

Community First Choice Understanding Individual Budgets

PCA Workforce Council
2017 Employer Forum
The Metropolitan Learning Center
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Dawn Lambert
Community Options Strategy Group
Division of Health Services
Department of Social Services
State of Connecticut



Topics Covered

- What is an individual budget?
- What is the budgeting process?
- What are the limitations?
- What happens to the budget at reassessment?

Individual Budgets

“It lets the **individuals themselves decide** how to best use the Medicaid dollars they are already entitled to.”—
Tommy G. Thompson, HHS
Secretary during the *Cash & Counseling* demonstration phase.

Individual Budget Sections

- **Section 1** – assistance with hands-on care/cueing/supervision
- **Section 2** – assistance with managing the budget or with the hiring/managing process
- **Section 3** – back-up
- **Section 4** - assistance with increasing independence in health-related tasks and/or daily living tasks

CFC Budget - Section 1

- Provides funding for assistance with hands-on care/cueing/supervision
- Covers assistance needed for bathing, dressing, transferring, toileting, medicine management, errands, medical appointments, household chores, etc.
- Examples of services include PCAs, Workers Comp. and / or Meals on Wheels (MOW)

PCA Rates

- It is important to understand that there is a difference between wages and rates.
- **Wage** is the amount paid to employees.
- **Rates** include the wage for the employee plus the required employer taxes.
- **Employers must budget the rate.**

Understanding the Rate

The PCA Rate is what the cost is the employer. What the PCA is paid and what they 'take home' is less.

The Fiscal Intermediary provides training on this.

	Example (figures are not accurate – only examples)
HUSKY Health (CT Medicaid) provides a service rate	\$3.25 / quarter hour ($\$3.25 \times 4 = \13.00 / hour)
There are employer taxes and insurances that are the employer's responsibility. The FI manages these for the employer.	Social Security \$0.75 + Unemployment Insurance \$0.05 = \$0.80 $\$13.00 - \$0.80 = \$12.20$ Max Wage payable to PCA
Employer (Individual) decides how much of the Max available wage to pay PCA	\$11.90 / hour
Before Pay checks are issued – FI must withhold and pay the certain taxes and fees for the employer.	$\$11.90/\text{hour} \times 20 \text{ hours worked in pay period} = \238.00 Gross pay. Less: \$14.00 Social Security* \$2.00 Federal Income Tax* \$0.60 State Income Tax* <u>\$2.00</u> Union Dues* \$18.60 Total deductions / withholding $\$238.00 - \$18.60 = \$219.40$ actually amount of pay check:. * These are detailed on the employees pay stub.

Worker's Compensation (WC)

- Employers are not required to provide WC, but may choose to do so
- **HOWEVER:**
 - If any PCA works more than 25.75 hours per week, the Employer **MUST** provide WC

Budget – Section 1

Costs of all services in this section are applied to your maximum budget.

Required service: PCA Optional services: Home Delivered Meals and Worker's Compensation.

Available Services for Hands-on Care / Cueing / Supervision	Medicaid unit cost of Service per hour or unit	# of units per week	# of units per month (units per week X 4.43)	Monthly Cost of Service
Daily PCA	16.96		0	\$ -
Live-in PCA (24 hr coverage)	200.3		0	\$ -
Overnight PCA (12 hour coverage)	144.97		0	\$ -
Home Delivered Meals	4.84 single meal			\$ -
Home Delivered Meals	8.85 double meal		0	\$ -

If any of your staff work greater than 25.75 hours per week, Workers Compensation Insurance is REQUIRED.

This will reduce your dollars available for PCAs but allow you to have full-time staff.

Workers compensation	415 per month			
Section 1 TOTAL COST			\$	-

CFC Budget – Section 2

- Services to assist with managing the individual budget, service planning, and hiring, managing, and scheduling PCAs
 - Support and Planning Coach
 - Training to self-direct

Budget – Section 2

Section 2: CFC Services to assist you with managing your individual budget, service planning, and hiring, managing, and scheduling PCAs.					
Costs of all services in this section are applied to your maximum monthly budget. All Services are optional : Support and Planning Coach, and in-person or web-based trainings.					
IF you are not interested in services in this section initial here: _____					
Available Services	Rate	# of units per month	Service Start date	Service End date	Monthly Cost of Service
Support and Planning Coach	Individual – rates vary, check rate sheet, then Insert rate: _____				
	Agency: - 42.88 per hour				
Training to self-direct	Rates vary, you can set aside dollars for future use				
Section 2 TOTAL COST					
Name of the Support and Planning Coach: _____					
List any trainings you may be interested in: _____					

CFC Budget – Section 3

- Services to support back-up services
 - Costs of all services in this section are applied to the maximum monthly budget.
 - Optional services: PCA, Assistive Technology (motion monitors and so on), Personal Emergency Response System, and hardware, software, and other devices that aid in emergency response.

Budget – Section 3

Section 3 CFC services to support backup systems		
Costs of all services in this section are applied to your maximum monthly budget. Optional services: PCA, Assistive Technology (motion monitors and so on), Personal Emergency Response System, and hardware, software, and other devices that aid in emergency response.		
IF you are not interested in services offered in this section initial here: _____		
If you are choosing not to use formal/paid supports, you must list your Emergency Backup Plan when PCAs call out. This could include family, friends, or neighbors providing unpaid support: Please describe you're your Emergency Backup Plan: _____ _____		
Formal Backup System and Support	Rate	Monthly Cost of Service
PERS (Personal Emergency Response)	61.86	
PCA (you can reserve dollars for emergency coverage)	16.96	
Other Emergency Backup System		
Section 3 TOTAL COST		

CFC Budget – Section 4

- CFC services to assist with increasing independence in health-related tasks and/or daily living tasks noted under Section 1
 - List Health Goals
 - Available Services
 - Nurse Coach
 - Physical Therapy Coach
 - Occupational Therapy Coach
 - Assistive Technology

Budget – Section 4

Section 4 CFC services to assist with increasing independence in health-related tasks and/or daily living tasks noted under Section 1					
Costs of all services in this section are applied to your maximum monthly budget. Optional services: Assistive Technology or Health Coaches (Registered Nurse, Physical, Occupational, and Speech therapy professionals). Please note, you cannot use coaching services if you have these services already in the home, ordered by your doctor, for skilled care. *PT, OT, SP Coaching require a doctors order before they can begin					
IF you are not interested in services offered in this section initial here: _____					
If you are budgeting for a Health Coach. Please list your Health Goals that you want your Coach to work on with you: 1. _____ 2. _____					
Available Services	Rate	# of units per month	Service Start date	Service End date	Monthly Cost of Service
Nurse Coach	122.80				
Physical Therapy Coach*	134.20				
Occupational Therapy Coach*	97.24				
Speech Therapy Coach*	106.08				
Assistive Technology (you can reserve funds for future use)	AT is limited to \$5,000 per year. You can budget up to \$415.00 per month to cover cost of technology.				
Section 4 TOTAL COST					

CFC Budget Approval Form

D. Review your service plan budget worksheets and input totals from each section

Section 1 total	\$	
Section 2 total	\$	
Section 3 total	\$	
Section 4 total	\$	
Add Sections 1-4 and total → →		

Requested One Time Expenses pending authorization, describe below.
(environmental accessibility modifications and transition costs)

Additional comments:

Participant signature:		Date:	
Universal Case Manager approval:		Date:	
Review by DSS CO staff:		Date:	

Budget Process

- Complete assessment
- Determine need and budget
- Use budget to develop service plan
- Submit service plan to case manager
 - How will the service support the goal?
- Recommend approval of plan to DSS
- Send authorization to Allied who keeps track of expenses and pays bills

Reassessment

- Level of need is reassessed annually
- The appropriate funding level is determined
- The budget process continues as in prior year
- Money is not carried forward

Additional Resources for Employers

- Connect-Ability offers e-learning courses at: <https://elearning.connect-ability.com/catalog.cfm?pag=2&strSearch=&sort=courseNumber&sd=DESC>
- The courses represent a great way for you to learn about the planning process and about how to manage supports in the community. A few of the courses which may be of interest are detailed below:
- **Personal Care Assistance:** This course provides an overview of PCA. At the conclusion of this course you should have: completed your own assessment of needs form to identify tasks you need assistance with; established a plan to hire an assistant to meet your needs; demonstrated the basic skills of management and communication through the use of interactive exercises. Resources and sample documents are included. The course also includes audio narration, tests to check your knowledge and a Certificate of Completion.
- <https://elearning.connect-ability.com/courseDetail.cfm?courseid=18>
- **Independent Living Skills Overview:** This module serves as an overview for people who may need services, supports, or accessibility options to live in the community. The course includes a Self-Assessment, Independent Living Plan and Resources.
- <https://elearning.connect-ability.com/courseDetail.cfm?courseid=39>
- **Emergency Preparedness:** This course provides an overview of Emergency Preparedness for you. In this course you will learn about different types of emergencies, key questions to ask yourself, how to start preparing for an emergency, developing an evacuation kit, developing an evacuation plan, and further resources. The course includes audio narration, a post test and a Certificate of Completion.
- <https://elearning.connect-ability.com/courseDetail.cfm?courseid=14>