

# AGING STRATEGIC ALIGNMENT PROJECT

## State Profile for

# MARYLAND

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

### Background

- Maryland's 60+ population was 964,119 in 2008 (17.1% of the state's total population), with 7.2% below the federal poverty level.<sup>1</sup>
- The 60+ population is projected to be 1,488,301 in 2025 (22% of the state's total population).<sup>2</sup>
- About 22.5% of all households in 2007 had one or more persons age 65 years and older, and 36.7% of persons age 65 years and older had a disability.<sup>3</sup>
- Of the 725,820 Medicaid beneficiaries in the state in 2003, 6.6% were aged, 15.8% were blind and disabled, 12.2% were Dual Eligible, and 1.6% were HCBS waiver beneficiaries.<sup>4</sup>
- Medicaid expenditures for institutional long-term care were 58.9% of total long-term-care expenditures, compared to 41.1% for HCBS in fiscal year 2007.<sup>5</sup>

#### 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 Non-Medicaid

- **SUA:** Maryland Department of Aging  
[www.mdoa.state.md.us](http://www.mdoa.state.md.us)
- **State Medicaid Agency:** Maryland Department of Health and Mental Hygiene  
[www.dhmh.state.md.us/mma/mmahome.html](http://www.dhmh.state.md.us/mma/mmahome.html)
- Maryland does not have a consolidated agency for long-term-care programs. The following agencies handle long-term care: The Department of Human Resources, the Department of Health and Mental Hygiene, and the Department of Aging.
- The director of Maryland's SUA reports the governor.
- Maryland has 19 Area Agencies on Aging.

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

- Maryland has an ADRC that is in the process of expanding.
- All ADRC sites have a physical (bricks and mortar) infrastructure; all ADRC sites operate under a virtual model.
- In addition to serving older adults, Maryland's ADRC serves those with MRDD, physical disabilities, Alzheimer's disease, cognitive impairment or a related conditions and veterans.

## Assessment Process

### Medicaid

- For Medicaid applicants, in determining functional eligibility for nursing home pre-admission, Maryland does not require an in-person assessment by someone other than nursing home staff. While such an assessment may be performed by the local Department of Health, it is not always done prior to admission.

- For non-Medicaid applicants in Maryland, nursing home pre-admission assessment may be performed by someone other than nursing home staff. The assessment is done by case/paper review and/or in-person by a local Department of Health for adults at-risk for Medicaid spend down, those with a disability, and any older adults who have contacted the AAA for assistance. Such an assessment is not always done prior to admission.

## State Medicaid Plan

- Maryland provides HCBS through the state Medicaid plan.
- Refer to Table 1 for specific services provided.
- **PACE:** Maryland has one PACE site.

## Medicaid Waivers

- Maryland has two waivers that provide HCBS to older adults and/or adults with physical disabilities. These are: Living at Home Waiver and Medicaid Waiver for Older Adults.
- **Living at Home Waiver:** This program is for those aged 18 to 64 with a physical disability. An individual financially qualifies for the program with income and asset limits at 300% of SSI and \$1,911, respectively. Consumer-directed options are available in this program; a participant can choose a provider or choose to self-direct services with the use of a fiscal agent.
- **Medicaid Waiver for Older Adults:** This program serves adults aged 50 and older. Assessment for this program is conducted by the local Department of Health, which looks at an applicant's home supports and physical needs (using assessments 3871D and 4286). For financial assessment, spousal impoverishment rules apply. An individual financially qualifies for the program with income and asset limits at 300% of SSI and \$1,911 respectively. Consumer direction is limited to provider choice.

- Refer to Table 2 for an overview of selected HCBS programs. Table 1 shows the types of services offered under each program.

## CMS-funded Programs and Grants

- Maryland has one CMS-funded program and grant that provides HCBS to older adults and/or adults with physical disabilities. This is Money Follows the Person.
- **Money Follows the Person:** This program serves those aged 18 and older who are currently living in a nursing home for six months and are Medicaid eligible. An applicant, once accepted into the program, would receive waiver services; therefore, the functional and financial requirements are subject to the particular waiver from which the participant will receive services.
- Refer to Table 2 for an overview of selected HCBS programs. Table 1 shows the types of services offered.

## State-funded HCBS Programs

- Maryland has one state-funded HCBS program that provides HCBS to older adults and/or adults with physical disabilities. This is Senior Care.
- **Senior Care:** This program serves those aged 62 and older who are nursing home eligible and wish to remain in their home. The program generally targets those who are considered frail. The income limits for a single individual to qualify is \$2,521 and \$3,296 for a couple. The asset limits for a single individual are \$11,000 and \$14,000 for a couple. Consumer-directed options are available under this program through Grants to Families. These funds can be used by participants or their caregiver to purchase services and supplies.
- Refer to Table 2 for an overview of selected HCBS programs. Table 1 shows the types of services offered.

## Locally Funded HCBS Programs

- Maryland uses local funds for a portion of the state share of Medicaid match.
- Maryland uses local funds (beyond those used for the portion of the state share of Medicaid match) for HCBS for older adults and/or adults with physical disabilities. These funds are often used by the AAAs to supplement the Older Adults Waiver case management funding.

## OAA-funded Programs and Grants

- Refer to Table 1 for services provided through Title III of the Older Americans Act.
- There are no cost-sharing mechanisms or sliding fee scales in the delivery of Title III of the OAA services.
- Maryland has one other OAA-funded program and grant that provides HCBS to older adults and/or adults with physical disabilities. This is Nursing Home Diversion Grant.

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

- Maryland does not use Social Service Block Grants (SSBG or Title XX) from the federal government to provide HCBS for older adults and adults with physical disabilities
- Maryland does not use Community Service Block Grants from the federal government to provide HCBS for older adults and adults with physical disabilities.

## Consumer Direction

- Maryland offers consumer-directed options. The HCBS programs in the state that offer consumer direction are: Living at Home Waiver, Medicaid Waiver for Older Adults, Money Follows the Person, and Senior Care.
- Models of consumer direction available in the state include: a Cash & Counseling grant.

- Those permitted to provide services under consumer direction in Maryland are: provider agencies, adult children of the consumer, other family members, and friends.
- A provider of consumer directed services must be over the age of 18, pass a criminal background check, register with Medicaid (for billing purposes) and be on the plan of care.
- Maryland uses fiscal intermediary services in connection with consumer direction; there is one in the state.
- Another major accomplishment in the state has been the Money Follows the Person program. It has made accessing the waivers easier and quicker.
- Money Follows the Person is hoping to serve the mental health population.
- Money is a concern.
- Looking ahead, Maryland is unsure how the changes in case management will affect their programs. Case management is no longer permitted to be an administrative service and this will cause the state to rethink the service delivery portion of their programs. The state will need to enroll a whole new group of providers to take responsibility of case management services. This will affect the AAAs because they currently receive funding for these services.

### Managed Care

- Maryland has HCBS programs run by managed care health plans.

### Major Accomplishments and Initiatives

- One major accomplishment in Maryland has been the support of the Governor and legislature. The HCBS programs have remained a priority. The financial resources have been steady, receiving consistent support and not divided along party lines.

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

Types of Services	Program Type / Funding Source					
	Medicaid Waivers		CMS-funded Programs and Grants	State-funded Programs	State Medicaid Plan	OAA Title III
	Living at Home Waiver	Medicaid Waiver for Older Adults	Money Follows the Person Demonstration Project	Senior Care		
Adult Day Care / Adult Day Health						
Assisted Living		X				X
Caregiver Services / Respite / Education		X		X		X
Case Management / Care Coordination	X	X	X	X		
Chore / Homemaking				X		
Companion Services / Socialization Activities						
Employment						
Equipment / Supplies / Modifications / Assistive Technology		X		X	X	X
Health Promotion Activities						X
Home Health / Personal Care	X	X		X	X	
Information / Assistance / Referral		X				X
Legal Assistance / Financial Advice						X
Medical / Dental / Medication Care				X		
Mental and Behavioral Health Services		X				
Nursing						
Nutrition / Meals		X		X		X
Personal Supports for Community Living / Transitioning		X	X	X		
Rehabilitation / Therapy					X	
Residential Services						
Transportation	X	X		X	X	
Other/Unspecified HCBS			X			X

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

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	Living at Home Waiver	18 -64	Yes	State agency: Department of Health and Mental Hygiene	State agency: Department of Health and Mental Hygiene	State agency: Department of Health and Mental Hygiene; Coordinating Centers	Yes (1,000+)	Yes
	Medicaid Waiver for Older Adults	50+	Yes	State agency: Department of Health and Mental Hygiene	State agency: Department of Health and Mental Hygiene	State agency: Department of Aging; Area Agency on Aging	Yes (11,000)	Yes
CMS-funded Programs and Grants	Money Follows the Person Demonstration Project	18+	Yes	State agency: Department of Health and Mental Hygiene	State agency: Department of Health and Mental Hygiene	Area Agency on Aging	No	Yes
State-funded Programs	Senior Care	62+	No	State agency: Department of Health and Mental Hygiene or Department of Human Resources	Area Agency on Aging	Area Agency on Aging	Yes (2,391)	Yes