

## Comparison of Home and Community Based Long Term Care Programs

Individuals who are eligible for **Medicaid-Funded Long Term Care** supports and services now have more choices. These include nursing homes, the Program for All-Inclusive Care for the Elderly (PACE), MI Choice Waiver, and Adult Home Help. Private pay options are also available. This chart compares the features of the programs that offer alternatives to nursing home care. The purpose is to allow individuals to make informed choices about the program that will best meet their needs. Not all programs are currently available in all areas of the state. *In addition to these programs there are a variety of private pay programs available. Medicaid is traditionally the payer of last resort; due to this, individuals who qualify for veterans' services should explore these options first.*

<u>Program Feature</u>	<u>PACE</u>	<u>MI Choice Waiver</u>	<u>Adult Home Help</u>	<u>Nursing Facility</u> Information listed represents basic care and not other rehabilitation or skilled care services facilities may offer	<u>Veterans' Programs</u>
<b>Individual must be eligible for admission to a nursing facility based on LOCD</b>	YES	YES	NO	YES	All veterans or surviving spouses of deceased veterans should contact their local VA office to explore benefits related to long term services and supports.
<b>Must have both Medicare and Medicaid to qualify</b>	NO	NO	NO	NO	
<b>Combines Medicare and Medicaid Benefits</b>	YES	NO	NO	Depends on the situation	
<b>Program Income/Asset Limit ( Long Term Care Programs have income/asset limits. These limits are likely to change annually. Check with program of choice for current limits)</b>	Special Income Limits - Individuals can have a gross income of up to 300% of SSI *Medicaid eligibility can be presumed, and special spousal protected asset limits apply. *Income of spouse not counted.	Special Income Limits - Individuals can have a gross income of up to 300% of SSI. *Medicaid eligibility can be presumed, and special spousal protected asset limits apply. *Income of spouse not counted.	Individuals must be receiving Medicaid to be eligible.  *Medicaid eligibility must be approved, and asset limits apply	Income must be less than the cost of care provided. *Medicaid eligibility is presumed, and special spousal protected asset limits apply.	Clinton and Ingham County VA 517-887-4331 Eaton County VA 517-543-3740  Benefits MAY include: In Home Care Healthcare Services Mental Health Services Assisted Living Nursing Facility care Home Modification Burial Other Emergency or Crisis Related Issues
<b>Age Requirement</b>	55 years or older	18 years or older	18 years or older	18 years or older	
<b>The individual will have to meet a Medicaid Deductible (Spend-Down) to qualify for benefits</b>	NO - If you are eligible for Medicaid and your income is below the limit, you will not have a spend-down if you enroll in PACE, but you cannot spend-down to qualify if over special income limit.	NO - If you are eligible for Medicaid and your income is below the limit, you will not have a spenddown if you enroll in MI Choice, but you cannot spend-down to qualify if over the income limit.	YES - If you have a Medicaid Spend-Down (like a deductible), you must meet or incur your deductible before a payment can be made to your provider.	NO – But the majority of income becomes a monthly co-pay for care. However, income can be diverted to a spouse living in the community if qualification of need is met.	

<b>Enrollment Start Date</b>	PACE eligibility is confirmed and enrollment paperwork completed by the 24th, then PACE is active the first day of the next month.	No sooner than the date of the professional assessment. Can be any day of the month, unless transferring from another long-term care program.	If eligible, the start date depends on when the application is received in the DHHS office and when the medical provider certifies a need on the required form.	Can start anytime	
<b>Disenrollment Rules</b>	<p>Disenrollment occurs on the last day of the month. Common reason for disenrollment:</p> <ul style="list-style-type: none"> <li>● Death</li> <li>● Client request</li> <li>● Loss of Medicaid</li> <li>● Eligibility criteria no longer met</li> <li>● Must be able to live safe in the community</li> <li>● Enrollment in another Medicaid Long term care program</li> <li>● Move out of state</li> </ul>	<p>Disenrollment can occur any day of the month. Common reasons for disenrollment:</p> <ul style="list-style-type: none"> <li>● You are admitted to a nursing facility</li> <li>● Death</li> <li>● You no longer meet eligibility criteria</li> <li>● You have been in a hospital for 30 days or more</li> <li>● You chose another Medicaid long-term care program</li> <li>● Move out of state</li> </ul>	<p>Disenrollment can occur any day of the month. Common reasons for disenrollment:</p> <ul style="list-style-type: none"> <li>● Death</li> <li>● Client request</li> <li>● Loss of Medicaid</li> <li>● Admitted to a nursing facility or enrolled in PACE or MI Choice/Project Choices</li> <li>● Move out of state</li> <li>● You no longer meet the eligibility criteria</li> </ul>	<ul style="list-style-type: none"> <li>● Death</li> <li>● Client request</li> <li>● Loss of Medicaid</li> <li>● Move out of state</li> <li>● You no longer meet the eligibility criteria</li> </ul>	
<b>Covers Acute, Chronic, and Long Term Care needs</b>	<p>YES - Services can be provided at home, throughout PACE contracted network* and PACE centers.</p> <p>*Contracted network includes many other community-based providers, including hospitals, specialists, nursing facilities, ambulances, dialysis, durable medical equipment, physical therapy and many more.</p>	<p>Yes – Services are needs based. Some participants may be eligible for MiChoice Nursing.</p>	<p>No – Medical care services are not included. *If eligible for services, the Home Help program will pay a provider to assist you with activities of daily living and instrumental activities of daily living at home based on the assessment. You must require physical assistance with at least one activity of daily living.</p>	<p>YES</p>	

<p><b>Services Available</b></p>	<p>All Medicare and Medicaid covered services. Services are needs-based and may include any of the following services:</p> <ul style="list-style-type: none"> <li>● Personalized plan of care created, services provided and monitored by a 11 multidisciplinary PACE team</li> <li>● 24/7 medical staff with access to full medical records</li> <li>● One-stop, coordinated care with preventive nursing services</li> <li>● Assist with Medicaid applications and recertification</li> <li>● No cost sharing for IDT / PACE physician approved prescriptions and home delivery</li> <li>● In-home clinical (nursing) and nonclinical support and services (chore services) Adult day program on-site with activities, outings and memory care</li> <li>● Door-through Door transportation to PACE center with assistance as needed</li> </ul>	<p>All services are needs based and may include:</p> <ul style="list-style-type: none"> <li>● Personalized Plan of Care</li> <li>● Ongoing case coordination and monitoring by a multidisciplinary team</li> <li>● In home support with tasks of daily living (personal care, housekeeping, meal preparation, etc.)</li> <li>● Community transportation services</li> <li>● Adaptive/specialized medical equipment and supplies (Personal Emergency Response System)</li> <li>● Respite</li> <li>● Home Delivered Meals</li> <li>● Private Duty Nursing</li> <li>● Mental Health Counseling</li> <li>● Adult Day Health</li> <li>● Licensed Residential setting (Adult Forster and Homes for the Aged)</li> <li>● Training Services (for client and/or caregivers)</li> <li>● Environmental Accessibility Adaptations</li> <li>● Coordination of care with other medical providers</li> </ul>	<p>Assistance with the following:</p> <ul style="list-style-type: none"> <li>● Bathing</li> <li>● Dressing</li> <li>● Grooming</li> <li>● Toileting</li> <li>● Eating or Feeding</li> <li>● Transferring</li> <li>● Mobility</li> <li>● Medication</li> <li>● Housework</li> <li>● Laundry</li> <li>● Shopping</li> <li>● Meal Preparation</li> <li>● Complex Care</li> <li>● Provide information, referrals and resources</li> </ul>	<p>Long Term Care</p> <ul style="list-style-type: none"> <li>● 24-hour skilled nursing</li> <li>● Room (inc. linens and towels)</li> <li>● Meals/snacks</li> <li>● Therapeutic Activities</li> <li>● Social Work</li> <li>● Restorative Nursing services</li> <li>● Housekeeping</li> <li>● Assistance with scheduling any outside appointments</li> <li>● End of Life care</li> <li>● Physician services, dental services, podiatry services, Medications, any needed DME, audiology services, and ophthalmology services are all run through the resident's insurance. If the resident has a co-pay for these items at home, they have the same co-pay at a facility.</li> </ul>	
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	<ul style="list-style-type: none"> <li>● Coordinate, schedule and transport to medical appointments with assistance as needed</li> <li>● Adaptive medical equipment and supplies (Personal Emergency Response System)</li> <li>● Behavioral health / counseling services / social work services</li> <li>● Nutritional counseling, meal preparation and home delivered meals</li> <li>● Urgent, primary and specialty care with on-site clinic</li> <li>● End of life care</li> <li>● Respite</li> <li>● Dental, vision, hearing and foot care</li> </ul> <p>*Other than emergency services, all services must be provided or authorized by PACE *May be responsible for costs of unauthorized or out of-network services</p>				
<p><b>Where can services be provided?</b></p>	<ul style="list-style-type: none"> <li>● Home</li> <li>● PACE Center</li> <li>● Other Community based settings</li> <li>● Nursing Facility</li> </ul>	<ul style="list-style-type: none"> <li>● Home</li> <li>● Qualified Adult Foster Care Homes</li> <li>● Qualified Homes for the Aged</li> </ul>	<ul style="list-style-type: none"> <li>● Home</li> </ul>	<p>Long Term Care services can be provided at Medicaid participating skilled nursing facilities</p>	

	● Hospitals	● In the community			
<b>Administering Agency For Ingham, Eaton and Clinton Counties</b>	<b>Senior CommUnity Care</b> 517-319-0700	<b>Tri-County Office on Aging</b> 517-887-1440	<b>MDHHS</b> Ingham 517-887-9652 Eaton 517-543-0860 Clinton 517-775-8876	For a list of current local facilities visit: <a href="https://www.tcoa.org/resources/nursing-facilities/">https://www.tcoa.org/resources/nursing-facilities/</a>	

***\*\* This chart has been updated as of March 2026. Please note information may change at any time. Contact each program for most current information or with any questions.***