Office of Health Insurance Programs

Division of Long Term Care

MLTC Policy 13.02: Managed Long Term Care Housing Disregard

Date of Issuance: January 24, 2013

In an effort to lower costs and maintain the provision of needed care, the Medicaid Redesign Team (MRT) evaluated many proposals presented by stakeholders and State staff. The Federal government has given the State approval to implement one of those proposals, the Managed Long Term Care (MLTC) housing disregard. This new law provides nursing home residents who are discharged back to the community with additional housing allowance if they join a MLTC plan. Access to affordable and appropriate housing has often been identified as a barrier to transition of nursing home residents who could be safely maintained in the community with services, and this allowance provides opportunities to enhance that transition.

Effective October 15, 2012, a special income standard to help pay for housing expenses is be available for certain nursing home residents who are Medicaid eligible recipients and can safely transition back to the community. To be eligible for this special income standard, the nursing home resident must enroll in a Managed Long Term Care (MLTC) plan.

Individuals who can safely be discharged back into the community may not have adequate available income under current Medicaid eligibility rules to afford housing in the community. The special income standard for housing expenses will permit an individual to retain income for this purpose.

The additional income that an individual will be allowed to retain is available when the individual enrolls in a Managed Long Term Care (MLTC) plan. The amount of the special income standard for housing expenses will vary based on the region of the State where the individual resides. The 2012 monthly amounts range from \$386 for the Central Region to \$1,187 in Long Island. (Please refer to the attachment for specific regional rates.) These amounts are subject to annual changes based on increases to the Medicaid income levels and US Department of Housing and Urban Development (HUD) rates. Individuals may not participate if they are considered an "institutionalized spouse".

There are conditions that must be met for an individual to be eligible for the housing allowance:

- At least 18 years of age;
- Have been a resident of a nursing home for at least 30 days;
- Medicaid made payment toward the cost of care in the nursing home;

- Must require the community based long term care services of the plan for more than 120 days;
- Must have a housing expense such as rent or a mortgage

The special income standard for housing expenses is not be available to individuals who are receiving home and community-based waiver services, are already enrolled in a MLTC plan, or are a married individual who participates in the Program of All Inclusive Care for the Elderly (PACE) since they are considered an institutionalized spouse for spousal impoverishment budgeting purposes.

Plans are encouraged to work with their existing referral sources, such as network nursing home social workers or discharge planners, who may be identifying potential candidates.

For specific information on the Medicaid eligibility process, please contact your Local Department of Social Services.

2012 Special Income Standard Regional Rates

| Central Region | |
|---|---------|
| Broome, Cayuga, Chenango, Cortland, | \$386 |
| Herkimer, Jefferson, Lewis, | |
| Madison, Oneida, Onondaga, Oswego, St. | |
| Lawrence, Tioga, Tompkins | |
| Northeastern Region | |
| Albany, Clinton, Columbia, Delaware, Essex, | \$426 |
| Franklin, Fulton, Greene, Hamilton, | |
| Montgomery, Otsego, Rensselaer, Saratoga, | |
| Schenectady, Schoharie, Warren, Washington | |
| Western Region | |
| Allegany, Cattaraugus, Chautauqua, Erie, | \$377 |
| Genesee, Niagara, Orleans, Wyoming | |
| North Metropolitan Region | |
| Dutchess, Orange, Putnam, Rockland, | \$829 |
| Sullivan, Ulster, Westchester | |
| New York City | |
| Bronx, Kings (Brooklyn), | \$1,042 |
| New York (Manhattan), Queens, | |
| Richmond (Staten Island) | |
| Long Island | |
| Nassau, Suffolk | \$1,187 |
| Rochester Region | |
| Chemung, Livingston, Monroe, Ontario, | \$387 |
| Schuyler, Seneca, Steuben, Wayne, Yates | |