**State Supported Services for Individuals Living with Alzheimer’s disease or Dementia**

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|  | **Program** | **Description** | **Eligibility if < 60 years old** | **Eligibility if > 60 years old** |
| **Navigation and Counseling** | [***Massachusetts Family Caregiver Support Program***](https://www.mass.gov/family-caregiver-support-program) | Assist with navigation to resources and counseling, as well as some direct service assistance.  | If diagnosed with **dementia** | Available to **all caregivers** of someone over the age of **60** |
| [***Options Counseling***](https://www.mass.gov/service-details/options-counseling-program) | Provides information about public and private long term services and supports; most counselors are designated Dementia Friends and have completed dementia training. | If diagnosed with **dementia** | Available to all **60** and over |
| **Nutrition** | ***Nutrition*** | Addresses nutrition, food insecurity, chronic disease, and social isolation through congregate and home-delivered meals. | Not eligible | **Clinical** eligibility |
| **Elder Abuse Prevention** | ***Protective Services Program*** | Statewide system for receiving and investigating reports of elder abuse and for providing protective services to older adults. | Not eligible | **Clinical** eligibility |
| ***Money Management*** | Assists those who have difficulty managing personal household budgets, paying bills, keeping track of banking records, intervening with creditors and handling other issues related to personal finances. | Not eligible | **Income** and **clinical** eligibility |
| **Insurance Navigation and Support** | [***Serving the Health Insurance Needs of Everyone (SHINE)***](https://shinema.org/) | A state health insurance assistance program that provides free health insurance information, counseling and assistance to Massachusetts residents with Medicare and their caregivers.  | Not eligible | Available to all **65** and over |
| [***Prescription Advantage***](https://www.mass.gov/prescription-drug-assistance) | Provides supplemental assistance, based on income, for its members with Medicare prescription drug coverage, and primary prescription insurance coverage comparable to Medicare Part D for those not eligible for Medicare. | If meeting MassHealth **disability guidelines** and income **eligibility**.  | Income eligibility for those **65** and over |
| **In-Home supports** | [***State Home Care Program***](https://www.mass.gov/in-home-services)*(See Appendix B for more information)* | Provides in-home and community supports and services, including personal care, companionship, meal preparation, laundry and assistance with activities of daily living and instrumental activities of daily living. | If diagnosed with **dementia**, as well as **income** and **clinical** **eligibility** | **Clinical** **eligibility** |
| **Evidence-Based Programs** | ***Savvy Caregiver Training*** | A series of six evidence-based training sessions for family caregivers of persons with dementia.  | If diagnosed with **dementia** | If diagnosed with **dementia** |

*There are additional supports available in the community to help individuals and families navigate care.*

**Local Resources**

* [**The Boston Veterans Independence Plus Program (VIP)**](https://www.boston.va.gov/services/20191VAVIPBrochure.pdf):Provides Veterans enrolled in the VA Boston Healthcare System, who are in need of nursing home level of care, a budget to buy services and goods to support them in their homes, including:
* *Private caregivers to complete activities of daily living (ADLs)*
* *Adult Day Health*
* *In-home respite services*
* Municipal/local [**Councils on Aging**](https://www.mass.gov/councils-on-aging-senior-centers)**:** 350 municipal agencies that provide local outreach, social and health services, advocacy, information and referral for older adults, their families and caregivers.

**Other Resources**

* [**The Ombudsman Program**](https://www.mass.gov/service-details/ombudsman-programs)**:** The ombudsman service offers a way for older adults to voice their complaints and have concerns addressed by an advocate.

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| **Service** | **Description** | **Contact** |
| ***Community Care*** *Ombudsman* | Helps elders who live in the community address concerns with home health care, community-based MassHealth programs, home care funded programs, and federal private pay elder care programs. | (617) 727-7750 |
| ***Assisted Living*** *Ombudsman* | Helps address complaints lodged on behalf of a specific resident or on behalf of residents as a group. This ombudsman can also provide you with information and concerns that have been filed against a residence. | (617) 727-7750 |
| ***Long Term Care*** *Ombudsman* | Helps resolve problems related to the health, welfare, and rights of individuals living in nursing or rest homes. | (800) 243-4636 |

* **Intake and Referral:** No-wrong-door systems to help navigate to resources and programs that fit an individual’s unique needs.
	+ [MassOptions](https://www.massoptions.org/massoptions/): (844) 422-6277
	+ [1-800 Age Info](https://contactus.800ageinfo.com/FindAgency.aspx): (800) 243-4636

**Additional Services Available by Insurance Type**

*In addition to the state-supported programs listed above, some services are covered by insurance. They vary depending on the type of insurance someone has.*

**MassHealth**

**Eligibility**

Applicants must demonstrate MA residency, verified citizenship or immigration status, and [financial eligibility.](https://www.mass.gov/service-details/eligibility-for-health-care-benefits-for-masshealth-the-health-safety-net-and) Additional eligibility rules for **Long Term Services and Supports (LTSS)** include an asset test and clinical eligibility.

**MassHealth members living with Alzheimer’s disease or dementia have access to a wide range of services:**

***Community-Based Long-Term Services and Supports (LTSS)***

Supports intended to enable individuals to live with independence and dignity in their communities. These services include: Adult Day Health, Adult Foster Care, Continuous Skilled Nursing, Day Habilitation, and the Personal Care Attendant (PCA)Program. *(See Appendix A**for more information)*

***Facility-Based Long-term Services and Supports (LTSS)***

Nursing Facility Services (>100 days), and Chronic Disease Rehabilitation Hospital Services (>100 days)

***Other Covered Services***

Durable Medical Equipment, Oxygen and Respiratory Therapy, Home Health Agency, Hospice Services, Therapy Services (Physical Therapy, Occupational Therapy, Speech Therapy)

**MassHealth members may be able to enroll in a special health plan or a home- and community-based services (HCBS)** **waiver program. These programs are offer care coordination and case management services.**

* [**Senior Care Options (SCO)**](https://www.mass.gov/senior-care-options-sco)**:** For dual-eligible (MassHealth and Medicare) individuals over 65. SCO combines health services with social support services. SCO provides care coordination and specialized geriatric support services, along with respite care for families and caregivers.
* [**One Care**](https://www.mass.gov/one-care)**:** For dual-eligible (MassHealth and Medicare) individuals under 65. One Care provides members with a care coordinator, one care plan, and prescription coverage through one plan.
* [**Program of All Inclusive Care for the Elderly (PACE)**](https://www.mass.gov/program-of-all-inclusive-care-for-the-elderly-pace)**:** For individuals 55 or older who meet the level of care for a nursing facility but prefer to remain in the community. PACE provides a wide range of medical, social, recreational, and wellness services to eligible participants.
* [**The Frail Elder Waiver**](https://www.mass.gov/info-details/frail-elder-waiver-information-for-applicants-and-participants) **(FEW):** For individuals 60 and older who meet the level of care for a nursing facility but prefer to remain in the community. Services are based upon a Service Plan. Examples of services include: Alzheimer’s/Dementia Coaching, chore, companion, home delivered meals, laundry, respite, and transportation.
* [**The Moving Forward Plan (MFP) Waivers**](https://www.mass.gov/info-details/moving-forward-plan-mfp-waivers#about-the-program-): For individuals living in a nursing facility or chronic disease, rehabilitation, or psychiatric hospital. MFP participants are eligible for supports and services designed to help them move back to their community. There are two versions of this waiver program:
	1. *MFP Residential Supports (MFP-RS): individual must need residential support services with staff supervision 24 hours a day, 7 days a week.*
	2. *MFP Community Living (MFP-CL): individual must be able to move to their own home or apartment or to the home of someone else and receive services in the community.*

**Medicare**

**Eligibility**

Individuals qualify for Medicare at age 65, or if they are under 65 and have been receiving Social Security disability benefits for at least 24 months (need not be consecutive).

**Specialty care options for individuals with Alzheimer’s disease or dementia**

Medicare will pay for some, but not all, care costs associated with Alzheimer’s or dementia[[1]](#footnote-1):

* Medicare covers inpatient hospital care and some of the doctors' fees and other medical items for people with Alzheimer's or dementia who are age 65 or older
* Medicare Part D covers many prescription drugs
* Medicare will pay for up to 100 days of skilled nursing home care under limited circumstances (custodial long-term nursing home care is not covered)
* Medicare will pay for hospice care delivered in the home, a nursing facility or an inpatient hospice facility for those with dementia who are determined to be near the end of life
* Medicare will pay for cognitive assessment and care planning services for individuals diagnosed with Alzheimer’s disease, other dementias or mild cognitive impairment

There are also Medicare Special Needs Plans (SNPs) nationally that cater to individuals with certain diagnoses, such as Alzheimer’s or dementia, but there are currently no such plans in Massachusetts.[[2]](#footnote-2)

**Commercial Coverage**

**Specialty care options for individuals with Alzheimer’s disease or dementia**

Commercial plans in Massachusetts typically cover:

* Home health care
* Occupational Therapy (OT)
* Physical Therapy (PT)
* Speech Therapy (ST)
* Durable Medical Equipment (DME)

Additionally, some commercial insurance plans in Massachusetts have partnered with the [Alzheimer’s Association MA/NH chapter](https://www.alz.org/manh) to provide Dementia Care Consultants.

**Appendices**

Key acronyms:

**Activities of daily living (ADLs)**—Include bathing and showering, personal hygiene and grooming, dressing, toilet hygiene, functional mobility, and self-feeding

**Instrumental activities of daily living (IADLs)**—Include cleaning and maintaining a home, managing money, preparing meals, shopping for groceries and necessities, taking prescribed medications, and using the telephone

***Appendix A: MassHealth Community-Based Long Term Services and Supports***

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| **Program** | **Description** | **Eligibility** |
| ***Adult Day Health (ADH)*** | Services for individuals with cognitive impairment and their caregiver; a day program providing nursing and therapeutic services and oversight, including therapy, nutrition, dietary counseling, case management, activities, and assistance with ADLs. | Over the age of **60** or a diagnosis of **early onset Alzheimer's** and needs assistance with a minimum of **4 IADLs** |
| ***Adult Foster Care (AFC)*** | Designed to assist with ADLs and IADLs. Persons receiving AFC services live with an AFC caregiver, who is responsible for the person's care 24 hours a day. AFC service recipients also receive visits from a multidisciplinary team consisting of, at a minimum, a registered nurse and a care manager. | Requires assistance with at least **1 ADL** |
| ***Continuous Skilled Nursing (CSN)*** | As nurse visit of more than 2 consecutivehours per visit provided to members in their home. Members who need CSN also receive care management. | Requires medically necessary skilled need of **more than two continuous hours** per visit |
| [***Personal Care Attendant Program (PCA)***](https://www.mass.gov/masshealth-personal-care-attendant-pca-program) | A self-directed personal careprogram that provides assistance with personal care needs (i.e. assistance withADLs and IADLs)  | Persons with **permanent** or **chronic disabilities** (including eligible individuals living with **dementia**) who require assistance with **2 or more ADLs** |
| ***Home Health Services*** | Provides nursing visits, home health aide services, and physical, speech, and occupational therapy to members in their homes and communities.  | Requires a need for skilled nursing, therapy services, or assistance with ADLs. |

***Appendix B: Executive Office of Elder Affairs (EOEA) Home Care Program***

[**The Home Care Program**](https://www.mass.gov/in-home-services) provides care management and in-home support services to help eligible elders or those living with dementia successfully live at home. Fee-for-service resources, based on income level, are available to assist with personal care and other activities such as housekeeping, grocery shopping and meal preparation.

**Eligibility**

Anyone who needs in-home care. Eligibility is based on age, residence, income, and ability to carry out daily tasks such as bathing, dressing and meal preparation. Program navigators help individuals and families determine which version of the program is the best fit. There is no ceiling to income eligibility; everyone is eligible for services based on a [cost-sharing scale](https://www.mass.gov/service-details/check-eligibility-guidelines-for-home-care).

To speak to someone about EOEA home care programs, call **(800) 243-4636.**

**Programs**

There are four versions of the home care program that are available to all Massachusetts residents, including those under 60 who are diagnosed with dementia, based on clinical and income eligibility.

1. ***Enhanced Community Options Program******(ECOP):*** Supports those who meet the clinical eligibility for nursing homes but who are ineligible for MassHealth Standard. The goal of the program is to delay or prevent nursing home placement with supports for IADLS and ADLS.
2. ***Home Care Basic:*** Supports individuals for their needs in ADLs and IADLs, enabling them to remain at home in the community.
3. ***Home Care Over Income:*** Same as Home Care Basic, but these consumers pay an income-based percentage of the cost of services.
4. ***Respite Over Income:*** Services that support caregivers in meeting needs of function impaired adults who are in need of home care services. These consumers pay an income-based percentage of the cost of services. This program is for individuals who have a family caregiver or non-family caregiver living at home with them.

**Services**

While enrolled in an EOEA home care program, a range of services are available to consumers, based on additional eligibility criteria. There are 49 home care services available, including:

* *Adult Day Health Program*
* *Alzheimer’s Day Program*
* *Alzheimer’s/Dementia Coaching*
* *Enhanced Technology/Cellular Personal Emergency Response System (PERS)*
* *Grocery Shopping and Delivery*
* *Home Based Wandering Response Systems*
* *Medication Dispensing Systems*
* *Home Delivered Meals*
* *Homemaker (assists with IADLs)*
* *Personal Care*
* *Respite Care*
* *Supportive Day Program*
* *Supportive Home Care Aide*
* *Transportation*
* *Wanderer Locator*
* *Laundry Care*
1. https://www.alz.org/help-support/caregiving/financial-legal-planning/medicare [↑](#footnote-ref-1)
2. https://www.medicare.gov/sign-up-change-plans/types-of-medicare-health-plans/special-needs-plans-snp [↑](#footnote-ref-2)