home health care* if your care is considered “medically necessary” and you need skilled nursing care (either part-time or from time-to-time) and/or therapies (physical, occupational, speech/language therapy).
    - **Beware** - Medicare will not pay for home health aide services if that is all you need. You must also require skilled nursing care and/or therapies to qualify for coverage.
  - *Hospice care* if you are eligible for Medicare Part A (hospital insurance); your physician certifies you are terminally ill (death is likely within six months or less); you sign a statement choosing hospice care instead of routine Medicare-covered benefits, and you receive care from a Medicare-approved hospice program.
- Medicare Part C, known as Medicare Advantage, is an option to original Medicare in which private insurance companies receive money from Medicare to provide coverage. Medicare Advantage is required to cover everything included in original Medicare Part A and Part B except hospice care.