



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



# Medicaid Waivers/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
- Understanding and Use of Language
- Self-Care
- Capacity for Independent Living
- Learning
- Self-Direction



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 2025, the SSI maximum income for a single individual is \$967 per month, making Medicaid Waiver financial eligibility \$2,901 per month.

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

In addition, for consideration for the CIH Waiver, the individual must also meet one of the following emergency 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
- Substantiated cases of abuse, neglect or exploitation

As of November 2023, the Family Supports Waiver has a capped annual budget for services of \$26,482.

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



## FSW & CIH Medicaid Waiver Service Examples

Extended Employment Services

Participant Assistance and Care (FSW)

Day Habilitation

Residential Habilitation (CIH)

Case Management

Therapies, including Music and Recreation Therapy

Behavior Management

Respite

Adult Day Services

Transportation

Family and Caregiver Training



## Where do you apply?

The Bureau of Disabilities Services (BDS) has created an online application portal called the BDS Gateway. This allows individuals to apply for services at a time that is convenient for them. Individuals can apply for BDS services at <https://bddsgateway.fssa.in.gov>.

If you don't have access to the internet, call your local BDS office at 800-545-7763

If you have questions, contact The Arc of Indiana at 317-977-2375 or 800-382-9100 and ask to speak to a family advocate.



# Skilled Nursing Waivers

## Health & Wellness, PathWays for Aging, & TBI Waivers

Skilled Nursing Waivers provide home and community based services to Medicaid eligible individuals who have a substantial physical or medical disability and would otherwise qualify for care in a Medicaid funded skilled nursing facility or nursing home. To be eligible for these waivers 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.

What was previously called the Aged and Disabled Waiver has been split into two new waivers. The Health & Wellness (H&W) Waiver provides services to individuals aged 59 and younger. The PathWays for Aging Waiver provides services to individuals aged 60 and older. Managed Care Entities (MCEs) coordinate and approve medical care and waiver services for individuals on the PathWays Waiver. The Traumatic Brain Injury (TBI) Waiver provides services to individuals of any age who have a diagnosis of traumatic brain injury.

Medicaid financial eligibility is based on 300% of the Supplemental Security Income (SSI) maximum. As of January 2025, the SSI maximum income will be \$967 per month, making Medicaid Waiver financial eligibility \$2,901 per month.

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. Spousal income is considered for married couples.

Priority status for the H&W and PathWays for Aging Waivers can be requested by:

- Individuals transitioning from an institutional setting, such as a skilled nursing facility or nursing home, to the waiver
- Individuals who are discharging from an in-patient hospital setting
- Individuals who are transitioning off 100% state funded budget (such as CHOICE, DCS residential setting, or DOE residential placement) to the waiver

### H&W/PathWays Waiver Service Examples

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

### TBI Waiver Service Examples

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

### Where do you apply?

Call Maximus, Indiana's Level of Care Assessment Representative, at 833-597-2777 to schedule a level of care assessment.

If you have questions, contact The Arc of Indiana at 317-977-2375 or 800-382-9100 and ask to speak with a family advocate.



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

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. Because it is considered an emergency waiver, there is no waiting list for the CIH Waiver.

Priority status to receive the FSW can be requested by:

- Individuals aged 18 to 24 who have completed high school
- Adult and minor children of active duty service members and veterans
- Individuals who no longer meet level of care on the H&W Waiver but do meet level of care on the FSW

You can check your status on the waiting list and keep your information updated through the state's waiting list web portal at:

<https://in.gov/fssa/ddrs/information-for-individuals-and-families/bdds-waitlist-portal>

Periodically check the portal to verify that your information is correct. Families and individuals are responsible for keeping information up to date and should update information in the portal and/or contact their local BDS 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 BDS 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.
- Community and Home Options to Institutional Care for the Elderly and Disabled (CHOICE)
- Health Insurance, including coverage through the Health Insurance Marketplace
- Children's Special Health Care Services
- 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

<https://HealthCare.Gov>

800-318-2596

Medicaid

<https://in.gov/medicaid>

800-457-8283

Healthy Indiana Plan

<https://in.gov/fssa/hip>

877-438-4479

Children's Special Health Care Services

<https://in.gov/health/cshcs>

800-475-1355

CHOICE

<https://in.gov/fssa/da/community-and-home-options-to-institutional-care-for-the-elderly-and-disabled>

888-673-0002

The Arc Advocacy Network's team of family advocates can provide information and guidance regarding private and public health insurance programs.

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)

<https://in.gov/fssa>

Division of Disability & Rehabilitative Services (DDRS)

<https://in.gov/fssa/ddrs>

800-545-7763

Bureau of Disabilities Services (BDS)

<https://www.in.gov/fssa/ddrs/developmental-disability-services/>

800-545-7763

Statewide Waiver Ombudsman

*for FSW and CIH Waivers*

<https://in.gov/fssa/ddrs/statewide-waiver-ombudsman>

800-622-4484

Vocational Rehabilitation Services (VRS)

<https://in.gov/fssa/ddrs/rehabilitation-employment/vocational-rehabilitation-employment>

800-545-7763

Division of Family Resources  
(Medicaid, SNAP, and TANF)

<https://in.gov/fssa/dfr>

800-457-8283

Long Term Care Ombudsman

*for H&W and TBI Waivers and Long Term Care Facilities, including group homes*

<https://in.gov/ombudsman/long-term-care-ombudsman/>

800-622-4484

First Steps (Birth-3)

<https://www.in.gov/fssa/firststeps/>

800-441-7837

WIC

<https://in.gov/health/wic>

800-522-0874

Indiana State Department of Education

Early Childhood and Special Education

<https://www.in.gov/doe/>

317-232-6610

Indiana Disability Rights

<https://in.gov/idr>

800-622-4845

Social Security Administration

<https://ssa.gov/disability>

800-772-1213



## Advocacy Groups & Disability Organizations

The Arc of Indiana  
<https://arcind.org>  
800-382-9100

Best Buddies  
<https://bestbuddies.org/indiana>  
317-436-8440

Independent Living Centers  
<https://insilc.org/centers-for-independent-living>

Self-Advocates of Indiana  
<https://saind.org>  
800-382-9100

Down Syndrome Indiana  
<https://dsindiana.org>  
888-989-9255

IN\*SOURCE  
<https://insource.org>  
800-332-4433

Autism Society Indiana  
<https://autismsocietyofindiana.org>  
800-609-8449

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

Special Olympics Indiana  
<https://soindiana.org>  
800-700-8585

Indiana Family to Family  
844-323-4636  
<https://inf2f.org>

## 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. Charting the LifeCourse is a framework that can help individuals and families consider what they want to achieve and seek supports to help achieve those goals.

Individuals and families may focus on their current situation and stage of life, as well as look ahead to think about life experiences that will help them move toward the life they envision.

Charting the LifeCourse has materials tailored for different stages of life, including:

- Prenatal & Infancy
- Early Childhood
- School Age
- Transition to Adulthood
- Adulthood
- Aging

These materials are also broken down into different Life Domains, including:





- Daily Life & Employment
- Community Living
- Safety & Security
- Healthy Living
- Social & Spirituality
- Advocacy & Engagement

To see the wide range of free tools, videos, and information, visit <https://lifecoursetools.com>.

Charting the LifeCourse™ and LifeCoursetools.com are projects 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.



**There are many possibilities for people to create the life that reflects their own interests, strengths and preferences.** This tool gives examples of different options and supports for a person with a disability. The top row is organized by Life Domains, the middle row highlights current and New Possibilities happening around the country and the

Innovative Life Options				
	Daily Life & Employment	Community Living	Healthy Living	Safety & Security
	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.			
Traditional Life Options	<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>• Job coaches</li> <li>• Volunteering</li> <li>• Inclusive college programs</li> <li>• Online classes or training</li> </ul>	<ul style="list-style-type: none"> <li>• Co-ops</li> <li>• Adapted living space</li> <li>• Environmental technology</li> <li>• Shared living/ host family</li> <li>• Companion living</li> <li>• Public transportation</li> <li>• Home ownership</li> <li>• Independent Living Center</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 implements therapy</li> <li>• Tele-Medicine</li> <li>• Personal fitness devices or apps</li> </ul>	<ul style="list-style-type: none"> <li>• Supported decision making</li> <li>• Limited/joint bank account, automatic bill pay, personal contract, agency agreement</li> <li>• Personal safety devices</li> <li>• Remote monitoring</li> <li>• Special Needs Trust</li> <li>• Abuse/neglect hotlines</li> </ul>
	<ul style="list-style-type: none"> <li>• Sheltered workshops</li> <li>• Day habilitation</li> <li>• Work Crews or Enclaves</li> </ul>	<ul style="list-style-type: none"> <li>• Institutions</li> <li>• Intermediate Care Facility (ICF)</li> <li>• Group Homes</li> <li>• Independent Supported Living (ISL)</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>	<ul style="list-style-type: none"> <li>• Full or limited-guardianship</li> <li>• 24 hour Paid staff and supervision</li> </ul>







bottom row lists Traditional Possibilities that have existed for many years or might not be offered anymore.

**This resource is designed to help you learn about existing possibilities or create new ones as you navigate and plan your good life.**

Social & Spirituality		Advocacy & Engagement		Supports to Families		Integrated Supports

**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>• 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>• Line passes</li> <li>• Social groups</li> <li>• Video chat or calls</li> </ul>	<ul style="list-style-type: none"> <li>• Voting</li> <li>• Neighborhood group or organization</li> <li>• Self-Determination</li> <li>• Visiting your legislator</li> <li>• Self-Advocacy groups</li> <li>• Advocacy training</li> <li>• Legislative advocacy events</li> </ul>	<ul style="list-style-type: none"> <li>• Social Media</li> <li>• Technology</li> <li>• Blogs</li> <li>• Family &amp; Friends</li> <li>• Parent-to-parent/Peer Support</li> <li>• Online Support Groups</li> <li>• Sib-shops</li> <li>• Sibling networks</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/doorbell or home security camera</li> <li>• Able accounts</li> </ul>
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<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>• 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 only</li> <li>• Provider and agency staff</li> </ul>
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**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. Over time, 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:

- **Join groups and clubs**—Check out groups for people with disabilities such as self-advocate groups, 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, join a knitting club. If you are in school, get involved in extracurricular clubs and youth groups like Boy Scouts or Girl Scouts. Sign up for summer camps.
- **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 Y 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.
- **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. Contact Vocational Rehabilitation Services, and if you are between 14 and 24, contact your school’s Pre-Employment Transition Services provider. Both Pre-Ets and/or Voc Rehab can help you explore resources and options.

## Get Started!

Self-Advocates of  
Indiana

<https://saind.org>

Best Buddies

[https://bestbuddies.org/  
indiana](https://bestbuddies.org/indiana)

AKtion Clubs

<https://aktionclub.org>

Local Support Groups

School Clubs

Extracurricular Activities

Summer Camps

Faith-based  
Organizations

Community Centers

Parks and Recreation  
Programs

YMCA

Boys and Girls Clubs

Girls Inc.

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 (IDD), is committed to all people with IDD realizing their goals of living, learning, 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. 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

<https://thearctrust.org>

The Arc of Indiana Master Trust offers families, people of all disabilities, people with mental illness, and people 65+ 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 without



### Erskine Green Training Institute

<https://www.erskinegreeninstitute.org/>

Erskine Green Training Institute (EGTI), founded by The Arc of Indiana, is the nation's first postsecondary vocational training program of its kind. Since its opening in 2016, EGTI's residential program in Muncie has offered training in hospitality, food service, healthcare, and inventory distribution. EGTI's new Indy commuter program provides training opportunities at Riley Hospital for Children and Allison Transmission. Beyond job training and employment, EGTI graduates gain newfound confidence that fosters independence, strong relationships, and lifelong fulfillment.

### 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
- Learning about guardianship and alternatives to guardianship, including supported decision-making
- Assisting families in navigating private and public healthcare coverage
- Providing information and resources regarding 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.

## We're Here to Help

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

Connect With Us

