



One of the options that individuals with disabilities (including both children and adults) can use to obtain home care is a program called the Home and Community-Based waiver (HCBS) initiative, often referred to as a 'waiver program.' This [program](#), which is administered by the Centers for Medicaid and Medicare Services (CMS), provides individuals on Medicaid who are at risk of institutionalization with the opportunity to receive home care services, which can include case management, transportation services, supported employment, certain kinds of therapy, and/or help with things like remembering to take medications, preparing meals, personal hygiene and household tasks. Medicaid will cover the cost of care for basic medical needs, while the waiver provides home health services traditional Medicaid typically wouldn't cover. This allows individuals who may typically have been committed to a nursing home or residential facility the opportunity to be cared for at home.



Different states have different requirements regarding who is eligible for waiver programs, however. These programs are set up to help specific populations of people, so eligibility is a matter of state-by-state discretion, and benefits provided under these programs can vary vastly. Often, different states have multiple waiver programs set up. For example, some states may have separate programs for individuals with physical disabilities and a different one for [developmental disabilities](#), and different ones for individual diagnoses (such as autism, traumatic brain injury, or HIV/AIDS). To check what individual HCBS waiver programs are in your state, speak to a representative at your [local Medicaid agency](#).

It is worth noting that all of these programs, regardless of the state they are administered in,



require that individuals meet the qualifications for receiving home care.

# What Do Medicaid Waivers Cover?

Medicaid waivers can potentially cover the following services and needs:

- Support services/ personal care assistance: Help with bathing, dressing, paying bills, cleaning, errand running and other tasks of daily living.
- Day services: Programs designed to provide individuals with disabilities the opportunity to interact with the community and partake in recreational and other activities.
- Supported employment: Programs designed to help individuals with disabilities find gainful employment, which may involve direct supervision by a service provider.
- Residential habilitation: Support services provided in the context of an independent living facility that encourages individuals to live in a group setting without family members.
- Respite care: Short-term care that allows caregivers to rest or handle personal matters.
- Transportation: Services that allow individuals who are unable to drive to get to appointments, work, and to complete errands.
- At-home therapy and home health supports: Includes physical, occupational, behavioral, psychological, speech/language pathology, audiology and other services in an at-home setting.
- Mobility and adaptive equipment: Helps cover adaptive, mobility, and communication equipment not covered by insurance.
- Home modifications: Includes ramps, guard rails, wider doors, and non-slip flooring to make homes more accessible.
- Vehicle modifications: Includes van lifts, ramps, wheelchair tie-downs, specialized seat belts, and hand controls to make personal transportation more accessible.



# Types of Medicaid Waivers

Depending on the kind of services an individual is applying for, the kind of waiver they will apply for will be different. Every individual's needs are slightly different so it is often a good idea to consult with a professional service provider who can help navigate the Medicaid waiver system.

- **Section 1115 Research and Demonstration Project:** A project that allows a flexible approach to service provision; project effectiveness is evaluated via the federal government. This waiver is intended to help people who might not qualify for Medicaid or CHIP assistance, and covers services traditional Medicaid doesn't provide.
- **Section 1915(b) Managed Care Waivers:** A waiver that helps provide managed care services, in order to provide applicants with more options.
- **Section 1915(c) Home and Community-Based Services:** A program aimed at reducing the number of people in institutional care. This program helps defray the cost of home care services, case management, adult day care and respite care.
- **Concurrent Section 1915(b) and 1915(c):** A program that helps individuals receive care simultaneously under sections 1915(b) and (c).

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## Related Resources:

- [Kids' Waivers](#): This tool helps you navigate the waivers available to you depending on your state.
- [Disability Cost Guide](#)