



Paying for Home Care in Virginia

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 (804) 786-7933 or visiting: <http://dmasva.dmas.virginia.gov/default.aspx>.
- 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 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. Virginia has two types of home care Medicaid Waivers.
 - **VA Elderly or Disabled with Consumer Direction (EDCD)** - The EDCD Waiver provides services that help individuals live in their own home or community instead of a nursing home. It is available to individuals 65 years of age and older, and to individuals of any age who have a disability. Individuals who depend on another person for their supports and have medical or nursing needs may be eligible for the EDCD Waiver. For more information, call 1-800-552-3402 or visit <http://easyaccess.virginia.gov/waiver-consumerdirection.shtml>.
 - **VA Technology Assisted** - The Tech Waiver provides home and community-based services for individuals who depend on technological medical support to survive, need substantial, ongoing skilled nursing care, and would otherwise have to live in a hospital, nursing home, or other institution. As with all Medicaid-funded services, there are also financial eligibility criteria. For more information, call 1-800-552-3402 or visit <http://easyaccess.virginia.gov/waiver-tech.shtml>.

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.