MEDICAID BEYOND THE NURSING HOME

UNDERSTANDING HOME AND COMMUNITY-BASED CARE OPTIONS IN INDIANA

"Can Medicaid Help Me Receive Care at Home?"

A practical guide to understanding how Indiana Medicaid may help eligible individuals receive long-term care services at home, in assisted living, and in other community settings.

Stinson Law Firm
Providing peace of mind with care and compassion.

MORE THAN NURSING HOME CARE

Can Medicaid Help Me Stay at Home?

Many Indiana families assume that Medicaid only pays for long-term care in a nursing home.

That is not necessarily true.

Indiana Medicaid also offers programs that may help eligible individuals receive care in their own homes, assisted living communities, and other community settings.

These services are often called **Home and Community-Based Services (HCBS).**

They are designed to help people receive the support they need while remaining as independent as possible.

MEDICAID LONG-TERM CARE GENERALLY INCLUDES TWO SETTINGS:

1. **Nursing Facility Care**

   Care provided in a nursing facility for individuals who meet applicable medical and financial eligibility requirements.

2. **Home and Community-Based Services**

   Support provided outside a nursing facility, which may include personal care, assistance with daily activities, and other services authorized through an eligible Medicaid program.

The services available depend on the individual's needs, eligibility, and applicable program requirements.

INDIANA PATHWAYS FOR AGING

What Is PathWays for Aging?

Indiana PathWays for Aging is a Medicaid program for eligible adults age 60 and older. It coordinates health care and long-term care services, helping individuals receive support appropriate to their needs.

For those who qualify, PathWays may provide access to Home and Community-Based Services (HCBS), allowing individuals to receive long-term care assistance outside a nursing facility.

WHO MAY QUALIFY?

Eligibility depends on several factors, including:

- Being age 60 or older.
- Meeting applicable Medicaid financial requirements.
- Meeting additional care-related requirements for long-term services and supports.

WHERE CAN SERVICES BE PROVIDED?

Depending on eligibility, assessed needs, and service availability, care may be provided:

- In the individual's own home.
- In a family member's home.
- In a participating assisted living community.
- In other qualifying community settings.

IMPORTANT TO UNDERSTAND

PathWays enrollment and approval for home and community-based services are not the same thing.

Additional assessments and authorization may be required, and access to certain services may be limited by available waiver capacity.

SERVICES AVAILABLE THROUGH PATHWAYS

What Types of Care Can Medicaid Help Cover?

Indiana's PathWays Waiver may help eligible individuals receive long-term care services at home or in community settings rather than in a nursing facility.

Depending on individual needs, assessments, and program authorization, services may include:

PERSONAL CARE & DAILY ASSISTANCE

Help with everyday activities such as bathing, dressing, eating, and other personal care needs.

HOME & HOUSEHOLD SUPPORT

Assistance with certain household tasks, meal preparation, and home-delivered meals.

ADULT DAY SERVICES

Supervised daytime programs that may provide personal care, activities, and support outside the home.

RESPITE CARE

Temporary care that gives unpaid caregivers relief from their caregiving responsibilities.

HOME MODIFICATIONS & EQUIPMENT

Certain home accessibility improvements, assistive technology, and emergency response systems.

ASSISTED LIVING SUPPORT

Qualifying care and supportive services in participating assisted living communities. Room and board generally remain the individual's responsibility.

IMPORTANT TO KNOW

Not every service is available to every participant. Services must meet program requirements and be included in an approved, individualized care plan.

QUALIFYING FOR PATHWAYS WAIVER SERVICES

Who Is Eligible for Care Outside a Nursing Home?

Receiving Medicaid does not automatically mean someone qualifies for home and community-based long-term care services.

To receive services through the PathWays Waiver, an individual must meet additional eligibility requirements.

FINANCIAL ELIGIBILITY

Applicants must meet applicable Medicaid income and asset requirements.

Certain assets may be excluded, and special financial protections may apply when one spouse needs long-term care and the other remains at home.

LEVEL OF CARE

Applicants must be assessed to determine whether they meet the required nursing facility level of care. This does not mean they must enter a nursing home. It means their care needs are significant enough to meet the program's clinical eligibility standard.

WAIVER AVAILABILITY

Meeting the financial and level-of-care requirements does not guarantee immediate access to home and community-based services.

The PathWays Waiver has a limited number of available openings, and eligible individuals may need to join a waiting list before receiving services.

PLANNING TIP

Eligibility is not always as simple as looking at a bank balance. An elder law attorney can help families understand how income, assets, marital status, and care needs may affect their options.

ACCESSING PATHWAYS WAIVER SERVICES

How Do I Get Started?

Receiving Medicaid-funded care at home involves more than completing a Medicaid application. Individuals seeking PathWays Waiver services must meet eligibility requirements and complete an assessment and enrollment process.

LEVEL-OF-CARE ASSESSMENT

The process begins with a level-of-care assessment through Maximus. The assessment considers the individual's medical conditions, care needs, and assistance required with daily activities.

WAITING-LIST PLACEMENT

Individuals seeking waiver services may be placed on a waiting list. When an opportunity becomes available, they receive an invitation to continue the process.

MEDICAID ELIGIBILITY & APPROVAL

Additional assessments and a determination of Medicaid financial eligibility are required before services can be authorized.

NEED MORE INFORMATION?

For detailed instructions, important deadlines, and contact information, please see our separate guide:

PathWays for Aging / Health and Wellness Waiting List Process Flow

This handout explains the assessment process, waiting-list placement, invitation letters, and steps to take when an opening becomes available.

PLANNING FOR CARE OUTSIDE A NURSING HOME

What Should Families Consider?

Medicaid-funded care at home or in an assisted living community can provide valuable alternatives to nursing facility care. However, several factors may affect the options available.

AVAILABILITY OF SERVICES

Not every community has the same providers or services. Even after waiver approval, finding caregivers or a participating assisted living community may take time.

ASSISTED LIVING COSTS

The PathWays Waiver may cover certain care services in participating assisted living communities, but room and board generally remain the individual's responsibility.

CHANGING CARE NEEDS

The amount of assistance someone needs may increase over time. Some individuals may eventually require a level of care that cannot safely be provided at home or in assisted living.

PLANNING AHEAD

Exploring care options before an urgent need develops gives families more time to understand eligibility requirements, evaluate providers, and consider financial planning strategies.

Medicaid eligibility, waiver approval, and service availability are separate considerations. Understanding all three can help families make more informed long-term care decisions.

MORE OPTIONS. MORE PEACE OF MIND.

Needing long-term care does not always mean moving into a nursing home.

Indiana Medicaid offers programs that may help eligible individuals receive care at home, in assisted living, or in other community settings.

Understanding these options—and planning for the financial and care-related requirements—can make a meaningful difference for individuals and their families.

At Stinson Law Firm, we help families navigate Medicaid eligibility, protect assets when possible, and explore long-term care planning options that fit their circumstances.

Whether you are planning ahead or facing an immediate need for care, we can help you understand your options and determine the next steps.

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Let's Discuss Your Options

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