



# An Introduction to Indiana's Medicaid Waiver Program for Home and Community Based Services



People with disabilities are exactly that—people first—who want to live a full, active, engaged and inclusive life. Every individual and family has a vision of what constitutes a good life. Home and Community Based Services can be used as part of an overall plan to help achieve that vision.

Medicaid Waivers, sometimes called Home and Community Based Services, allow Medicaid to fund supports and services for children and adults with disabilities in their family homes or communities instead of institutions. Medicaid Waivers allow an individual to use the traditional Medicaid State Health Plan along with the additional services available through the Medicaid Waiver program.

## Developmental Disabilities Waivers

### Family Supports & Community Integration and Habilitation Waivers

Individuals applying for the Family Supports (FSW) and Community Integration and Habilitation (CIH) Waivers must have an intellectual or developmental disability, or a related condition, that was diagnosed before age 22, is expected to continue indefinitely and meets the level of care that would otherwise be provided in an Intermediate Care Facility for Individuals with Intellectual and Developmental Disabilities (ICF/IIDD).

In order to meet level of care, an individual must have substantial functional limitations in at least three of the following six categories:

- Mobility
- Learning
- Use and Understanding of Language
- Self-Direction
- Self-Care
- Capacity for Independent Living



The income and resources of an adult or child (under 18) receiving waiver services ARE considered in determining financial eligibility.

Parental income and resources for children under 18 are NOT considered unless they are seeking Medicaid coverage prior to having a waiver. Medicaid financial eligibility for individuals receiving waiver services is based on 300% of the Supplemental Security Income (SSI) maximum. As of January 2020, the SSI maximum income for a single individual is \$783 per month, making Medicaid Waiver financial eligibility \$2,349 per month.

In addition, for consideration for the CIH Waiver, the individual must also meet one of the following priority criteria:

- Death of the primary caregiver with no other caregiver available
- Living with primary caregiver age 80 or older with no younger caregiver available
- Aging out of a residential placement for children through the Department of Child Services or Indiana Department of Education
- Extraordinary health and safety risk
- Moving from an institutional setting, including a nursing facility or group home, when it is determined that the individual no longer needs/receives active treatment in the group home, or when the individual chooses to leave an institutional setting
- Evidence of abuse, neglect or exploitation



The Family Supports Waiver has a capped annual budget for services of \$17,300.

The annual budget available under the CIH Waiver is based upon factors such as the individual's level of need and living situation.

## FSW & CIH Medicaid Waiver Service Examples

- |   |                               |
|---|-------------------------------|
| Extended Employment Services                      | Behavior Management           |
| Participant Assistance and Care (FSW)             | Respite                       |
| Community Habilitation                            | Adult Day Services            |
| Residential Habilitation (CIH)                    | Transportation                |
| Case Management                                   | Family and Caregiver Training |
| Therapies, including Music and Recreation Therapy |                               |



## Where do you apply?

Obtain the number for your local Bureau of Developmental Disabilities Services (BDDS) office by calling 800-545-7763.

If you need assistance in completing the application, contact The Arc of Indiana at 317-977-2375 or 800-382-9100 and ask to speak to a Family Advocate.

# Skilled Nursing Care Waivers

## Aged and Disabled & TBI Waivers

The Aged and Disabled (A&D) Waiver provides services to Medicaid-eligible persons age 65 and older and persons of all ages who have a substantial disability who would otherwise be admitted to a nursing facility.

The Traumatic Brain Injury (TBI) Waiver provides services to individuals who have a diagnosis of traumatic brain injury who would otherwise be admitted to a nursing facility or, if diagnosed before age 22, an intermediate care facility for individuals with an intellectual or developmental disability.

In order to be eligible for the A&D or TBI Waiver (for those diagnosed at age 22 or older) an individual must have substantial functional limitations in at least one skilled care need or three of the Activities of Daily Living, such as needing assistance with eating, dressing, mobility, toileting, etc.

The income and resources of an adult or child (under 18) receiving waiver services ARE considered in determining financial eligibility. Parental income and resources for children under 18 are NOT considered.

Medicaid financial eligibility for individuals receiving the Aged and Disabled Waiver is based on 300% of the Supplemental Security Income (SSI) maximum. As of January 2020, the SSI maximum income is \$783 per month, making Medicaid Waiver financial eligibility \$2,349 per month. Individuals on the TBI Waiver can receive a maximum of 150% of SSI, or \$1174 per month.

### A & D Waiver Service Examples

- Adult Day Services
- Assisted Living
- Attendant Care
- Homemaker
- Home-delivered Meals
- Respite
- Specialized Medical Equipment & Supplies
- Transportation

### TBI Waiver Service Examples

- Adult Day Services
- Assisted Living
- Attendant Care
- Behavior Management
- Residential-Based Habilitation
- Respite
- Supported Employment
- Transportation

### Where do you apply?

Obtain the number for your local Area Agency on Aging by calling 800-986-3505.

If you need assistance in completing the application, contact The Arc of Indiana at 317-977-2375 or 800-382-9100 and ask to speak to a Family Advocate.



## How long will you have to wait for services?

There are waiting lists for the FSW and TBI Waiver. The length of time that you may have to wait is due in part to the availability of state and federal funds. However, you may want to apply even if you do not immediately need services. Applying can be an important part of the process in planning for the future of your loved one.

Individuals between the ages of 18 and 24 who have completed high school can request priority status to receive the FSW.

Adult and minor children of active duty service members and veterans can also request priority status to receive the FSW.

The state has created a Waiting List Web Portal to check your status on the Family Supports Waiver waiting list and keep your information updated. To access the Waiting List Web Portal visit: [www.in.gov/fssa/ddrs/4328.htm](http://www.in.gov/fssa/ddrs/4328.htm).

You should periodically check the portal to verify that your information is correct. Families and individuals are responsible for keeping information up to date and should contact their local BDDS office with any changes. If your date of application is not provided on your record, or if you do not have access to the Internet, contact your local BDDS office by calling 800-545-7763.

Always keep paperwork in a safe place, including a copy of your original application and application date. If you have questions or need assistance, contact The Arc of Indiana at 317-977-2375 or 800-382-9100 and ask to speak to a Family Advocate.

## What other supports are available to people with disabilities?

- Medicaid
- Supervised Group Living Homes
- Specialized Group Living Homes for people with extensive support needs or medical needs.
- Health Insurance/Medical Supports/Children's Special Health Care Services
- Caregiver Support
- First Steps
- Early Childhood Education/ Special Education
- Pre-Employment Transition Services
- Vocational Rehabilitation/ Department of Workforce Development
- Centers for Independent Living
- Supplemental Security Income (SSI)
- Social Security Disability Insurance (SSDI)
- SNAP Food Benefits
- Natural Supports and Community Programs



## Health Insurance/Medical Supports

Health Insurance Marketplace  
HealthCare.Gov  
800-318-2596

Medicaid  
in.gov/fssa/2408.htm  
800-457-8283

Healthy Indiana Plan  
in.gov/fssa/hip  
877-438-4479

Children's Special Health Care Services (CSHCS)  
in.gov/isdh/19613.htm  
800-475-1355

CHOICE / State funded home and community based supports  
in.gov/fssa/da/5492.htm  
888-673-0002

WIC  
in.gov/isdh/19691.htm  
800-522-0874

The Arc's Insurance Advocacy Resource Center (INARC) can provide information and guidance regarding health insurance. Contact us at 317-977-2375, 800-382-9100 or [thearc@arcind.org](mailto:thearc@arcind.org)



## State and Federal Agencies

Family and Social Services Administration (FSSA)  
in.gov/fssa

Division of Disability & Rehabilitative Services (DDRS)  
in.gov/fssa/ddrs  
800-545-7763

Bureau of Developmental Disabilities Services (BDDS)  
in.gov/fssa/ddrs/2639.htm  
800-545-7763

BDDS Statewide Waiver Ombudsman  
[matt.rodway@fssa.in.gov](mailto:matt.rodway@fssa.in.gov)  
800-622-4484

Vocational Rehabilitation Services (VRS)  
in.gov/fssa/ddrs/2636.htm  
800-545-7763

Division of Aging  
in.gov/fssa/2329.htm  
888-673-0002

Long Term Care Ombudsman  
in.gov/ombudsman/2347.htm  
800-622-4484

First Steps (Early Intervention 0-3)  
[firststeps.in.gov](http://firststeps.in.gov)  
800-441-STEP (800-441-7837)

Indiana State Department of Education  
Early Childhood and Special Education  
[doe.in.gov](http://doe.in.gov)  
317-232-6610

Indiana Disability Rights  
in.gov/idr  
800-622-4845

Social Security Administration  
[ssa.gov/disability](http://ssa.gov/disability)  
800-772-1213

## Advocacy Groups & Disability Organizations

The Arc of Indiana  
arcind.org  
800-382-9100

Self-Advocates of Indiana  
saind.org  
800-382-9100

About Special Kids  
aboutspeakkids.org  
800-964-4746

Aktion Clubs  
aktionclub.org  
locator.kiwanis.org/findaClub

Autism Society Indiana  
autismsocietyofindiana.org  
800-609-8449

Best Buddies  
bestbuddies.org/indiana  
317-436-8440

Down Syndrome Indiana  
dsindiana.org  
888-989-9255

Family Voices  
fvindiana.org  
317-944-8982

Governor's Council for People  
with Disabilities  
in.gov/gpcpd  
317-232-7770

Independent Living Centers  
in.gov/fssa/ddrs/4981.htm

Indiana Institute on  
Disability & Community  
iidc.indiana.edu  
812-855-6508

IN\*SOURCE  
insource.org  
800-332-4433

Special Olympics Indiana  
soindiana.org  
800-700-8585

United Cerebral Palsy Association  
of Greater Indiana  
ucpaindy.org  
317-871-4032

## Charting the LifeCourse – A Life Planning Tool

Medicaid Waivers, along with other programs and services, can provide supports to help an individual achieve a good life. Rather than trying to choose services and adjust an individual's life to conform to those services, individuals and families should consider what they want to achieve and seek services to help achieve those goals.

Charting the LifeCourse is a framework that can help. The program, developed by families for families, with the help of University of Missouri-Kansas City Institute for Human Development, Missouri's University Center for Excellence in Developmental Disabilities Education, Research, and Services (UCEDD), can help individuals and families of all abilities, ages and stages of life develop a vision for a good life, think about what they need to know and do, identify how to find or develop supports, and discover what it takes to live the lives they want to live.

Individuals and families may focus on their current situation

and stage of life but may also find it helpful to look ahead to think about life experiences that will help move them toward an inclusive, productive life in the future.

Charting the LifeCourse has materials tailored for the different stages of life – Prenatal & Infancy, Early Childhood, School Age, Transition to Adulthood, Adulthood, and Aging. These materials include age appropriate information, questions, and suggestions on skills to develop. These materials are also broken

down into different Life Domains, categories of life – Daily Life & Employment, Community Living, Safety & Security, Healthy Living, Social & Spirituality, and Advocacy & Engagement.

LifeCourse tools focus on helping individuals achieve their vision of a good life and avoiding a life they do not want.

To see the wide range of tools, videos, and information, visit [lifecoursetools.com](http://lifecoursetools.com).



# CHARTING the LifeCourse



## Exploring Life Possibilities

There are many options for living, working, and participating in the community. What might have been great 30 years ago, may not work for today's vision of a quality life in the community. This tool helps individuals and families look at a variety of life options in each of

 <p>Daily Life &amp; Employment</p>	 <p>Community Living</p>	 <p>Social &amp; Spirituality</p>	 <p>Healthy Living</p>
--	---	--	---

### Innovative Life Options

New ideas; things that someone has tried, and you replicate or adapt for your own needs; things that haven't been thought of yet or tried.

<ul style="list-style-type: none"> <li>• Micro-enterprises</li> <li>• Careers</li> <li>• Competitive employment</li> <li>• College or tech school</li> <li>• Supported employment</li> <li>• Work crews or enclaves</li> <li>• Job coaches</li> <li>• Volunteering</li> <li>• Special college programs</li> </ul>	<ul style="list-style-type: none"> <li>• Co-op</li> <li>• Adapted living space</li> <li>• Environmental technology</li> <li>• Shared living</li> <li>• Public transportation</li> <li>• Independent Supported Living (ISL)</li> <li>• Home of Your Own (program)</li> <li>• Independent Living Center</li> </ul>	<ul style="list-style-type: none"> <li>• Friendships</li> <li>• Dating/relationships</li> <li>• Parks and Recreation</li> <li>• Inclusive faith community</li> <li>• Service/social club/groups</li> <li>• Special Olympics</li> <li>• Special passes</li> <li>• Social skills classes</li> </ul>	<ul style="list-style-type: none"> <li>• Gym membership</li> <li>• Community Health Centers</li> <li>• Health fairs</li> <li>• Family practice providers</li> <li>• In-home or community based therapies</li> <li>• Family member or school staff implement therapy</li> <li>• Special Olympics</li> </ul>
---	--	---	--







### Traditional Life Options

<ul style="list-style-type: none"> <li>• Sheltered workshops</li> <li>• Day habilitation</li> </ul>	<ul style="list-style-type: none"> <li>• Institutions</li> <li>• Intermediate Care Facility (ICF)</li> <li>• Group Homes</li> </ul>	<ul style="list-style-type: none"> <li>• Separate or special church service</li> <li>• Special group outings &amp; activities</li> </ul>	<ul style="list-style-type: none"> <li>• Center-based therapies (PT, OT, Speech, etc)</li> <li>• Special or institutional medical care</li> </ul>
---	---	--	---





the life domains, some of which are traditional or historic and no longer preferred by many, some that are known and tried, but not necessarily the norm, and others that are new or unfamiliar to individuals, families and professionals.

 <p><b>Safety &amp; Security</b></p>	 <p><b>Citizenship &amp; Advocacy</b></p>	 <p><b>Supports for Family Unit</b></p>	 <p><b>Supports &amp; Services</b></p>
---	--	--	---

New ideas; things that someone has tried, and you replicate or adapt for your own needs; things that haven't been thought of yet or tried.

**Innovative Life Options**

<ul style="list-style-type: none"> <li>• Limited/joint bank account, automatic bill pay, personal contract, agency agreement</li> <li>• Personal safety devices</li> <li>• Limited guardianship</li> <li>• Remote monitoring</li> <li>• Special Needs Trust</li> <li>• Power of Attorney</li> </ul>	<ul style="list-style-type: none"> <li>• Voting</li> <li>• Neighborhood group or organization</li> <li>• Self-Advocacy</li> <li>• Visiting your legislator</li> <li>• People First/SABE</li> <li>• Disability Rights Day at the Capitol</li> <li>• Project STIR</li> </ul>	<ul style="list-style-type: none"> <li>• Social Media</li> <li>• Technology</li> <li>• Blogs</li> <li>• Family &amp; Friends</li> <li>• Peer Support/P2P</li> <li>• Face-to-face local support groups</li> <li>• Online Support Groups</li> <li>• Sib-shops</li> </ul>	<ul style="list-style-type: none"> <li>• Exchange networks</li> <li>• Time banks</li> <li>• Human service co-ops</li> <li>• General education</li> <li>• Self-Directed Supports</li> <li>• \$\$ follows the person</li> <li>• Technology/ remote monitoring</li> </ul>
---	--	--	--



<ul style="list-style-type: none"> <li>• Full guardianship</li> <li>• 24 hour supervision</li> </ul>	<ul style="list-style-type: none"> <li>• Paid advocate or having someone else advocate on your behalf</li> </ul>	<ul style="list-style-type: none"> <li>• Institution or center based support group</li> <li>• Intensive all-day parent training</li> <li>• Disability specific groups</li> </ul>	<ul style="list-style-type: none"> <li>• Systems supports</li> <li>• Provider and agency staff</li> </ul>
--	--	--	---

**Traditional Life Options**

# Community Connections

In addition to applying for government funded services, including applying for Medicaid Waivers, it is also important to explore what is available in your community that may provide help and supports – what some call “natural supports” and are often now called “community connections.”

## What are natural supports or community connections?

Community connections are the relationships that occur in everyday life. Natural supports usually involve family members, friends, co-workers, neighbors and acquaintances. Individuals with intellectual and developmental disabilities often need help in developing these connections, but once they do, these “natural systems of support” become an important part of their life in the community.

For example, being involved in a YMCA swimming program, community center arts class, or worship services are great ways to become more connected to the community and may lead to friendships and connections that last far beyond the actual event. Overtime, these connections can help an individual build a strong community network and support system.

Charting the LifeCourse also has tools to help focus on those community connections and other supports that may help individuals achieve their vision of a good life.

## Some ways to build community connections include:

- **Participate** in community activities and projects—Help out on a “Clean City Day” collecting recyclables. Join in “A Day of Caring” where groups help out in projects throughout the town or city.
- **Join groups and clubs**—Check out groups for people with disabilities such as Special Olympics and Best Buddies, as well as groups and clubs open to people of all abilities in your community. If you like to knit or crochet, join a club that makes baby blankets for newborns. If you are in school, get involved in extracurricular clubs and youth groups like Boy Scouts or Girl Scouts. Sign up for summer camps.
- **Socialize** with friends, family and neighbors.
- **Explore work opportunities**—Think about what you like to do. Visit work sites where people do things that interest you. Find out if you can work as an intern or volunteer to see if you like that kind of work. If you are between 14 and 24, contact your school's Pre-Employment Transition Services provider or Vocational Rehabilitation Services.
- **Take a class**—If you like baking, take a cake decorating class. If you like dancing, take a hip-hop or Zumba class at your local YMCA or parks department.
- **Attend** church and faith based activities outside of traditional worship services.
- **Volunteer**—Love animals? Volunteer at the Humane Society. Like to help others? Volunteer at a food pantry. Like sports? Volunteer at a Boys & Girls Club.

## Get Started!

Self-Advocates of  
Indiana  
[saind.org](http://saind.org)

Special Olympics Indiana  
[soindiana.org](http://soindiana.org)

Best Buddies  
[bestbuddies.org/indiana](http://bestbuddies.org/indiana)

AKtion Clubs  
[aktionclub.org](http://aktionclub.org)

Local Support Groups

School Clubs

Extracurricular Activities

Summer Camps

Innovative  
College Programs  
[thinkcollegeindiana.org](http://thinkcollegeindiana.org)

Faith-based  
Organizations

Community Centers

Parks and Recreation  
Programs

YMCA

Boys and Girls Clubs

Volunteer Organizations

Humane Society, Food  
Pantries, Community  
Organizations, etc.

Libraries

Museums

4H Clubs

Elks, Lions, Rotary,  
Kiwanis



## How can you help others strengthen their community connections?

- Listen carefully and help individuals discover and express their interests and talents.
- Learn more about activities individuals are already involved in and explore ways connections can be strengthened.
- Make a list of community resources that fit the individual's interests.
- Help individuals explore their communities to find activities and resources that fit their interests.
- Encourage and help individuals attend social or community activities.
- Ask others for ideas and help.





## Achieve with us.

The Arc of Indiana, established in 1956 by parents of children with intellectual and developmental disabilities, is committed to all people with I/DD realizing their goals of learning, living, working and fully participating in the community. We are affiliated with The Arc of the United States and are proud to work with our local chapters and organizational members. We welcome you to be a member of The Arc.

## Our Programs and Services

### Public Policy Advocacy

Through volunteers and staff, The Arc has a full-time presence at the Indiana Statehouse, and as an affiliate of The Arc of the United States, in the halls of Congress.

### The Arc Master Trust

[thearctrust.org](http://thearctrust.org)

The Arc Master Trust, Indiana's leading special needs trust, offers families and people of all disabilities an experienced, professional option for special needs trust administration at an affordable price, allowing resources to be saved and easily used for qualified disability and personal expenses.

### The Arc Advocacy Network

The Arc Advocacy Network provides information, referral and advocacy to assist and guide individuals with intellectual and developmental disabilities and their families with a wide range of issues, including:

- Applying for and navigating government programs
- Developing relationships within the community and using existing resources and supports
- Using the LifeCourse Framework to identify a vision of a good life and identify strengths, resources, and supports to achieve that vision
- Learning about guardianship and alternatives to guardianship, including supported decision-making
- Assisting families in navigating their healthcare coverage, increasing knowledge of basic healthcare coverage issues, and finding resources to cover additional healthcare costs
- Providing information and resources to individuals interested in transitioning from nursing facilities and group homes to a home in the community
- Becoming a Self-Advocate and connecting to Self-Advocates of Indiana

The Arc Advocacy Network is available for presentations and to exhibit at local events.

### Erskine Green Training Institute

[egti.org](http://egti.org)

Erskine Green Training Institute offers post-secondary training to people of all disabilities in hospitality, food service, healthcare, and inventory distribution. Students live at the Courtyard Muncie at Horizon Convention Center, attend class, master key job skills, and gain valuable work experience through internships. In addition, the curriculum addresses critical soft skills like appropriate workplace etiquette, teamwork, and taking direction. EGTI is putting people with disabilities to work in communities throughout Indiana.

Information provided thanks to funding and collaboration from Indiana's Division of Disability and Rehabilitative Services.


Charting the LifeCourse(tm) and LifeCourseTools.com is a project of the University of Missouri-Kansas City Institute for Human Development, Missouri's University Center for Excellence in Developmental Disabilities Education, Research and Services (UCEDD). Information and graphics were used with their permission and can be found at [lifecoursetools.com](http://lifecoursetools.com).

## We're Here to Help

- Call: 800-382-9100 or 317-977-2375
- Email: [thearc@arcind.org](mailto:thearc@arcind.org)
- Visit: [arcind.org](http://arcind.org)

Sign Up for E-Newsletters & Action Alerts:  
[arcind.org/get-involved/sign-up](http://arcind.org/get-involved/sign-up)

Listen to Our Podcast:  
[arcind.org/podcasts](http://arcind.org/podcasts)

 The Arc of Indiana

  @TheArcIN