



MassHealth

COMMONWEALTH OF MASSACHUSETTS



PCA Consumer- Employer Handbook

Personal Care Attendant
(PCA) Program



This handbook provides helpful information about the MassHealth Personal Care Attendant (PCA) program for MassHealth members and their caregivers. MassHealth members who receive MassHealth PCA services are called “consumer-employers” and must choose a personal care management (PCM) agency. The PCM agency you choose will give you more information and training on how to manage the PCA program. This handbook is available at www.mass.gov/masshealth-personal-care-attendant-program.

TABLE OF CONTENTS

SECTION 1

Overview of the MassHealth Personal Care Attendant Program 7

What is the MassHealth PCA program?	7
Who is eligible for the PCA program?	9
What is a personal care attendant?	9
What is a personal care management agency?	10
What is a fiscal intermediary?	11

SECTION 2

How to Get MassHealth PCA Services 13

Where do I start?	13
What are the next steps to get PCA services?	14
What if I disagree with decisions made by my PCM agency?	16
How do I appeal decisions made by MassHealth?	16

SECTION 3

Managing Your PCA Services 17

What are my responsibilities as a consumer-employer?	17
What if I need help managing my PCA program?	20
Who can I hire to be my PCA?	21
How do I hire a PCA?	22
What type of work can my PCA do?	23
How many hours can my PCA work each week?	24

SECTION 4

PCA Payments and Benefits26

Who pays my PCA? 26

Who decides how much my PCA gets paid? 27

Wage Rate Updates and Differentials 27

What are the benefits for PCAs? 28

Additional Benefits through the 1199 SEIU Training and
Employment Fund 28

Employee Assistance Program. 28

SECTION 5

Electronic Visit Verification (EVV)30

What is Electronic Visit Verification? 30

What are some EVV exemptions? 31

SECTION 6

Scheduling a PCA for Overtime33

What are the rules for scheduling a PCA
to work overtime? 33

What are the types of overtime authorizations? 34

Temporary 34

Continuity of Care 34

SECTION 7

For More Help and Information.35

Who do I call if I have questions? 35

Notes37



SECTION 1

Overview of the MassHealth Personal Care Attendant Program

What is the MassHealth PCA program?

The MassHealth Personal Care Attendant (PCA) program is run by the Executive Office of Health and Human Services (EOHHS). EOHHS is the Massachusetts state agency that manages the Massachusetts Medicaid program known as MassHealth. The PCA program provides personal care services and support to eligible MassHealth members with permanent or chronic disabilities. The program pays for services provided by PCAs to allow these members to keep their independence, stay in the community, and manage their long-term care needs.

The MassHealth member receiving PCA services is called the consumer-employer and is the employer of the PCA worker. The PCA program is “self-directed,” which

means that you, as the consumer-employer, manage the program. If you cannot manage the program on your own, you can either have a surrogate manage the PCA program for you or have an administrative proxy help you with administrative tasks like paperwork. You'll read more about surrogates and administrative proxies later in this handbook.

Here are some of your responsibilities as a consumer-employer.

- Recruiting, hiring, training, scheduling, and managing your PCAs
- Requesting approval for PCAs to work overtime, if needed
- Terminating PCAs when necessary
- Reviewing and approving the PCA's timesheets using the Electronic Visit Verification (EVV) system
- Supervising your PCA and making sure they comply with the MassHealth rules and regulations

To help run the PCA program, MassHealth uses a fiscal intermediary (FI) and a personal care management agency (PCM). An FI is an organization that handles the employer-related responsibilities of the PCA program for the consumer-employer. A PCM agency helps you manage your PCA services. You will find more information later in this handbook about how the FI and PCM agencies help you run your PCA program.

Who is eligible for the PCA program?

You may qualify for the PCA program if you have MassHealth Standard or CommonHealth, and

- have a chronic or permanent disability that prevents you from performing your own personal care;
- need physical (hands-on) help with at least two activities of daily living (ADLs); and
- have the ability to self-direct the program either on your own or with the support of a surrogate or administrative proxy.

What is a personal care attendant?

A **personal care attendant (PCA)** is a MassHealth provider who you, as the consumer-employer, hire to physically help you with certain activities of daily living and instrumental activities of daily living.

Activities of daily living (ADLs) include the following.

- Mobility and transfers
- Passive range of motion
- Bathing
- Dressing
- Toileting
- Eating
- Other health-related needs approved by MassHealth

Instrumental activities of daily living (IADLs) are necessary for independent living but are not as essential to daily life as ADLs. IADLs include household chores such as laundry, shopping, housekeeping, meal preparation, transportation to medical providers, and other special needs.

PCAs are employees of the consumer-employer. PCAs are not employees of the Commonwealth of Massachusetts or the fiscal intermediary. PCAs are MassHealth providers and must follow all federal and state laws and regulations that apply to MassHealth providers. MassHealth has the authority to sanction a PCA, which can include termination as a PCA provider if they don't follow program rules, regulations, standards, and laws.

What is a personal care management agency?

A **personal care management (PCM) agency** is an organization under contract with MassHealth to help consumer-employers, surrogates, and administrative proxies apply for and manage the PCA program. The PCM agency will

- explain the rules of the PCA program to you, including your responsibilities as a PCA consumer-employer;

- assess your ability to manage the PCA program independently;
- decide whether you are eligible for PCA services and send requests for prior authorization (approval) for PCA services to MassHealth if you are eligible;
- provide ongoing skills training to help you manage the PCA program successfully; and
- work with you to develop a written service agreement that describes your role and responsibilities, as well as those of others who support your use of the PCA program. (The service agreement must include a backup plan if your regularly scheduled PCA is unable or unavailable to work for you.)

Your PCM agency is there for you if you have questions, need more help or skills training, or if your personal care needs change and you have to request a review of your approved weekly hours. To find a complete list of PCM agencies, visit www.mass.gov/info-details/personal-care-management-pcm-agency-list.

What is a fiscal intermediary?

A **fiscal intermediary (FI)** is an organization contracted with MassHealth to perform certain employer-required

functions and administrative tasks for PCA consumer-employers.

The FI does the following employer-required tasks for you, the PCA consumer-employer.

- Receives and processes PCA Activity Forms (timesheets) that you review, approve, and submit through the Electronic Visit Verification (EVV) system
- Issues payments to your PCAs
- Files and pays your share of state and federal taxes, including unemployment and Paid Family and Medical Leave (PFML)
- Gets workers' compensation insurance for your PCAs
- Issues W-2s to your PCAs (A W-2 is a tax form that employers give to their employees each year showing the total amount of wages they paid to the employee.)

The FI may also process Criminal Offender Record Information (CORI) and/or Sex Offender Registry Information (SORI) background check requests for your PCA(s) if you choose to do one.



SECTION 2

How to Get MassHealth PCA Services

Where do I start?

To get PCA services, you must first contact a PCM agency. The PCM agency assesses your need for PCA services and, if you are eligible, the PCM agency will submit a request for **prior authorization (approval)**.

To get a list of PCM agencies, call MassHealth Customer Service at (800) 841-2900, TDD/TTY: 711 or visit www.mass.gov/info-details/personal-care-management-pcm-agency-list.

IMPORTANT: If you are enrolled in a Senior Care Option (SCO), One Care, or a Program of All-inclusive Care for the Elderly (PACE) plan, a coordinator from the plan provider can help you get PCA services. Please contact your plan for more information.

What are the next steps to get PCA services?

After you choose a PCM agency, here's how to get PCA services.

1. The PCM agency contacts you to learn about your medical conditions and personal care needs. A skills trainer will then come to your home to tell you more about the program and assess whether you can manage the program on your own or need help running it.
2. If the skills trainer decides that PCA services might be medically necessary for you, the PCM agency will work with you to get a Primary Care Provider (PCP) Summary Form signed by your medical provider and will then send the evaluation team to your home. The team that evaluates you has a registered nurse (RN) or a licensed practical nurse (LPN) and an occupational therapist (OT). They decide the type and amount of physical assistance you might need to perform your ADLs and IADLs. If the team decides that PCA services are not medically necessary, the PCM agency will tell you about other resources to help you.
3. If the evaluation team decides that you are eligible for PCA services, you must review and sign the

evaluation before it is sent to MassHealth so that you know what is being requested. Your PCM agency will then send the evaluation to MassHealth.

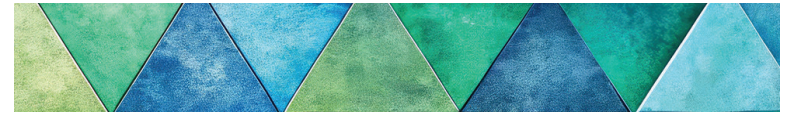
4. MassHealth will review the evaluation and will approve, modify, or deny the request for PCA services. MassHealth will then inform you, your PCM agency, and the FI of its decision. If you are approved for PCA services, MassHealth will issue the prior authorization which includes the number of PCA service hours that are approved.
5. Your PCM agency will work with you to create a service agreement. The service agreement describes the roles and responsibilities of the consumer-employer (you), the surrogate or administrative proxy (if any), the PCA, the personal care management (PCM) agency, and the fiscal intermediary (FI).
6. Once you are an active PCA consumer, you will receive a welcome packet from the FI with the next steps, including instructions on how to start using the Electronic Visit Verification (EVV) system as required by federal law and program requirements. Please note that you cannot schedule your PCA to work before the new hire paperwork (NHP) has been completed.

What if I disagree with decisions made by my PCM agency?

If you disagree with the outcome of the initial evaluation conducted by the PCM skills trainer, contact the PCM agency and speak with the staff person who was involved in the decision.

How do I appeal decisions made by MassHealth?

You also have the right to appeal a request for PCA services that is denied or modified by MassHealth. To appeal a decision, follow the steps on this page: www.mass.gov/how-to/how-to-appeal-a-masshealth-decision. You can also call the MassHealth Customer Service Center for help at (800) 841-2900, TDD/TTY: 711.



SECTION 3 Managing Your PCA Services

What are my responsibilities as a consumer-employer?

The PCA program is a self-directed program. This means you are the employer of your PCAs. You manage the PCA program on your own or with a surrogate or administrative proxy, if you need one. (These roles are described later in this handbook.)

As a PCA consumer-employer, you have specific rights and responsibilities which are described in your service agreement and in the PCA program regulation. Your PCM agency will discuss this with you during your initial evaluation. Your PCM agency will also share information about MassHealth PCA rules and regulations.

Your responsibilities as a MassHealth PCA Program consumer-employer include

- meeting with a skills trainer from your PCM agency at least every three months during your first year in the PCA program and annually after that;
- cooperating with your PCM agency during your initial evaluation, reevaluations, assessments, and other times when skills training is required;
- following the program regulations and other state and federal laws and regulations;
- recruiting, hiring, and if necessary, terminating, your PCAs (you may hire one or more PCAs as necessary to meet your needs);
- making sure PCAs complete the New Hire Orientation within three months of date of hire;
- identifying a backup PCA that would be available if your PCA becomes unavailable to provide services to you;
- training your PCAs on the rules of the PCA program;
- explaining your daily personal care routine to your PCAs and teaching your PCAs how to help with those routines;
- scheduling your PCAs for only the number of hours authorized by MassHealth;
- requesting overtime authorizations, if needed, before asking your PCA to work more than 50 hours

in a week in total (across all consumers). If your PCA works for another consumer-employer, you need to know how many hours they are working for the other consumer(s) to determine if you need to request an overtime prior authorization.

- making sure your PCA(s) only provide support for the ADLs or IADLs approved in the prior authorization and assessed during your evaluation;
- making sure your PCAs submit accurate and timely Activity Forms showing the hours they worked;
- reviewing, correcting (if needed), and approving your PCAs' time worked;
- completing and sending all required paperwork requested by the FI, including approved PCAs' EVV Activity Time (timesheets) and (if appropriate) PCA Activity Forms when the payroll period ends to make sure your PCAs are being paid on time, according to labor laws. By approving the weekly Activity Forms or your PCAs' timesheet, you certify that your PCAs have worked the listed hours;
- updating the PCM and FI with any changes in your mailing address, physical address*, email, or phone number (* Your physical address is the place where you live most of the time);
- completing termination paperwork if your PCA no longer works for you or has died; and

- staying in regular contact with your PCM agency including responding to your PCM in a timely fashion if the PCM is trying to contact you.

What if I need help managing my PCA program?

MassHealth requires your PCM agency to assess your ability to manage the PCA program on your own and review this assessment periodically. If the PCM agency decides that you need help running your PCA program, you must find a surrogate or an administrative proxy within 30 days. A surrogate or administrative proxy is a volunteer position.

- A **surrogate** is a person you choose who agrees to do certain PCA management tasks. This may include part or all of your responsibilities as a PCA consumer-employer. A surrogate must be there when the PCM agency evaluates you for PCA services.
- An **administrative proxy** is a person you choose who agrees to be responsible for performing certain administrative tasks. The administrative proxy can only perform administrative functions, such as filling out paperwork and other administrative tasks related to managing the PCA program.

Once you choose your surrogate or administrative proxy, your PCM agency makes sure they are able to help you run the PCA program. Please note that your surrogate or administrative proxy cannot be your PCA.

If you are required to have a surrogate or administrative proxy in place but do not choose one, your PCM agency may refer you to MassHealth for termination and you may not be able to participate in the PCA program. Please contact your PCM agency if you need help finding a surrogate or administrative proxy.

Who can I hire to be my PCA?

As a self-directed program, the PCA program gives you, the consumer-employer, flexibility and control over who you hire as a PCA. Your PCM agency will teach you how to recruit, train, and schedule your PCA.

Your PCA must be

- at least 16 years of age;
- legally authorized to work in the United States and have a valid Social Security number;
- able to understand and follow directions given by you;
- be physically able to perform the tasks they are being hired to perform for you as the consumer-employer;

- willing to use the Electronic Verification Visit (EVV) system; and
- willing to receive training and supervision in all PCA tasks from you, as the consumer-employer.

A PCA cannot be your

- legal spouse;
- parent or foster parent (if the consumer-employer is a minor child);
- surrogate or administrative proxy; or
- legally responsible relative (relative who is a legal guardian).

How do I hire a PCA?

Effective Spring 2026, consumer-employers must complete all required New Hire Paperwork (NHP) forms in order for a PCA to be hired and paid. The NHP consists of the following documents:

- Federal Employee Withholding Certificate (Form W-4)
- Massachusetts Employee's Withholding Exemption Certificate (Form M-4) (if applicable)
- Form I-9 Employment Eligibility Verification

- Copies of the PCA's employment authorization documentation*
- Consumer Agreement
- PCA Provider Agreement & Attestation
- Direct Deposit Information
- PCA Provider Contact Form

* A PCA must be legally authorized to work in the United States. Consumer-employers must complete a federal Form I-9 Employment Eligibility Verification and submit copies of the PCA's employment eligibility documentation to the FI.

What type of work can my PCA do?

Your PCA can provide hands-on assistance with the MassHealth-approved tasks described in your evaluation. These tasks include helping with ADLs and may include IADLs. The PCA can help you with these tasks in your home and in the community. Your PCM agency will give you a copy of your completed PCA evaluation and will work with you to decide what tasks your PCA can help you with.

Please note: A PCA cannot provide or be paid for work performed while you are in a hospital or nursing facility, while you are in school, or while you are enrolled in a

MassHealth-funded adult day health or day habilitation program. Also, if you receive Adult Foster Care or Group Adult Foster Care or live in a rest home or group home, you cannot receive PCA services.

PCAs are required to complete a paid mandatory PCA New Hire Orientation (NHO) within three months from their date of hire. PCAs are not eligible to receive any wage increases until they complete the NHO.

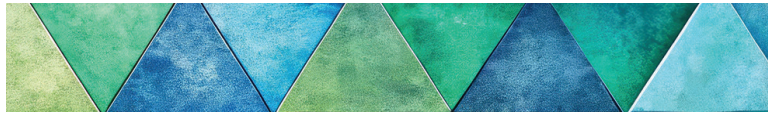
How many hours can my PCA work each week?

When you are approved for PCA services, MassHealth sends you a notice with the number of hours a week that you can schedule PCAs to provide PCA services. This is called the **prior authorization (PA)** and it has a start date and an end date.

Your PCAs must not work more than the number of approved hours per week and can work only when you have an active PA in effect. Also, PCAs cannot work more than 66 hours per week in total including hours worked for other consumer-employers and they must follow overtime requirements and regulations.

Your PCM agency can teach you how to schedule your PCAs according to program rules, while also keeping your needs in mind. Here are important rules about the PCA program.

- A PCA must not work more than the number of hours that the consumer-employer is approved for.
- A PCA may work only if the consumer-employer has an active PA in effect. A PCA will not be paid if a PA is not in effect.
- A PCA must complete all new hire paperwork and be issued a PCA Identification Number (PCA ID) by the fiscal intermediary (FI) before being scheduled to work.
- Consumer-employers must be permanent residents of Massachusetts to receive PCA services.
- A PCA cannot provide PCA services for a consumer-employer outside the United States and its territories.



SECTION 4

PCA Payments and Benefits

Who pays my PCA?

The fiscal intermediary (FI) processes timesheets for payroll for hours your PCA provides MassHealth-covered PCA services. You and your PCA put the hours worked on a timesheet using an online system called EVV, described later in this handbook.

For a PCA to be paid, all new hire paperwork must be done. Also, you must send in complete and accurate timesheets for work performed. Direct deposit of paychecks is required for all PCAs. If your PCA does not have access to a banking/financial institution, they can request a debit card from the FI to which their paycheck can be deposited.

Please Note: Before you schedule a PCA to start work, and to avoid issues with payment to PCAs, you as the consumer-employer must have a PA with remaining PCA hours.

Who decides how much my PCA gets paid?

The hourly wage rate is determined by the collective bargaining agreement (CBA) between 1199SEIU (the union that represents PCAs) and the PCA Quality Home Care Workforce Council (which represents PCA consumer-employers during collective bargaining).

Wage Rate Updates and Differentials

Wage rates are updated according to the schedule in the CBA.

- PCAs are paid according to a tiered seniority rate based on the total number of hours a PCA has worked since 2008.
- Starting January 2026, PCAs who work for consumer-employers with an active Complex Care prior authorization from MassHealth will receive a higher rate of pay (called a “**differential**”) for all hours working for Complex Care consumer-employers.

Please note: PCAs who are required to, but have not completed the NHO, are not eligible to receive wage increases. They will also not receive any future pay differentials, including the seniority rate and Complex Care wage differentials, until the NHO has been completed.

What are the benefits for PCAs?

PCAs actively working for a consumer-employer may qualify for the following benefits.

- Earned paid time off (including sick leave)
- Six paid holidays
- Unemployment insurance
- Workers' compensation
- Paid Family Medical Leave (PFML)

Additional Benefits through the 1199 SEIU Training and Employment Fund

After a year of at least part-time employment, PCAs are eligible for

- college tuition vouchers; and
- the Certified Nurse Aide program.

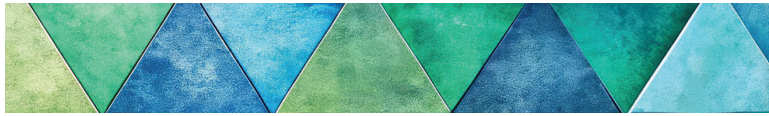
For more information about these benefits, visit <https://www.1199seiubenefits.org/>.

Employee Assistance Program

MassHealth has contracted with a third-party administrator to provide **Employee Assistance Program (EAP)** benefits for all PCAs. EAP benefits include

- three face-to-face (or, if requested, telephone or video) behavioral health counseling sessions with a licensed mental health professional;
- one individualized legal counseling session, per issue;
- one 60-minute financial consult, including retirement planning, per issue; and
- work/life balance resources that include access to a comprehensive referral network that provides referrals, upon request, for a wide range of work/life topics.

For more information about the PCA EAP, visit <https://tempusunlimited.org/eap-employee-assistance-program/>.



SECTION 5

Electronic Visit Verification (EVV)

What is Electronic Visit Verification?

Electronic Visit Verification (EVV) is an online timekeeping system used to electronically verify that PCAs deliver the services that are billed. EVV is a federal requirement for Medicaid-funded, in-home personal care and home health services, which includes PCA services.

Consumer-employers and PCAs must use the EVV system to be a part of the MassHealth PCA program, unless the PCA lives with the consumer-employer or there is a safety concern. These exemptions are described in this section.

Before using EVV, you will receive an EVV start packet from the FI. This packet includes

- your EVV start date;
- how to attend EVV trainings;

- how to request an EVV exemption; and
- how to redeem a device voucher.

Your PCM agency can help you and your surrogate or administrative proxy (if you have one) set up EVV. The FI can help your PCA set up EVV.

The EVV system has two parts.

- **EVV App.** This is the method PCAs use to clock in and out of each shift. The app must be downloaded to a smart device, such as a smart phone or tablet.
- **EVV Portal.** Consumer-employers (and surrogates or administrative proxies if involved) use the portal to review, approve, and submit their PCAs' time to the FI for payment. The EVV portal is a website that you can view on any device with internet access.

What are some EVV exemptions?

- **Live-in Exemption.** PCAs who live permanently with their consumer-employer are not required to use EVV. Live-in exemptions must be renewed every year.
- **Safety Exemption.** This applies to consumer-employers and PCAs who have concerns about significant and active harassment, domestic violence, stalking, or other safety concerns that need official intervention.

The purpose of the EVV safety exemption is to protect the confidentiality of the consumer-employer's address in one of the following situations.

- **Active officially authorized or ordered protection** such as a restraining order or similar order issued by a court such as a harassment order, or other authorized protection services of official designation of confidentiality.
- **Active participation in the address confidentiality program** through the Secretary of the Commonwealth.

More information on the exemptions is in the EVV start packet. You can also find a wide range of EVV support and resources at <https://tempusunlimited.org/evv/>.



SECTION 6

Scheduling a PCA for Overtime

What are the rules for scheduling a PCA to work overtime?

Consumer-employers are limited to scheduling an individual PCA to work no more than 50 hours per week. If you want an individual PCA to work more than 50 hours a week, you must obtain an **overtime (OT) authorization** (approval) from MassHealth before you schedule your PCA to work. Per program regulations, PCAs cannot work more than 66 hours per week in total, including hours worked for other consumer-employers. Your PCM agency can help you with this process.

Requesting authorization for your PCAs to work more than 50 hours a week should happen only when necessary and according to program regulations and the overtime policy. You can also hire additional PCAs to help you instead of asking one PCA to cover those hours.

IMPORTANT: The weekly hour limit includes the hours that an individual PCA works for you, as well as for other consumer-employers. If a PCA works more than 50 hours a week for you and other consumer-employers, you and all other consumer-employers scheduling that PCA must get an OT authorization. **Note that PCAs cannot work more than 66 hours per week in total.**

What are the types of overtime authorizations?

Temporary

A temporary authorization lasts up to 12 weeks after the start date of approval and may be requested when you (the consumer-employer) have a temporary need to schedule an individual PCA to work more than 50 hours and up to 66 hours a week.

Continuity of Care

You may request a continuity of care authorization if you have a long-term need that requires a PCA to work more than the weekly approved hours, but no more than 66 hours per week, to maintain continuity of care. Once approved by MassHealth, the authorization ends when the prior authorization for PCA services ends.



SECTION 7 For More Help and Information

Who do I call if I have questions?

Call your PCM agency if you

- want to find out if you are eligible for the PCA program;
- have hired or terminated a PCA, or if your PCA has quit;
- have questions about your evaluation or reevaluation;
- have questions about your prior authorization;
- have a change in your medical condition;
- want to request an overtime prior authorization;
- have a PCA that is scheduled for jury duty when they are scheduled to work for you;
- are having trouble managing the PCA program;
- don't understand your responsibilities as a PCA consumer-employer;
- have questions about PCA program rules;

- have questions about EVV;
- need additional skills training; or
- have questions about how to recruit, hire, terminate or schedule PCAs.

Call your FI if you

- need help submitting PCA activity through EVV or other method;
- need PCA new hire or other paperwork;
- have hired or terminated a PCA, or your PCA has quit;
- have any address change (you have moved, or your PCA has moved);
- need to provide or update an email address;
- believe your PCA was not paid correctly;
- need to correct an Activity Form you submitted; or
- have other payroll questions.

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