

The Individual Options Waiver Handbook



A Guide To:
Services and Eligibility

Introduction

The Individual Options Waiver, commonly referred to as the I/O Waiver, is for people with mental retardation or developmental disabilities.

With the waiver, Medicaid will allow people to stay in their homes and get support rather than require them to live in an Intermediate Care Facility for the Mentally Retarded (ICF/MR).

The I/O Waiver pays for:

- Homemaker/personal Care
- Home Modifications and adaptations
- Transportation
- Respite Care
- Social Work
- Home-delivered meals
- Nutrition
- Interpreter Services
- Specialized Adaptive or Assistive Medical Equipment and Supplies
- Supported Employment
- Day Habilitation
- Adult Day Services

This guide is to help you understand the waiver, learn about the services it provides and eligibility requirements. The guide is divided into sections:

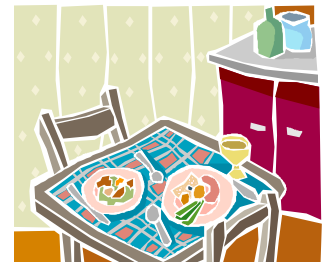
- Who is Eligible?
- What Services are Covered?
- Definition of Services
- Who Can Help Me Get An I/O Waiver?
- Who Provides Services Paid For With This Waiver?
- Appendix A: How Do I Get Medicaid?

Who Is Eligible?

You must have a Medicaid card. Medicaid decides if you are eligible to get Medicaid as your health insurance. To apply for Medicaid, contact your County Department of Job and Family Services and fill out an application. Appendix A at the back of this Handbook explains in more detail about the eligibility requirements for Medicaid.

What Services are Covered?

- Homemaker/Personal Care
- Home Modifications and Adaptations
- Transportation
- Respite Care
- Social Work
- Home-delivered meals
- Nutrition
- Interpreter Services
- Specialized Adaptive or Assistive Medical Equipment and Supplies
- Supported Employment
- Day Habilitation
- Adult Day Services



Definitions of Services

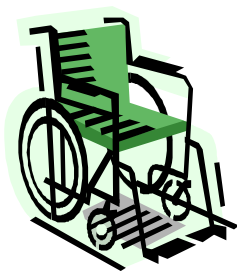
Homemaker/Personal Care is provided in a person's home and helps a person with daily living activities such as personal hygiene, dressing and eating.

Homemaker/Personal Care services include:

- Basic personal care and grooming: bathing, hair care and help with clothing.
- Helping the person to and from the bathroom.
 - Help with medications that are usually self-administered when ordered by a doctor.
 - Household services essential to a person's good health and comfort such as changing bed linens.
 - Light cleaning in areas of the home used by the person.
 - Preparation of a shopping list, grocery shopping and meal preparation.
 - Laundry.
 - Other neighborhood errands including going to medical appointments or taking short walks.
- Other activities that ensure a person's safety, health and welfare of the enrolled person.



Home Modifications (Environmental Accessibility Adaptations) are changes to a home that enable a person to function with greater independence.



Examples of **Home Modifications** are:

- Installing ramps and grab-bars
- Widening doorways
- Modifying bathrooms to be wheelchair accessible
- Installing specialized electric and plumbing systems to accommodate medical equipment

Transportation enables people on the waiver to travel to waiver and community services, activities and resources.

Whenever possible, family, neighbors, friends or community agencies that can provide the Transportation without charge will be used.



Respite Care is support on a short-term basis for the person who receives the waiver to give family members a break.

- **Institutional Respite** means the care is provided in a Medicaid-certified Intermediate Care Facility for the Mentally Retarded (ICFMR) or a facility licensed by the State Department of MRDD.

Social Work helps a person and their family with emotional problems or social needs that will allow them to live in the community. The counselor or social worker may work on problem solving, help a person to develop self-help or adaptive skills, or arrange for counseling, or other support services to help ease stress that may be caused by such things as work, families or living situations.



Home-delivered meals mean the preparation, packaging and delivery of one or more meals to people who are unable to prepare or get nourishing meals. The waiver will provide two meals a day, seven days a week.

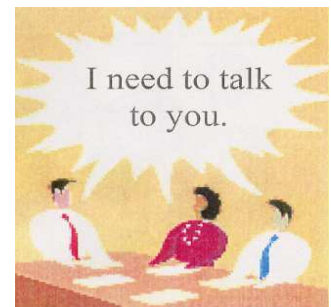


Nutrition service is used when people need direction to ensure they are eating the right types of food to be healthy. The service can provide a nutrition care plan that could include an outline of foods to be eaten, conversations about the importance of the foods and counseling about the need for proper nutrition. The service can be used to teach the person with disabilities, their family, guardian or others who helps with meals.

Interpreter Services helps a person communicate. People who provide this service help the individual with a disability convey his message as well as his attitude. The interpreter is an unbiased third party who can help the person with disabilities when asked.

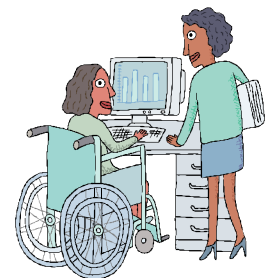
Specialized Adaptive or Assistive Medical Equipment and Supplies

- Devices, controls or appliances that allow people to do daily living activities or to help them communicate;
- Items necessary for life support and the supplies and equipment necessary for upkeep; and
- Durable and non-durable equipment that is not paid for by the Medicaid State plan.



Supported Employment helps people work successfully who might not be able to work without a lot of supervision. It includes things like a job coach or special piece of equipment that lets the person with a disability perform the job. The support is available in a variety of places, including work sites where people without disabilities work.

Day Habilitation is used when people go to workshops. It includes things like learning how to pack stuff in boxes so it doesn't get broken, or how to use a microwave oven to heat your lunch. If you already go to a workshop, you probably already get services a lot like day habilitation. This service is only available in workshops that follow special rules about working with people who have a disability. When you go to the workshop, the people who drive you on the bus or van also are part of getting day habilitation, so you don't have to ask your provider at home to take you or pick you up from there.



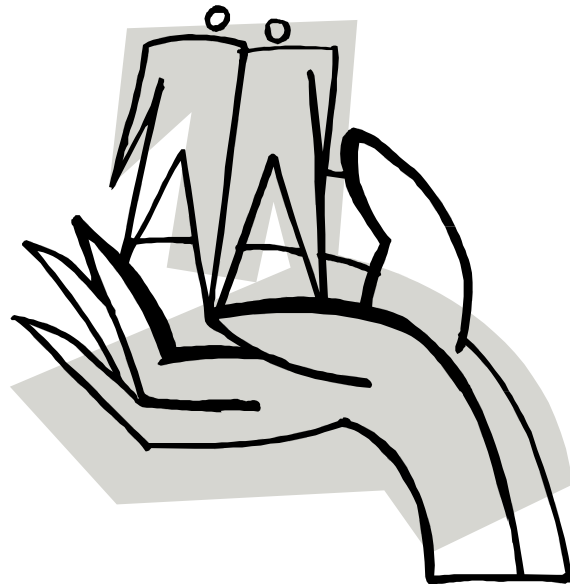
NOTE: Adult Day Services helps people get services when they are not at home. The new services are similar to Day Habilitation, but offer people more choices in the services they can get. Please see the "New Adult Day Services" handbook (ODMRDD) for more information.

Who Provides The Services Paid For With This Waiver?

Individuals receiving the I/O Waiver can select providers of their choice. Providers are certified by the Ohio Department of Mental Retardation and Developmental Disabilities. Certified providers are listed on the ODMRDD website: <http://odmrdd.state.oh.us>

Who Can Help Me Get an I/O Waiver?

To apply for an I/O Waiver, contact your County Board of MR/DD.



Appendix A

What Are The Medicaid Requirements?

Medicaid decides if you are eligible to get Medicaid as your health insurance after asking you questions about

- Your health and disability
- How much money you get each month
- What you own (belongings, savings or investments)

Medicaid will ask: Do you have a disability?

The answer is: **Yes**

If the Social Security Administration has determined that you are disabled and that you can receive either Supplemental Security Income, often called SSI, or Social Security, often called SSDI and sometimes called RSDI or OASDI, then Medicaid will determine you have a disability.

The answer is: **Maybe**

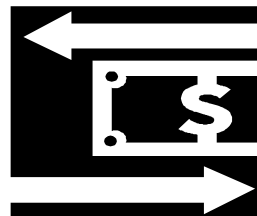
If you have a disability that makes you unable to work at a regular job, and this has gone on or will go on for 12 months or more, or if you have never been able to work at a regular job because of your disability.

Medicaid will ask: How Much Money Do You Get Each Month?

As part of deciding if you can get Medicaid as your health insurance, Medicaid counts up some of the money that you get each month.

You may get money in several different ways, for example:

- From a paycheck
- From SSI
- From Social Security
- From Workers' Comp
- From disability insurance



Medicaid will say that some of the money that you get

- Doesn't count
- Counts only part
- Counts completely



Medicaid counts:

- after a \$20 General Income Exclusion
- Social Security (called SSDI, RSDI or OASDI)
- Workers' compensation
- Monthly amounts you receive from a retirement fund
- Railroad retirement
- Veterans benefits
- Payments from trust accounts
- Public or private retirement income

Medicaid will count half of:

- Your total pay from employment after a \$65 Earned Income Exclusion.

Medicaid will NOT count:

- SSI, including 1619 (a) and (b)

If Medicaid totals your income and finds that you are above the state allowable limit, Medicaid coverage may begin after you “spend” some of the money “down” to the limit amount to make you eligible for Medicaid. This is called SpendDown.

If you are eligible for SpendDown then Medicaid will tell you how much money you have to spend each month. This is your SpendDown amount.

Usually, you have to spend or owe this money on medical services (things related to your health) like:

- Prescriptions
- Insurance premiums
- Co-payments
- (You may also be able to count money that you spend to pay a personal aide if that person's assistance is necessary for you to be employed)

There are four ways to meet your SpendDown:

- Show Medicaid a regular monthly expense that equals your SpendDown such as insurance premiums
- Pay your SpendDown amount directly to the County Department of Job and Family Services
- Show Medicaid that you have paid for, or have received medical services that will cost you an amount equal to your SpendDown (Do this if you can't afford to pay your SpendDown to the County Department of Job and Family Services and your medical expenses each month are different)
- Show Medicaid that you have medical bills from the past that haven't been paid (Medicaid can use the value to meet your SpendDown for a few months or more)

Medicaid will ask: What Do You Own? (belongings, savings or investments)

As part of deciding if you can get Medicaid as your health insurance, Medicaid counts up some of the “assets” that you have.

Assets are:

- Things that belong to you, and
- Are worth money

What part of the assets that you have counts in deciding if you can get Medicaid?

Medicaid counts:



- Bank accounts
- Principal amount of a retirement fund
- Trust funds
- Life insurance (if whole life or worth more than \$1,500)

Medicaid does NOT count

- The home you live in

Medicaid USUALLY does NOT count:

- Your car (exclude \$4500 of car value)

Sometimes Medicaid makes special rules about which assets it counts or does not count. For example:

Medicaid counts:

- A second car
- Property that you own that you do not live in like a vacation home

Medicaid does not count:

- Special needs trusts that have been made following strict rules.
- Principal in a retirement fund IF you get monthly payments from the retirement fund (Medicaid will count your monthly payments as part of the money you get each month)
- Term insurance or burial insurance

If you think that you will want or need Long Term Care within the next three years:

- in a facility – nursing facility, or Intermediate Care Facility of the Mentally Retarded, or
- under a waiver



It is important that you do not try to give your assets to someone else just to become eligible for Medicaid. Medicaid rules do not allow this except in very specific situations.

If your disability, income and assets are all meet the Medicaid standards, you will get services paid for by Medicaid.

How Do I Apply for Medicaid?

Contact your County Department of Job and Family Services and fill out an application.

When Should I Apply For Medicaid?

Apply now.

You can re-apply for Medicaid as many times as you want.

The Mission of the Ohio Department of Mental Retardation and Developmental Disabilities is continuous improvement of the quality of life for Ohio's citizens with developmental disabilities and their families.



Ted Strickland, Governor

John L. Martin, Director

Ohio Department of Mental Retardation and Developmental Disabilities

1810 Sullivant Avenue

Columbus, Ohio 43223

(614) 466-5214

www.mrdd.ohio.gov
