# Personal Care Home Finders

Assisted Living Facilities & Personal Care Homes







FACEBOOK & YOUTUBE

You can find us on Facebook & YouTube for more information and tools.

We've created helpful videos posted on YouTube to provide help and information on topics like Alzheimer's, VA Aid & Attendance and Sundowners Syndrome ... and more.







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PCH Finders, LLC

Assisted Living Facilities Personal Care Homes





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# PEOPLE WHO CARE



## CARING FOR PEOPLE

### WHAT IS STAR+ WAIVER?

Waiver allows elderly Texans, aged 65 or older, who require a nursing facility level of care to reside at home or in assisted living residences to receive care services in those locations.

Under STAR+PLUS, both medical care and non-medical long term care services are covered.

STAR+DLUS differs from other Texas Medicaid programs in that the services are provided by managed care organizations (MCO). There are specific MCOs in each county and participants are given the choice to select their preferred provider.

Aid and Attendance (A&A) is an increased monthly pension amount paid to a Veteran or surviving spouse.

The A&A Pension can provide up to \$1,788 per month to a veteran, \$1,149 per month to a surviving spouse, or \$2,120 per month to a couple.

Star+ is for persons with limited financial resources and income.

Medicaid care was originally provided as institutional care, now Medicaid waivers allow for individuals to receive Medicaid care outside of nursing home residences.

Call Star+: 210-438-6208

### **ELIGIBILITY**

The STAR+PLUS Waiver has financial and functional restrictions. Candidates must have a need for care services typically provided in nursing homes.

Aged Texas residents must meet the income and assets levels for Texas Medicaid.

The Texas Medicaid thresholds for 2015 are as follows: an individual can have up to \$2,199 per month in income and \$2,000 in assets. (Check with the program for current financial thresholds).

The state permits applicants to not include the value of their home or primary vehicle.

If the applicant is married and spouse is not applying for Medicaid, amounts go up considerably. This enables the healthy spouse to continue living on their own. The spouse can have assets and savings valued up to \$119,220 & monthly income up to a max of \$2,980.50.

The Medicaid application is complicated. Applicants should consult with a Medicaid eligibility expert to ensure the spouse will have adequate means on which to live.

Since Texas has extremely rigid eligibility guidelines, persons with income or assets just over the limits might consider putting their additional funds into pooled income trusts or irrevocable funeral trusts. Be ware that both these financial vehicles may require assistance in their creation.

### **BENEFITS**

Under STAR+PLUS traditional health care and long-term care support are integrated and accordingly a broad range of services can be paid for including:

**Adult Day Care** 

**Assisted Living** 

Delivered Meals

**Environmental Adaptive Aids** 

Home Modifications

Home Care

Medical Care

Personal Care (assistance with the

activities of daily living)

Personal Emergency Response

Service

Respite Care

Visit our website at personalcarehomefinders.com to download & print documents.

