

# GSIL — General Overview

September 14, 2021



# Topics to cover

- Brief overview of Medicaid programs
- Bureau information
  - Bureau of Family Assistance
  - Bureau of Elderly & Adult Services
  - Bureau of Developmental Services
- Overview of waiver programs offered by DHHS
  - Choices for Independence
  - Developmentally Disabled
  - Acquired Brain Disorder
- Cost of Care
- Contact information for the Bureaus
- Questions



# Medicaid Categories that support LTSS

- OAA – Old Age Assistance
- APTD – Aid to the Permanently and Totally Disabled
- MEAD – Medicaid for Employed Adults with Disabilities
- MOAD – Medicaid for Older Adults with Disabilities
- ANB – Aid to the Needy Blind
- GA – Granite Advantage
- CM – Children’s Medicaid
- HC-CSD – Home Care for Children with Severe Disabilities

### Aid for the Permanently and Totally Disabled (APTD)

- Age 18 through 64
- Physically or mentally disabled for four or more years, or expected to end in death
- Income limit is \$591/HH size of 1
- Resource limit is \$2,500/HH size of 1, \$4,000/HH size of 2

### Aid to the Needy Blind (ANB)

- Any age and blind
- Income limit is \$591/HH size of 1
- Resource limit is \$2,500/HH size of 1, \$4,000/HH size of 2

### Old Age Assistance (OAA)

- Age 65 and older
- Income limit is \$591/HH size of 1
- Resource limit is \$2,500/HH size of 1, \$4,000/HH size of 2

### Medicaid for Employed Adults with Disabilities (MEAD)

- Age 18 through 64
- Physically or mentally disabled
- Must be employed for pay and making regular FICA tax payments
- Income limit is \$4,830/HH size of 1
- Resource limit is \$30,346/HH size of 1, \$45,517/HH size of 2

### Medicaid for Older Adults with Disabilities (MOAD)

- Age 65 and older
- Physically or mentally disabled
- Must be employed for pay and making regular FICA tax payments
- Income limit is \$4,830/HH size of 1
- Resource limit is \$30,346/HH size of 1, \$45,517/HH size of 2



# Long Term Supports & Services

- Long Term Services and Supports require an additional determination as they are not included in standard Medicaid coverage. This includes:
  - Nursing Facility
  - Home and Community Based Services
    - Choices for Independence (CFI)
    - Acquired Brain Disorder (ABD)
    - Developmental Disabilities (DD)



# Bureau of Family Assistance (financial eligibility)

- This unit Administers programs that provide financial, medical, and food and nutritional assistance; help with childcare costs; and provide emergency help to obtain and keep safe housing. Financial eligibility determination for these programs is processed through this Bureau.
- Family Services Specialists (FSS) determine initial and continuing eligibility and the amount of benefits, and benefits are delivered using federal and NH guidelines and policies.
  - A client must meet general eligibility requirements as well as meet the resource and income limits for the program they are applying for.
- General Eligibility Requirements:
  - **Citizenship Status/Immigration & Identity:** Client must be either a US citizen or be a qualified alien. There are some emergency medical services available for certain non-qualified aliens.
  - **Residency:** Client must live in New Hampshire, intend to remain in New Hampshire and not be getting medical assistance from another state.
  - **Age:** Client must meet the age requirements for the program(s) they are applying for.
  - **Social Security Number (SSN):** Each individual requesting assistance must furnish an SSN or proof of an application for an SSN.



# Bureau of Elderly & Adult Services (medical eligibility)

- This unit is responsible for determining clinical eligibility for Medicaid-funded nursing home care and home- and community-based services provided through the 1915 (c) Home and Community Based Choices for Independence (CFI) Waiver. BEAS and BFA have an integrated team and processes for administering the Medicaid LTC eligibility and services. BEAS and/or subcontractors assess, evaluate and approve the long-term care needs of individuals in a face-to-face interview to determine if they meet the standard for nursing home care as defined in RSA 151-E:3 e. BEAS and CFI case managers work together to establish a service plan for those individuals determined to be eligible for CFI services to assure their health and safety in a community setting. This unit also reviews and approves special rate requests for LTC, and nursing facilities



# Examples of services available through BEAS.

- Home care
- Meals on wheels
- Transportation assistance
- Long Term Care-Nursing home and community based care
- Information and assistance regarding Medicare and Medicaid
- Information about volunteer opportunities
- Investigation of reports of abuse, neglect or exploitation of incapacitated adults
- Case Management



# Bureau of Developmental Services

- The Bureau of Developmental Services (BDS) is committed to joining communities and families in providing opportunities for citizens to achieve health and independence.
- BDS is comprised of a main office in Concord and 10 designated non-profit area agencies that represent specific geographic regions of NH. All direct services and supports to individuals and families are provided in accordance with contractual agreements between BDS and the Area Agencies.
- The Bureau of Developmental Services is the Bureau that makes eligibility determinations for the DD, IHS, and ABD waivers. Some services include:
  - Service coordination,
  - Day and vocational services,
  - Personal care services,
  - Community support services,
  - Early Supports and Services and Early Intervention,
  - Assistive technology services; and
  - Specialty services and flexible family supports including respite services and environmental modifications.



# Choices for Independence (CFI)

- The Choices for Independence program is administered by the Bureau of Elderly and Adult Services, the program provides a wide range of service choices that help seniors and adults with chronic illnesses to continue living independently in their own homes and communities.
- Choices for Independence (CFI) is a home and community-based Medicaid 1915(c) waiver program. Under the waiver, people who would traditionally require inpatient care in a long term care nursing facility can receive care in a community settings.
- Refer to NH RSA 161 I and NH He-E 801.
- The medical need criteria for the HCBC CFI waiver parallels the need criteria for institutional placement under Federal statute (42 Code of Federal Regulations 441.302(c)).
- CFI provides a wide range of services designed to enable eligible individuals to remain in their homes and stay active in their communities.



# Choices for Independence Continued

A client must meet general eligibility requirements as well as meet the resource and income limits for the program they are applying for.

- **General Eligibility Requirements:**
  - **Citizenship Status/Immigration & Identity:** Client must be either a US citizen or be a qualified alien. There are some emergency medical services available for certain non-qualified aliens.
  - **Residency:** Client must live in New Hampshire, intend to remain in New Hampshire and not be getting medical assistance from another state.
  - **Age:** Client must meet the age requirements for the program(s) they are applying for.
  - **Social Security Number (SSN):** Each individual requesting assistance must furnish an SSN or proof of an application for an SSN.

Income Limit	Resource Limit
\$2,382	\$2,500



# Developmental Disability (DD) Waiver

- The DD waiver program is administered by the Bureau of Developmental Services, which provides a wide range of service choices that help individuals with disabilities.
  - A client must meet general eligibility requirements as well as meet the resource and income limits for the program they are applying for.
- **General Eligibility Requirements:**
  - **Citizenship Status/Immigration & Identity:** Client must be either a US citizen or be a qualified alien. There are some emergency medical services available for certain non-qualified aliens.
  - **Residency:** Client must live in New Hampshire, intend to remain in New Hampshire and not be getting medical assistance from another state.
  - **Age:** Client must meet the age requirements for the program(s) they are applying for.
  - **Social Security Number (SSN):** Each individual requesting assistance must furnish an SSN or proof of an application for an SSN.



# Acquired Brain Disorder (ABD)

- The Acquired Brain Disorder (ABD) Waiver provides Community Participation Services, Respite, Service Coordination, Supported Employment Services, Assistive Technology Support Services, Community Support Services (CSS), Crisis Response Services, Environmental and Vehicle Modification Services, Residential Habilitation/Personal Care Services, Specialty Services, and Wellness Coaching to New Hampshire's eligible participants with an acquired brain disorder. PDMS services are provided in accordance with He-M 525 and traditional services are provided in accordance with [He-M 521](#), [He-M 522](#), [He-M 1001](#), and [He-M 507](#).



# Living Arrangements

\$870 (subsidized)

\$930 (non-subsidized)

\$988 (enhanced family care)

The type of living arrangement the client has will impact their Cost of Care.



# Cost of Care

- There is no cost of care liability for individuals who are requesting HCBC-DD services who meet the categorically-needy or medically-needy financial eligibility requirements for any category of financial or medical assistance.
  - An assistance group which meets the income requirements is income-eligible. An assistance group which meets the resource requirements is resource-eligible. Consider the assistance group financially eligible if both income and resource requirements are met.
- How COC is calculated:
  - Gross income - deduct the earned income disregard – the result is the net income.
  - We add countable gross unearned income and SSI payments to net earned income- the result is net income.
  - Subtract allowable deductions.
  - Subtract the standard of need which corresponds to the individual's living arrangement to represent the individual's maintenance allowance.
  - Subtract all Medicare Premiums if the individual:
  - Subtract other medical expenses incurred by the individual that are not subject to third-party payment (health insurance premiums, medically necessary and remedial care, unpaid prior medical debt).
  - Subtract SSI (if applicable).
  - Add the VA Aid and Attendance Allowance (if applicable).
  - The result is the amount of income the individual must apply toward the cost of care.



# Resource Assessments

- If you are married, and your spouse lives in the community (community spouse), you are entitled to a resource assessment.
- You have a right to a resource assessment if you are going to need nursing facility care for 30 or more consecutive days or are eligible for Choices for Independence (CFI).
- The resource assessment is a procedure in which the District Office verifies all resources held individually or jointly between the married couple on the first date of institutionalization for at least 30 consecutive days or when a medical determination is entered for CFI to determine the amount that can be protected for the community spouse.
- The resource assessment may be done at the time of admission or any time up to and including the date you apply for medical assistance. There is no penalty for delaying the assessment, but it may be more difficult to document proof of assets if the assessment is delayed.
- As of 7/1/21 minimum protected resources is \$26,076 and maximum protected amount is \$130,380.





# Who can submit an application?

- Client
- Family Member
- Guardian – over the estate or over the person
- Power of Attorney
- Authorized Representative
- Nursing Facility/Area Agency
- Anyone willing to assist the applicant



# Bureau of Family Assistance

## Contact Bureau of Family Assistance

### Business Hours

8:00 A.M. – 4:00 P.M., Monday through Friday

### Telephone Numbers

Telephone	(603) 271-9700
Toll Free Number	(800) 852-3345 ext. 9700
TDD Access Relay	(800) 735-2964 or 711
Fax Number for submitting verifications, MSR, HCBC or Nursing Facility Applications	(603) 271-4637
Fax number for submitting Cash, FS, MA or Child Care Applications	(603) 271-8604
Client Services	(603) 271-9700
Client Services Fax	(603) 271-4230
Client Services TDD	(800) 735-2964 or 711
Client Services Toll Free	(800) 852-3345, ext. 9700
EBT Electronic Benefit Client Questions	(888) 997-9777 (24 Hours)
EBT Retail Helpline	(800) 831-5235 24 Hours
EBT Retailer General Questions	(800) 350-8533 (8-5 M-F)
FNS Food-Nutrition Merchant Applications	(877) 823-4369 (8:30-7 M-F)
FNS Merchant Questions	(603) 225-5253 (8:30-5 M-F)

### Address

Street Address	129 Pleasant Street Concord, NH 03301
Mailing Address	Bureau of Family Assistance NH Department of Health & Human Services 129 Pleasant Street Concord, NH 03301



# Bureau of Developmental Services

## Contact Bureau of Developmental Services

### Business Hours

8:00 A.M. – 4:30 P.M., Monday through Friday

### Telephone Numbers

Telephone	(603) 271-5034
Toll Free Number	(800) 852-3345, ext. 5034
TDD Access Relay	(800) 735-2964
Fax Number	(603) 271-5166

### E-Mail

[BDS@dhhs.nh.gov](mailto:BDS@dhhs.nh.gov)

### Address

Street Address	105 Pleasant Street Concord, NH 03301
Mailing Address	NH Department of Health and Human Services Office of Medicaid Services Bureau of Developmental Services 105 Pleasant St – 2nd Floor –North Concord, NH 03301



# Bureau of Elderly & Adult Services

## Contact Bureau of Elderly and Adult Services

### Business Hours

8:00 A.M. – 4:30 P.M., Monday through Friday

### Telephone Numbers

Adult Protection Reporting Line (603) 271-7014

Adult Protection Reporting Toll Free (800) 949-0470

Adult Protection Reporting Fax (603) 271-4743

BEAS Administration (603) 271-9203

BEAS Administration Toll Free (800) 351-1888

BEAS Administration Fax (603) 271-4643

TDD Access Relay (800) 735-2964

Office of the Long-Term Care Ombudsman

### E-Mail

Adult Protection Reporting: [APSCentralIntake@dhhs.nh.gov](mailto:APSCentralIntake@dhhs.nh.gov)

BEAS Administration: [BEAS@dhhs.nh.gov](mailto:BEAS@dhhs.nh.gov)

### Address

Street Address 105 Pleasant Street  
Concord, NH 03301  
*Former located at 129 Pleasant Street*

Mailing Address Bureau of Elderly & Adult Services  
Division of Community Based Care Services  
NH Department of Health and Human Services  
129 Pleasant Street  
Concord, NH 03301



**Management Staff:**

**BFA:**

Kerri Schroeder: BFA LTC Regional Administrator

Office: 717-6563 (c) or 271-9273, [kerrileigh.schroeder@dhhs.nh.gov](mailto:kerrileigh.schroeder@dhhs.nh.gov)

Secure LTC Email for **Verifications & general questions:** [longtermcare@dhhs.nh.gov](mailto:longtermcare@dhhs.nh.gov)

**BEAS:**

Long Term Care (LTC) Medical Eligibility Unit: Phone: 271-9088

Kristina Ickes: BEAS Administrator IV

Office: 271-5035 (c) 892-8461, [Kristina.Ickes@dhhs.nh.gov](mailto:Kristina.Ickes@dhhs.nh.gov)

<b>WHO TO CONTACT: Inquiry Regarding</b>	<b>Person(s)</b>
<b>Confirmation of Application or forms filed or interview</b>	
Status and information confirmation: Contact Eligibility Coordinator or local ServiceLink office. Identify yourself agency and provide name of applicant and MID (if known).	Eligibility Coordinator: Kate Mason, <a href="mailto:Katherine.Mason@dhhs.nh.gov">Katherine.Mason@dhhs.nh.gov</a> or call 603-931-2042. (secure email can be available if needed)  Nicole Maggard, <a href="mailto:Nicole.Maggard@dhhs.nh.gov">Nicole.Maggard@dhhs.nh.gov</a> or call 603-931-2492  Local ServiceLink: <a href="https://www.servicelink.nh.gov/locator/index.htm">https://www.servicelink.nh.gov/locator/index.htm</a>
<b>BFA:</b>	
Status	Customer Service Center 271-9700
Need to Discuss Case	Kerri Schroeder
<b>BEAS: Medical Eligibility/PASSR/Service Authorization, Special Rate Requests</b>	
Service Authorization Concern	LTC Medical Eligibility Unit: 271-9088
Confirm MEA received	LTC Medical Eligibility Unit: 271-9088
Prior Authorization	LTC Medical Eligibility Unit : 271-9088
Service Concern	Kristina Ickes
NHEASY enrolled LTSS Provider Inquiries	BEAS helpdesk: Options Help Desk Office of Information Services Phone: (603) 271-9484 email: <a href="mailto:Options@dhhs.nh.gov">Options@dhhs.nh.gov</a>



Any questions ?



### WHAT IS A LIEN?

A lien is a document filed with the county registry of deeds which alerts anyone who wants to buy your house or land that you have a debt against the property which must be paid when the home is sold or refinanced.

### WILL THE STATE FILE A LIEN ON MY HOUSE?

If you receive OAA, ANB, or APTD cash assistance, the State will file a lien on your home or land to get paid back for this assistance.

If you live in a nursing home and your house or land is not being lived in by your spouse, minor or disabled child(ren), or sibling with an equity interest, the State will file a lien to get paid back for the OAA, ANB, MEAD, or APTD medical assistance (Medicaid) you received after age 55.

### IF THE STATE FILES A LIEN ON MY HOUSE, WHAT WILL HAPPEN?

When the State files a lien on your house, it **does not** mean:

- that you must move or sell your house; or
- that the State owns your house or wants to own your house.

What it **does** mean is that when you sell or refinance the property, the State will

collect on the lien that was placed on your house or land.

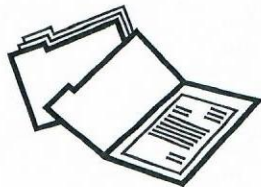
This means that money from the sale goes to the State to pay off the OAA, ANB, MEAD, or APTD assistance you received.

### WHAT IF I OWN MY PROPERTY WITH OTHER PEOPLE?

If you receive OAA, ANB, or APTD cash assistance and the property is jointly owned with your spouse, when the property is sold or refinanced the State will collect on the full amount of the lien, if the money from the sale is enough to pay off the lien.

If the property is jointly owned with someone other than your spouse, the State will collect on the lien for cash assistance only up to the amount that equals your share of the ownership of the property.

If you receive OAA, ANB, MEAD, or APTD medical assistance and the property is jointly owned, the State will collect on the lien only up to the amount that equals your share of the ownership of the property.



### I AM NO LONGER ON ASSISTANCE. HOW CAN I GET RID OF THE LIEN ON MY PROPERTY?

You can make a *voluntary* payment to the State in an amount equal to the assistance provided. Upon receipt of the payment, the State will remove the lien.

Even if you no longer receive assistance, the State will only act upon the lien if you sell or refinance your property, or die.

### WHAT IS AN ESTATE CLAIM?

An estate is all of the property (such as cash, savings, stocks, land, etc.) owned by a person at the time of death. For the purpose of recovery of medical assistance, your estate includes both assets that pass through probate and assets that pass outside the probate process. Your estate includes property held solely or jointly with others on the date of death. This includes assets held in joint tenancy, tenancy in common, life estates and living trusts regardless of when the asset was obtained or divided.

If you owe money to creditors (like the State) when you die, the creditors can file a claim against your estate to get paid back the money owed to them.

Through the probate process, the court makes sure that:

- all debts or claims filed against the estate are paid; and

- after debts are paid, any remaining assets go to the proper people.

For assets passing outside the probate process, the surviving owners or beneficiaries will be sent a notice of the Department's claim.

### WILL THE STATE FILE A CLAIM AGAINST MY ESTATE?

When probate is started for someone who received OAA, ANB, MEAD, or APTD cash or medical assistance, the State may file a claim against the estate for repayment of the assistance received.

The State will file a claim against your estate for the:

- OAA, ANB, or APTD cash assistance you received, if the total assistance is more than \$100; and/or
- OAA, ANB, MEAD, or APTD medical assistance you received after age 55, if you are unmarried or widowed at the time of your death and do not have any minor or disabled children.
- There is no recovery for Medical Assistance received prior to age 55.

### WHAT IF I HAVE A WILL THAT SAYS MY PROPERTY GOES TO SOMEONE OTHER THAN THE STATE?

Probate law provides that creditors, such as the State, must be paid before any directions in a will are followed.

If any assets remain after paying all debts against the estate, the court will follow the directions of the will and allow assets to be given to the heirs in the will.

**ARE THERE ANY TIMES WHEN MY ESTATE WON'T HAVE TO REPAY THE STATE?**

All cash assistance received must be repaid to the State.

The State will only file a claim if you are over the age of 55 and you do not have a surviving spouse, minor or disabled child. If repayment of medical assistance received would cause the family to experience a hardship, repayments are sometimes waived.

Your family and/or the administrator of your estate can apply for hardship waiver and have the debt forgiven, if the hardship criteria are met.

**THE STATE DIDN'T FILE A LIEN, CAN THEY STILL FILE AN ESTATE CLAIM?**

Yes. There are times when the Department does not have the authority to place a lien but may file a claim. Additionally, because a lot can happen between application for assistance and death, there will be situations where a lien is not filed, but an estate claim is appropriate, and vice-versa.

Filing an estate claim is based on circumstances existing at the time of the recipient's death.

You should contact an attorney for more information on how liens and estate claims might apply to your situation.

**WHAT IF MY ESTATE DOES NOT HAVE ENOUGH FUNDS TO REPAY THE STATE?**

The State will collect on the funds that are available in your estate even if there is not enough to pay the claim in full.

Once your estate is properly probated and closed:

- any remaining debt for OAA, ANB, or APTD cash assistance can be collected from your spouse's estate when (s)he dies. If you do not have a spouse when you die, any remaining debt is forgiven; and/or
- any remaining debt for OAA, ANB, MEAD, or APTD medical assistance is forgiven. The State will only take the available funds in your estate to pay for a medical assistance debt. The state will not collect from your spouse's estate when (s)he dies.



**Department of Health & Human Services District Offices**

**BERLIN**

650 Main St., Ste. 200  
Berlin, NH 03570-2496  
752-7800 or  
800-972-6111

**CLAREMONT**

17 Water Street, Suite 301  
Claremont, NH 03743-2280  
542-9544 or  
800-982-1001

**CONCORD**

40 Terrill Park Drive  
Concord, NH 03301-9955  
271-6200  
800-322-9191

**CONWAY**

73 Hobbs Street  
Conway, NH 03818-6188  
447-3841 or  
800-552-4628

**KEENE**

111 Key Road  
Keene, NH 03431  
357-3510 or  
800-624-9700

**LACONIA**

65 Beacon Street West  
Laconia, NH 03246-9988  
524-4485 or  
800-322-2121

**LITTLETON**

80 North Littleton Road  
Littleton, NH 03561-3841  
444-6786 or  
800-552-8959

**MANCHESTER**

1050 Perimeter Rd, Suite 501  
Manchester, NH 03103-3303  
668-2330 or  
800-852-7493

**SOUTHERN**

26 Whipple St.  
Nashua, NH 03080-3213  
883-7726 or  
800-852-0832

**SEACOAST**

19 Rye Street  
Portsmouth, NH 03801-2862  
433-8300  
800-821-0328

**ROCHESTER**

150 Wakefield Street, Suite 22  
Rochester, NH 03867-1309  
332-9120 or  
800-862-5300

TTY/TDD Access: Relay NH 1-800-735-2964 or 711

BFA Form 77s  
04/06 Rev. 07/11 Rev2 4/14 Rev3 5/16 Rev4 3/18  
rev5 8/18  
SR 06-06

**WHAT ARE LIENS AND ESTATE CLAIMS?**



The law requires all recipients of Old Age Assistance (OAA), Aid to the Needy Blind (ANB), and Aid to the Permanently and Totally Disabled (APTD) cash assistance as well as many recipients of OAA, ANB, APTD, and Medicaid for Employed, Adults with Disabilities (MEAD) medical assistance to repay the State for the benefits they receive. The State collects payment for past assistance in two ways:

- liens against real property; and/or
- estate claims after a recipient dies.

NH Department of Health and Human Services  
129 Pleasant Street  
Concord, NH 03301-3857  
www.dhhs.nh.gov/DFA