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CASH &  
COUNSELING

*Lessons from the Implementation of  
Cash & Counseling:*

*Arkansas, Florida, and New Jersey*

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# Outreach and Enrollment

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## □ Role of traditional agencies

- Their cooperation is needed
- Assigning them responsibility for outreach and enrollment can create problems

## □ Allowing all interested to enroll

- Proved workable
- May lead to larger percent dropping out

# Representatives

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- ❑ **Representatives assist the consumer with the allowance**
- ❑ **Naming representatives**
  - Most representatives are related to the consumer
  - Required for children; many adult consumers will name them
- ❑ **Shared decision making typical**
- ❑ **Almost all representatives served the consumer well**

# Counseling and the Spending Plan

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## ❑ Initial spending plan

- Development can be time-consuming. Streamline if possible.
- Consumers needing help are not inappropriate for program.
- Establish standards for time to complete. Monitor elapsed time to allowance.

## ❑ Plans must be revised as consumer needs and plans change

# Use of the Allowance and Workers

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- ❑ **Consumers without a relative or acquaintance to hire often have difficulty hiring a worker**
  - Methods to assist them include training and worker registries
- ❑ **Consumers take advantage of the flexibility of the allowance**
  - Purchase the service that is needed rather than the covered service

# Fiscal Services

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- ❑ Nearly all consumers want payroll and check writing services
- ❑ Procedures needed for minimizing overpayment and recouping if necessary
- ❑ Need clear delineation of counselor and fiscal agent duties
- ❑ Standards for operation of fiscal agent and audits of their performance are important
- ❑ Consumers need financial statements to monitor their accounts

# Exploitation of Consumer

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- ❑ Consumer exploitation was *extremely* rare
- ❑ Periodic visits and telephone calls prevent exploitation as consumers' situations change



# Preventing Abuse of the Allowance

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- ❑ Abuse of the allowance almost non-existent
- ❑ Critical to preventing abuse of the allowance are:
  1. Review of initial and revised spending plans to ensure only permissible goods and services are included
  2. Review time sheets and check requests before payment to ensure consistency with the spending plan
- ❑ Given these 2 reviews, reviews of receipts not critical for prevention of abuse of funds held by fiscal agent

# Structure and Procedures

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- ❑ **Having traditional agencies provide counseling can create problems**
  - Traditional systems that offer a choice of counselors can be responsive to consumer demand
  - Support among traditional staff can improve if they observe the value of an allowance program
- ❑ **Full-time counselors most efficient**
- ❑ **Workable to have sufficient caseload to occupy a substantial portion of counselor's time**

# Structure and Procedures

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- **Giving counselors authority to approve goods and services on a pre-approved list:**
  - Reduces expense of review of spending plans
  - State audit to ensure counselors follow approval procedures
  
- **Counseling tasks have many fiscal elements**
  - An efficient approach is to combine counseling and fiscal services in the same organization and
  - Make counselors responsible for some fiscal tasks

# Program Costs

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- **Control assessment and re-assessment process**
  - Standardized (re)-assessment tools and procedures
  - Avoid assigning responsibility for assessment and care planning to an advocate for the consumer
  - Monitor care plan hours
- **Cashing out care plans at a discount may be necessary to constrain costs**
- **Overall costs could increase if the availability of an allowance increases access**
  - If no desire to increase access, limit enrollment to current clients
- **Monitor costs for Cash & Counseling and agency program**