

## **Frequently Asked Questions About PROGRAM/WAIVER NAME**

### **Q: What is [PROGRAM/WAIVER NAME]?**

**A:** [PROGRAM/WAIVER NAME] is self-directed personal care that works. For seniors and people with disabilities who want to remain independent in their homes and communities, [PROGRAM/WAIVER NAME] provides help with daily tasks such as bathing, dressing, housecleaning, and cooking. It allows participants to use a flexible budget to hire their own personal care aides, as well as purchase items or make home modifications that help them live independently. But it means much more: choice, flexibility, independence, control, and the chance to be in charge, to decide for themselves what they need and when they need it.

### **Q: Has the [PROGRAM/WAIVER NAME] model been tested?**

**A:** Yes. [PROGRAM/WAIVER NAME] is part of the national Cash & Counseling program that was tested in three states (Arkansas, Florida, and New Jersey), and proven highly successful in:

- Increasing access to paid personal care
- Increasing satisfaction with services
- Increasing overall quality of life
- Meeting more of participants' day-to-day needs
- Decreasing stress on families and informal caregivers

Based on the encouraging results of the demonstration, Cash & Counseling programs were implemented in 12 additional states.

### **Q: How is this going to affect the providers and home care workers in my state?**

**A:** [PROGRAM/WAIVER NAME] isn't intended to replace agency services. It provides an alternative to those who want one. [PROGRAM/WAIVER NAME] is not for everyone, and states realize that fact, offering [PROGRAM/WAIVER NAME] as choice for people who have been less than satisfied with traditional agency services. In the three demonstration states, between 5 and 15 percent of eligible Medicaid beneficiaries enrolled in Cash & Counseling programs. The participant always has the freedom to return to agency services if he or she desires. Many participants choose to continue some agency services even after choosing the consumer-directed option.

**Q: Won't [PROGRAM/WAIVER NAME] programs cause providers and home care agencies to lose business?**

**A:** Cash & Counseling demonstration programs found that home care agencies were frequently unable to supply all of their clients' authorized services. This program can help alleviate the pressure on the home care workforce and allow home care agencies to make the best use of their resources. The reality is that many agencies find themselves overburdened and understaffed, and unable to meet the needs and demands of some people. This may become a growing concern, as the number of Americans 65 and older receiving paid home care is expected to double to 5.3 million by 2040, according to a 2007 Urban Institute study. [PROGRAM/WAIVER NAME] offers a way to test out an alternative that may just work out better for the participant and his or her family.

**Q: Doesn't [PROGRAM/WAIVER NAME] undermine the pay and security of home care workers?**

**A:** In the three-state demonstration, non-agency workers were paid more on average than traditional agency workers in Florida and New Jersey, but the additional amount was less than \$1.00 on average. In Arkansas, non-agency workers were paid less on average than the agency workers. Additionally, the overwhelming majority of participants in all three states chose to hire a family member or friend; they weren't "hiring workers away" from agencies, nor were they "taking business away" from agencies.

**Q: Why would a provider want to work with [PROGRAM/WAIVER NAME]? What is in it for them?**

**A:** [PROGRAM/WAIVER NAME] offers the opportunity to create partnerships with traditional agencies, partnerships that can give new options to people who aren't satisfied with their care and who may want to have more flexibility in their options. Some agencies have indicated that people who want to manage their own care are often the ones who pose the greatest challenge for agencies to serve adequately. Allowing these people to direct their own care will help agencies better focus on the clients they are best suited to help.

It is also an opportunity to work together to examine whether a new model for providing personal care services can help to alleviate the burden our long-term care system faces in trying to care for an aging population in an environment of increasing costs.

**Q: Won't this program put consumers at risk by letting them choose untrained people to care for them?**

**A:** Training is available in many states for family members and friends hired as workers by the consumer. In the three-state demonstration, 50 to 70 percent of paid, non-agency workers hired by Cash & Counseling received some type of formal training to help them better care for their loved one.

**Q: What kind of support does the program provide for consumers?**

**A:** Participants in [PROGRAM/WAIVER NAME] have a full range of support staff to help them. Support brokers assist the participants with developing budgets, choosing and overseeing workers, helping with paperwork, and serving as personal advocates. There are also fiscal management services to help with payroll and taxes, provider agreements, and other financial tasks related to hiring workers. In addition, in some states, a consumer may be able to designate a person, usually a family member or friend, to take on this responsibility and make the decisions in close partnership with the participant and counselors.