

# AGING STRATEGIC ALIGNMENT PROJECT

## State Profile for

# FLORIDA

## Home- and Community-based Services for Older Adults and Adults with Physical Disabilities

### Background

- Florida's 60+ population was 4,200,667 in 2008 (22.9 % of the state's total population), with 9.4% below the federal poverty level.<sup>1</sup>
- The 60+ population is projected to be 8,434,129 in 2025 (32.5% of the state's total population).<sup>2</sup>
- About 29.8% of all households in 2007 had one or more persons age 65 years and older and 38.4% of persons age 65 years and older had a disability.<sup>3</sup>
- Of the 2,743,368 total Medicaid beneficiaries in the state in 2003, 8.1% were older adults, 16.9% were blind and disabled, 17.6% were Dual Eligible, and 1.9% were HCBS waiver beneficiaries.<sup>4</sup>
- Medicaid expenditures for institutional long-term care were 65.6% of total long-term care expenditures compared to 34.4% for HCBS in fiscal year 2007.<sup>5</sup> *Note: Data do not include managed long-term-care expenditures.*

#### Abbreviations

AAA	Area Agency on Aging
ADL	Activities of Daily Living
AoA	Administration on Aging
CMS	Centers for Medicare and Medicaid Services
HCBS	Home- and Community-based Services
IADL	Instrumental Activities of Daily Living
MRDD	Mental Retardation and Developmental Disabilities
OAA	Older Americans Act
PACE	Program of All-inclusive Care for the Elderly
SUA	State Unit on Aging

<sup>1</sup> Department of Health and Human Services, Administration on Aging. (2009). *AGing Integrated Database (AGID): American Community Survey (ACS) demographic data 2004-2007 and state-level population estimates data 2000-2008* [Data files]. Available from <http://198.136.163.234/default.asp>

<sup>2</sup> Department of Health and Human Services, Administration on Aging. (2009). *AGing statistics: Projected future growth of the Older population; By state: 2005-2030; Aged 60 and above* [Data files]. Available from [http://www.aoa.gov/AoARoot/Aging\\_Statistics/future\\_growth/future\\_growth.aspx](http://www.aoa.gov/AoARoot/Aging_Statistics/future_growth/future_growth.aspx).

<sup>3</sup> Reimbursement and Research Department, American Health Care Association. (2006, August 29). *The state long-term health care sector 2005: Characteristics, utilization, and government funding*. Washington, DC: Author.

<sup>4</sup> U.S. Census Bureau, 2007 American Community Survey, United States and States. *Percent of households with one or more people 65 years and over* (R1104) and *Percent of people 65 years and over with a disability* (R1803).

<sup>5</sup> Burwell, B., Sredl, K., & Eiken. S. (2008, September 26). *Medicaid long term care expenditures FY 2007*. Eagan, MN: Thomson Reuters.

## Government Structure to Manage HCBS

- **SUA:** Florida Department of Elder Affairs (DOEA). [elderaffairs.state.fl.us/index.php](http://elderaffairs.state.fl.us/index.php)
- **State Medicaid Agency:** Agency for Health Care Administration (AHCA). [www.fdhc.state.fl.us/](http://www.fdhc.state.fl.us/)
- Florida does not have a consolidated agency for long-term-care programs.
- Florida has 11 Area Agencies on Aging.

## Single Point of Entry (SPE)/Aging and Disability Resource Center (ADRC)

- Florida has an ADRC system that is statewide. Through legislative funding, all of the AAAs have been converted to ADRCs. The SUA spearheaded this effort and provided education and technical assistance to the AAAs.
- Some ADRC sites operate under a virtual model; some ADRCs have a physical (bricks and mortar) infrastructure.
- Three of the AAAs serve older adults and/or disabled individuals who are severely and persistently mentally ill. The remaining eight AAAs are Aging Resource Centers. They largely operate as information and referral centers, although there is a move to increase intake services.

## Assessment Process

### Medicaid

- For Medicaid applicants, in determining functional eligibility for nursing home pre-admission, Florida requires an in-person assessment by someone other than nursing home staff. The functional assessment is conducted by the Department of Comprehensive Assessment and Review for Long-Term Care Services (CARES) using the Pre-Admission Screening and Resident Review (PASRR). CARES has 19 offices statewide. After being assessed by a CARES nurse or social worker, the final level of care determination is

made by a physician. Applicants are then offered a choice between nursing home placement or HCBS waivers. The financial assessment is conducted by the Department for Children and Families. Final eligibility determination for Medicaid is made by CARES.

### Non-Medicaid

- For non-Medicaid applicants in Florida, CARES also conducts pre-admission functional assessments and/or screenings on a voluntary basis (i.e., as long as applicants ask for the assessment).
- CARES also provides applicants with other long-term-care options besides nursing home care.

### State Medicaid Plan

- Florida provides HCBS through the state Medicaid plan.
- Refer to Table 1 for specific services provided.
- **PACE:** Florida currently has two operating PACE sites (one in Miami and one in Ft. Myers). Another PACE program has been approved for Pinellas County, while the one in Miami is expanding.

### Medicaid Waivers

- Florida has six Medicaid waivers focused on older adults and/or adults with physical disabilities. These are: Adult Day Health, the Aged/Disabled Adult (1915c), Alzheimer's Disease, Assisted Living for the Elderly, Channeling, and Nursing Home Diversion.
- **Adult Day Health:** This waiver targets consumers who require adult day services and is limited to two counties. Currently it serves only 31 individuals because adult day services are available through other programs. The income limit for the program is 300% of Supplemental Security Income (SSI) and the asset limit for a single individual is \$2,000.
- **Aged/Disabled Adult (1915c state plan amendment):** This waiver allows older adults, adults with physical disabilities, and those with MRDD and who meet nursing facility level of care to remain living at

home. Consumer direction is available only to a subset of individuals who are considered eligible. The Department of Elder Affairs operates the waiver except for individuals under the age of 60 years old. The income limit for a single individual is \$2,022 while the asset limit for a single individual is \$2,000. The Department of Elder Affairs contracts with AAAs and the AAAs contract with lead agencies to provide case management and services. Other agencies that are not lead agencies are also allowed to be providers under this program.

- **Alzheimer’s Disease:** The program targets adults with Alzheimer’s disease or dementia-related conditions who live with a capable caregiver in a private home or apartment. Its goal is to provide respite services to caregivers. Three entities contract with the Department of Elder Affairs to provide adult day health and case management services. This program runs on approximately \$5 million and serves a maximum of 350 participants.
- **Assisted Living for the Elderly:** This program provides oversight to Medicaid-eligible older adults living in assisted living facilities. It targets those who are physically disabled, have Alzheimer’s disease or dementia-related conditions, and need assistance with four or more ADLs. The program provides payment to the assisted living facility for personal care and other related services. The income limit for a single individual is 300% of SSI and the asset limit is \$2,000. Case management is provided while the individual is in the assisted living facility.
- **Channeling:** This program is administered through one provider in Miami, which does the intake and provides HCBS services for a fixed, daily capitated rate. Although participants are chosen by the provider, the state provides oversight through the Medicaid agency.
- **Nursing Home Diversion:** Based on legislation, the program targets older adults who are Medicare and Medicaid eligible, very frail and considered to have nursing home level of care needs (i.e., require assistance with five or more ADLs). The state contracts with managed care plans to administer this program in certain counties by using a single, capitated rate to pay

for HCBS, assisted living, other waiver services and nursing home care—all under one program. The premise of this comprehensive program is that once participants are admitted into the program, all of their service needs will be met without returning to Medicaid fee-for-service. From a cost standpoint, there is a predictable cost and the risk is borne by the provider. The budget for this program was \$20 million in 1999 and is now over \$300 million. Currently, 15,000 people are served.

- Refer to Table 2 for an overview of selected HCBS programs.

## CMS Funded Programs and Grants

- Florida does not have CMS-funded programs and grants that serve older adults and/or adults with physical disabilities.

## State-funded HCBS Programs

- Florida has three state-funded programs that serve older adults and/or adults with physical disabilities. These are: Alzheimer’s Disease Initiative, Community Care for the Elderly, and Home Care for the Elderly.
- **Alzheimer’s Disease Initiative:** This program targets older adults who suffer from Alzheimer’s disease and their caregivers. This program has approximately 10,000 participants.
- **Community Care for the Elderly:** This program serves functionally impaired older adults who need HCBS but would not financially qualify for Medicaid and may or may not meet nursing home functional eligibility criteria. Applicants receive a priority score based on their functional impairments. Means testing is not required; however, an assessed co-payment is required based on the applicant’s income.
- **Home Care for the Elderly:** This is a flexible program that provides older adults with \$106 a month. Participants can use the money as they wish, including paying for rent, bills and other services. No means testing is required; however, the applicant must be in need of HCBS as determined by a functional assess-

ment. Checks are issued by the AAAs. If individuals are moved to a Medicaid waiver program, they stop receiving this payment.

- Refer to Table 2 for an overview of selected HCBS programs.

## Locally Funded Programs

- Florida uses local funds for HCBS for older adults and/or adults with physical disabilities. There are various grant-funded and volunteer programs within specific areas of the state. However, there have recently been some serious cuts to locally funded programs.
- The local programs are funded by local levies and therefore vary around the state.

## OAA-Funded Programs

- Refer to Table 1 for services provided through Title III of the OAA.
- **STARS Caregiver Respite:** STARS, which serves a specific area, uses a consumer-directed model. STARS also allows faith-based respite.

## Social Service Block Grants (SSBG/Title XX) and Community Service Block Grants (CSBG) for HCBS

- Florida uses SSBG to provide HCBS for older adults and/or adults with physical disabilities.
- SSBG was used in funding disaster recovery efforts.
- Florida does not use CSBG to provide HCBS for older adults and/or adults with physical disabilities.

## Consumer Direction

- Florida offers consumer-directed options. The HCBS program in the state that offers consumer direction is the Aged/Disabled Medicaid Waiver through the state plan option 1915j.

- Models of consumer direction available in the state include the Cash and Counseling model (Aged/Disabled waiver).

- Those permitted to provide services under consumer direction in Florida are: provider agencies, spouses (spouses who are legal representatives are excluded), adult children, other family members, and friends.

- Florida uses fiscal intermediary services in connection with consumer direction. These functions are handled by the SUA.

## Managed Care

- Florida has HCBS programs run by managed care organizations.
- The state contracts with managed care health plans under Channeling and Nursing Home Diversion.

## Major Initiatives and Challenges

- In the past two years, Florida has worked towards transforming AAAs into more of a coordinating system for intake, information and referral.
- Florida is also increasing the number of programs that offer consumer direction.
- In the past 10 years, Florida has moved towards a managed care model for providing HCBS, especially Medicaid-funded services.
- In the coming years, Florida will have to deal with the increasing demand for services for older adults in light of budget limitations.
- Since there are many programs for older adults and/or those with physical disabilities, there is a need to evaluate which models work best and are cost efficient rather than start new programs.

**Table 1: Types of Home- and Community-based Services Provided Under Florida’s Programs for Older Adults and Adults with Physical Disabilities**

Types of Services	Program Type / Funding Source										
	Medicaid Waivers						State-funded Programs			State Medicaid Plan	OAA Title III
	Adult Day Health	Aged/ Disabled Adult	Alzheimer's Disease	Assisted Living for the Elderly	Channeling	Nursing Home Diversion	Alzheimer's Disease Initiative	Community Care for the Elderly	Home Care for the Elderly		
Adult Day Care / Adult Day Health	X	X	X		X	X					X
Assisted Living				X		X					
Caregiver Services / Respite / Education		X	X		X	X	X	X	X		
Case Management / Care Coordination	X	X	X	X	X	X	X	X	X		X
Chore / Homemaking		X		X	X	X	X	X	X		X
Companion Services/ Socialization Activities		X			X						
Employment											
Equipment/Supplies/ Modifications/Assistive Technology		X	X		X						
Health Promotion Activities	X	X	X		X	X					
Home Health / Personal Care	X	X	X	X	X	X	X	X	X	X	X
Information / Assistance / Referral		X		X	X	X	X	X	X		X
Legal Assistance / Financial Advice					X						X
Medical / Dental / Medication Care			X	X							
Mental and Behavioral Health Services	X										
Nursing		X		X							
Nutrition / Meals	X	X			X	X	X	X	X		X
Personal Supports for Community Living/ Transitioning		X									
Rehabilitation / Therapy	X	X		X	X						
Residential Services						X					
Transportation	X					X	X	X	X	X	X
Other/ Unspecified HCBS											

**Table 2: Selected HCBS Programs for Older Adults and Adults with Physical Disabilities in Florida**

Program Type / Funding Source	Program Name	Ages Served	Nursing Home Level of Care Required	Entity Responsible for Functional Assessment	Entity Responsible for Financial Assessment	Entity Responsible for Case Management	Waiting List (Number)	Consumer Direction Option
Medicaid Waivers	Adult Day Health	75+	Yes	State Agency: Agency for Health Care Administration	State Agency: Agency for Health Care Administration	Provider	No	No
	Aged/ Disabled Adult	18-59 and 60+	Yes	State Agency: Department of Elder Affairs	State Agency: Department of Children and Families	Provider	Yes	Yes
	Alzheimer's Disease	60+	Yes	State Agency: Department of Elder Affairs	State Agency: Department of Children and Families	Provider	Yes (14)	No
	Assisted Living for the Elderly	60+	Yes	State Agency: Department of Elder Affairs	State Agency: Department of Children and Families	Provider	No	No
	Channeling	65+	Yes	State Agency: Agency for Health Care Administration (AHCA)	State Agency: Department of Children and Families	Provider	Information not reported	No
	Nursing Home Diversion	65+	Yes	State Agency: Department of Elder Affairs	State Agency: Department of Children and Families	Managed Care Organization	Yes (5,000)	No
State-funded Programs	Alzheimer's Disease Initiative	18+	Information not reported	State Agency: Department of Elder Affairs	State Agency: Department of Elder Affairs	Information not reported.	Yes (900)	No
	Community Care for the Elderly	60+	No	Lead Agency	Lead Agency	Lead Agency	Yes (17,000)	No
	Home Care for the Elderly	60 +	No	State Agency: Department of Elder Affairs; Lead agency	State Agency: Department of Elder Affairs; Lead Agency	Lead Agency	Yes (1,400)	Yes