Navigating the Road to Success: Expect, Educate, Empower, Employ
2015-16 PA Community of Practice (COP) Series:

Navigating Financial Considerations for Secondary Transition: Medical Assistance/Medicaid Waivers and Financial Education
December 9, 2015

The PowerPoint and handouts for today’s webinar can be downloaded from the www.secondarytransition.org website: under “Events”

Today’s Presentation

• Medical Assistance (MA) & Home & Community Based Service Waivers (HCBS)
  – David Gates, Pennsylvania Health Law Project and Michele Boardman, AHEDD

• Financial Education for Youth with Disabilities
  – Susan Tachau and Tracy Beck, Pennsylvania Assistive Technology Foundation (PATF)
PA Community of Practice on Transition

The Pennsylvania Community on Transition is a group of various stakeholders from across Pennsylvania who work collaboratively to ensure appropriate transition outcomes for Pennsylvania youth and young adults.
PaTTAN’s Mission

The mission of the Pennsylvania Training and Technical Assistance Network (PaTTAN) is to support the efforts and initiatives of the Bureau of Special Education, and to build the capacity of local educational agencies to serve students who receive special education services.

PDE's Commitment to Least Restrictive Environment (LRE)

Our goal for each child is to ensure Individualized Education Program (IEP) teams begin with the general education setting with the use of Supplementary Aids and Services before considering a more restrictive environment.
PA’s Secondary Transition Website

Welcome!

This website, which is continually updated, provides youth, young adults, parents, and professionals with secondary transition resources to facilitate a young person’s progress towards post-secondary goals related to education, employment, and community living. Scroll through the homepage to find topics that are of interest to you.

To assist your use of the website, download the Planning for the Future Checklist. The checklist can guide your section of topics on the website to review. Click here to access the checklist Planning for the Future Checklist.

Transition to Adult OLTL Waivers

Presented by David Gates, Pennsylvania Health Law Project and Michele Boardman, AHEDD
December 9, 2015
About the Pennsylvania Health Law Project (PHLP)

- PHLP is a non-profit, public interest law firm providing free legal advice and representation to low income individuals and persons with disabilities (without regard to income) seeking health insurance, medical services and home & community based supports.
- We focus on Medical Assistance (MA) & HCBS Waivers
- 1-800-274-3258  www.phlp.org

Presenters

- David Gates, Esq. – PA Health Law Project
  118 Locust St. Harrisburg, PA 17101-1414
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- Michele Boardman, CWIC – AHEDD
  115 West Ave. Jenkintown, PA 19046
  (866) 902-4333 x54018
  michele.boardman@ahedd.org
About AHEDD

- AHEDD’s mission: to serve the community as a catalyst in the employment and development of people with disabilities
- State network with exclusive focus on employment since inception in 1977
- Work Incentive Counseling Cooperative Agreement with Social Security since 2001, expanded to other communities through other sponsors, including The Pew Charitable Trusts.
- Coordinate PA Business Leadership Network
- (866) 902-4333  www.ahedd.org

Overview- HCBS Waivers

- Home & Community Based Service Waivers are special programs that fund home & community based support services for persons with various disabilities to enable them to remain in the community
- Waivers become primary source of support services when youths turn 21 and are no longer eligible for MA EPSDT services or school services
- Different waivers for different types of disability- Intellectual disability & autism (ODP); physical, DD other than ID & brain injury (OLTL)
- Ability to get on a Waiver is dependent on sufficient open “slots”- long waiting lists for intellectual disability waivers & autism
- Currently, no waiting lists for the “OLTL” waivers (Office of Long Term Living)
Transition from Child Services to Waiver

Youth turning 18 with physical disabilities should be encouraged to apply for Independence or OBRA waiver as soon as they turn 18 because OLTL intends to increase the age for their waivers to 21 starting 2017 but will grandfather in those age 18-21 who are enrolled before 2017.

Non-MA services: Respite, Home & Vehicle Mods
Choice of Waiver

- Youth with disabilities that affect physical functioning (CP, spina bifida, epilepsy) + intellectual disabilities may qualify for ID waivers (PFDS/Consolidated) or for OBRA
- No waiting list for OBRA!
- However, must be able to document that ID is not the primary diagnosis
- Use medical records that list diagnoses like hospital discharge summaries + letter from treating physician

Application Process for OLTL Waivers
Attendant Care, Independence, OBRA & CommCare

1. Phone call to 877-550-4227 (Maximus)
2. Maximus does in-home interview
   1. This initial Maximus interview will be discontinued
3. Referral to AAA for assessment to determine level of care (“LCD” formerly “LOCA”)
4. Review by OLTL for level of care & “program eligibility”
5. Financial eligibility determination by CAO
Financial Eligibility - CAO

- Income limit: $2,199 a month (some income excluded)
- Income of parents not counted
- Asset limit: $8000 of non-exempt assets
  - Primary residence + 1 automobile + irrevocable burial trust exempt
- If working, can meet financial eligibility for waivers by getting on MAWD
  - Higher income & asset limits
- ABLE Act Accounts to preserve financial eligibility
6. Enrollee chooses service coordination entity
7. SC develops ISP with enrollee
8. ISP submitted to OLTL for review
9. If approved, provider can start services
10. If denied any service on ISP, notice sent by SC to consumer
11. Consumer can file appeal with SC within 30 days

ISP Process

- Submission of ISP is how request for waiver services are made
- Need for service and outcomes to justify service must be in ISP
- Prescriber (if any), provider & consumer should work closely with service/supports coordinator to ensure adequate justification for services in ISP
## SERVICES UNDER OLTL WAIVERS

<table>
<thead>
<tr>
<th>Independence</th>
<th>OBRA</th>
<th>CommCare</th>
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<tr>
<td>Adult Daily Living</td>
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<td>Accessibility Adaptations, Equipment, Technology and Medical Supplies</td>
<td>Accessibility Adaptations, Equipment, Technology and Medical Supplies</td>
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<td>Response System (PERS)</td>
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<td>Supported Employment</td>
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<td>Therapeutic and Counseling Services</td>
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### Modifying Services

- Go through service coordinator
- SC puts requested change into web-based application- “HCSIS”
- HCSIS notifies OLTL of requested change & OLTL reviews.
- If OLTL denies, SC sends written notice to consumer
- Consumer can file appeal with SC within 30 days
Working with SCs

- If service/supports coordinator is unresponsive, try the supervisor
- Patient/family are entitled to switch to a different service coordination entity
- Patient/family should call OLTL Participant Helpline at 1-800-757-5042, between 8:00 a.m. and 4:30 p.m., Monday through Friday for information about other service coordination entities

Reducing Services

- OLTL can reduce or even terminate existing services - includes reducing nursing levels from RN to LPN
- Annual review of ISP is most likely time for this to happen
- SC must send written notice to consumer prior to reduction/termination
- If consumer appeals within 10 days of notice, services must continue as before until appeal is decided
Future of OLTL Waivers- Community Health Choices

- OLTL planning to combine its existing waivers (including the Aging Waiver) into a single waiver
- Consumers would not need any specific diagnosis so long as ID was not their primary diagnosis
- Consumers would have to be 21 except those 18-20 who are “grandfathered”
- Waivers would be administered by MCOs

Community Health Choices-2

- To be implemented in current Health Choices Southwest zone by January 2017
- In Health Choices Southeast zone by January 2018
- In rest of state by January 2019
- For more information: http://www.dhs.pa.gov/citizens/communityhealthchoices
Financial Education for Youth with Disabilities

Susan Tachau and Tracy Beck
December 9, 2015
Webinar Agenda

1. Introduce Pennsylvania Assistive Technology Foundation (PATF).

2. Understand the benefits of incorporating financial education into the curriculum for all students in Pennsylvania.

3. Learn the key financial education concepts as described in PATF’s booklet, Cents and Sensibility, a guide to money management.

4. Understand how Community HealthChoices and ABLE accounts will affect students with disabilities.

5. Learn how the checklist “Your Road to Financial Independence” can guide students to be more effective managers of their financial future.

Introduction

Pennsylvania Assistive Technology Foundation (PATF) is a statewide non-profit organization that provides education and financing opportunities to people with disabilities and older Pennsylvanians, helping them to acquire assistive technology (AT) devices and services that improve the quality of their lives.

PATF serves Pennsylvanians:
- All ages
- All disabilities and health conditions
- All income levels
Fast Facts

Findings from the report *Financial Capability of Adults with Disabilities: Findings from the FINRA Investor Education Foundation 2012 National Financial Capability Study*, National Disability Institute, 2014:

- In 2012, individuals with disabilities ages 18 to 64 had an employment rate of 33%, whereas individuals without disabilities ages 18 to 64 were employed at a rate of 74% -- an employment gap of 41%.

- Overall, respondents with disabilities had less education and notably lower income compared to other respondents. Respondents with disabilities also had greater difficulty making ends meet, including covering monthly expenses, spending more than the household annual income, making timely mortgage or rental payments, and accessing $2,000 if the need arose. Respondents with disabilities were also less likely to make financial plans for the future.
We Also Know …

• The PA Department of Education does not require a course in personal finance prior to graduation.
• Often there is concern that people with disabilities will be taken advantage of or will mismanage their money.
• People with disabilities might have a representative payee or guardian who manages their money (Supplemental Security Income, wages).

The Benefits of Financial Education

• Learning how to develop a student’s self-determination and self-advocacy skills will help create a solid foundation for the journey to adulthood and a life of happiness and fulfillment.

• The key to financial empowerment is to help students learn how to manage their money, instead of letting their money manage them.
Years of Reading Credit Reports Led To:

Financial education booklet for people with disabilities who are transitioning into adulthood.


(Hint: go to PATF's website, www.patf.us, and go to the Publications tab. The financial education booklet is the last publication listed.)

This Booklet is Designed for People with Disabilities

- Photos of people with disabilities (includes people who are Deaf, blind, have intellectual disabilities, have physical disabilities, have learning disabilities, have a traumatic brain injury, etc.)
- Can be read with a screen reader (508 compatible).
- Reading level approximately 4th to 6th grade.
- Clear design for comprehension, non-glossy paper, special to attention to the binding of the booklet.
- Repetition of vocabulary words.
- Integration of activities that build on previous activities and lessons.
Special Considerations for Developing the Booklet

• Incorporated activities for changed behavior.
• Some of us learn basic money management concepts through experience, but because the unemployment and underemployment rate for people with disabilities is at an all-time high, this booklet starts at the beginning with defining the concepts of Wants vs. Needs.
• Made a conscious decision to begin with Wants vs. Needs and not Decisions and Actions Lead to Consequences.

Table of Contents and Layout

• Cents and Sensibility: A guide to money management for people with disabilities has 8 chapters.
• The space in the margins is used for new ideas (Penny Pincher or the light bulb) and reinforcement of new vocabulary words.
• Every chapter has at least one activity.
• Two pages of Additional Resources are included at the end of the booklet, including PA-specific resources, games, and popular blogs (e.g. Budgets are Sexy).
• Blank worksheets are included near the end of the booklet for future planning.
• The glossary includes the vocabulary words that are used in the text and in the margins.
Chapter 1: Let’s Get Started

• Discussion of Money Values
• The Difference Between Needs and Wants
• Money Habits

Activities lead into a pre-test by asking specific questions about budgeting, understanding debts, developing a banking relationship, timely repayment of bills, saving and purpose of saving.

Chapter 2: Money Mapping: Get Ready to Budget

• The first steps to developing a money map:
  ✓ Income (earned and unearned)
  ✓ Understanding gross vs. net earnings
  ✓ Expenses (and how to track receipts, on-line monitoring)
  ✓ Determining cash flow
  ✓ Completing Personal Statement of Income and Spending, incorporating *needs* and *wants*.

• Tips about accessing PA benefits, tracking expenses, and help with completing tax forms.

  New Activity: Comparison shopping
Chapter 3: My Personal Money Map

- Examine Personal Money Map versus Actual Spending. Transfer planned spending and actual spending onto worksheets.
  (Importance of record keeping through banking statements, receipts, and on-line tools.)

- Key concepts: cash flow, surplus, deficit

My Monthly Income
for the Month of ______________________

<table>
<thead>
<tr>
<th>Income Description</th>
<th>Amount</th>
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<tbody>
<tr>
<td>1.</td>
<td>$</td>
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<tr>
<td>2.</td>
<td>$</td>
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<tr>
<td>3.</td>
<td>$</td>
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<tr>
<td>4.</td>
<td>$</td>
</tr>
<tr>
<td>5.</td>
<td>$</td>
</tr>
<tr>
<td><strong>Total Monthly Income</strong></td>
<td>$</td>
</tr>
</tbody>
</table>
Chapter 4: My Lifelong Commitment to Saving

• Discussion of savings goals
• Tips for successful saving
• Safe ways to save and maintain government benefits, such as Supplemental Security Income (SSI) and home and community-based waiver services.

  Plan to Achieve Self-Support (PASS)
  Special Needs Trusts
  Individual Development Accounts (IDAs)
  ABLE accounts (in 2016)

• Resource links that provide more in-depth information about Social Security guidelines, eligibility and saving limits.
Work Incentives: It Always Pays to Work!

• Examples of Social Security Disability Insurance (SSDI) Work Incentives.

• Examples of Supplemental Security Income (SSI) Work Incentives.

• Contact information for organizations that can help individuals understand the rules of specific Work Incentives and analyze how work and earnings may affect SSI, SSDI, health care, SNAP, and the like.

• Reminder: Volunteer Income Tax Assistance (VITA) Program offers free help with preparing tax returns!
Chapter 5: Where Should I Keep My Money?

- Learning about banks and credit unions: what’s the difference, what are the advantages and disadvantages of both. Why is it important to become “banked”?

- What are some of the most commonly used financial products, and, how best to use them (i.e., checking accounts, savings accounts, debit cards, ATMs, credit cards, pre-paid cards)?

- Credit cards: access to capital, but what are the “fast facts” about credit cards? How do you read a statement?

- What are check-cashing stores? And, what payday lenders? What are people looking for when they use those resources?

Identity Theft

- What is Identity Theft? How Can You Protect Your Identity?

- What Can You Do If Your Identity is Stolen?

- What is phishing? How to protect against phishing?
Chapter 6: Borrowing Money

• The big ideas: Understanding credit and building credit.

• Learning about credit scores and why credit scores are so important.

• Obtaining, reviewing and understanding your credit report. What reports are available? How to obtain your score? What you should do if there’s a mistake on your credit report.

• The importance of monitoring your credit report.
Chapter 7: Assistive Technology

• Learn about the range and scope of assistive technology and why these devices and supports are so important for people with disabilities.

• Pennsylvania has many resources for assistive technology. How can you start a search for funding that can help you? In particular, what are waivers and how do you access those services?

• How can Pennsylvania Assistive Technology Foundation (PATF), PA Health Law Project and other organizations help individuals get the AT they need?

Home and Community-Based Waivers

Program Eligibility

• **Functional eligibility** varies from program to program, but all programs require that a consumer need an institutional level of care.

• **Financial eligibility.** To qualify, individuals must have countable income below $2,199/month (for an individual in 2015) and countable resources (assets) below $8,000 (includes savings accounts, stocks and bonds). Spousal impoverishment rules apply to income and resources of a married couple.
### Name of Waiver

<table>
<thead>
<tr>
<th>Name of Waiver</th>
<th>Assistive Technology</th>
<th>Accessibility Adaptations</th>
<th>Vehicle Accessibility Adaptations</th>
</tr>
</thead>
<tbody>
<tr>
<td>Aging Waiver</td>
<td>Office of Long-Term Living (Department of Human Services) reviews if over $500 (no cap)</td>
<td>Office of Long-Term Living (Department of Human Services) reviews if over $6,000 (no cap)</td>
<td>N/A at this time</td>
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<tr>
<td>Autism Waiver</td>
<td>$10,000 per participant’s lifetime</td>
<td>$20,000 per participant’s lifetime</td>
<td>$20,000 per participant’s lifetime</td>
</tr>
<tr>
<td>CommCare (traumatic brain injury)</td>
<td>Office of Long-Term Living reviews if over $500 (no cap)</td>
<td>Office of Long-Term Living reviews if over $6,000 (no cap)</td>
<td>Office of Long-Term Living reviews if over $6,000 (no cap)</td>
</tr>
<tr>
<td>Consolidated (person with an intellectual disability age 3 or older)</td>
<td>County reviews, $10,000</td>
<td>County reviews, $20,000 during 10-year period, but new $20,000 limit applied if move to a new home</td>
<td>County reviews, $10,000 during 5-year period</td>
</tr>
<tr>
<td>Person/Family Directed Support (person with an intellectual disability age 3 or older)</td>
<td>County reviews, individual limit based upon annual cost of waiver services (approx. $30,000)</td>
<td>County reviews, home and vehicle accessibility adaptations $20,000 per household</td>
<td>County reviews, home and vehicle accessibility adaptations $20,000 per household</td>
</tr>
<tr>
<td>Independence (adult with physical disability)</td>
<td>Office of Long-Term Living reviews if over $500 (no cap)</td>
<td>Office of Long-Term Living reviews if over $6,000 (no cap)</td>
<td>Office of Long-Term Living reviews if over $6,000 (no cap)</td>
</tr>
<tr>
<td>OBRA (adult with developmental disability)</td>
<td>Office of Long-Term Living reviews if over $500 (no cap)</td>
<td>Office of Long-Term Living reviews if over $6,000 (no cap)</td>
<td>Office of Long-Term Living reviews if over $6,000 (no cap)</td>
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### How Do You Register for Waiver Services?

- If you are under 60 years old and have a physical disability, a developmental disability (not an intellectual disability) or a traumatic brain injury, contact Maximus at (717) 540-3115 or (877) 550-4227.

- If you are 60 years old or older, contact Maximus at (717) 540-3115 or (877) 550-4227.

- If you have an intellectual disability (ID), contact your local county Mental Health/ID office.

- If you have autism, contact (866) 539-7689.

**NOTE:** In 2016, the Office of Long-Term Living is planning on consolidating 5 of their waivers into one. This will also be in alignment with Community HealthChoices.
Chapter 8: Are You Ready To Go?

- Summary of activities
- Additional resources, including games and blogs
- Blank worksheets for developing budgets (personal statement of Income and Spending, needs and wants descriptions, cash flow)
- Glossary

Your Road to Financial Independence

- Investigate your eligibility for Supplemental Security Income (SSI) [www.ssa.gov/ssi/]
- Explore your eligibility for Home and Community-Based Waiver Services ("Waivers"):  
  - [http://www.dhs.state.pa.us/fordisabilityservices/alternativesto/nursinghomes/index.htm](http://www.dhs.state.pa.us/fordisabilityservices/alternativesto/nursinghomes/index.htm)
  - [http://www.dhs.state.pa.us/dhsonline/officeofdevelopmentalprograms/index.htm](http://www.dhs.state.pa.us/dhsonline/officeofdevelopmentalprograms/index.htm)
- Have a copy of your Social Security card.
- Obtain a driver's license or a non-driver's identification card.
- Establish a relationship with a bank or credit union (obtain a debit card).
- Register to vote (age 18).
- Register for Selective Service (if male) [https://www.ssg.gov/Home/registration/]
- Gather healthcare and community services information onto a USB flash drive and keep it with you. Be sure to include:
  - Personal identification information,
  - Health insurance policy number,
  - Doctors' and specialists' contact information,
  - Prescriptions,
  - Durable Medical Equipment (DME) vendor contact information, and
  - Service coordinator/case manager/supports broker contact information.
Summary

- This booklet provides information and resources so that individuals can learn about how to manage his/her money instead of letting their money manage them.
- Self determination demands that individuals with disabilities be involved in making financial decisions that concern themselves.
- There are other financial education booklets that are available – however, no other booklet includes information that is important for people with disabilities who need state and/or federal benefits to live successfully in the community (i.e., SSI or waivers.) It is imperative that youth know about these requirements – and that individuals are urged to save, but save wisely so that benefits will not be lost.
For More Information…

Pennsylvania Assistive Technology Foundation
1004 West 9th Avenue
1st Floor
King of Prussia, PA 19406

888-744-1938 toll-free voice
484-674-0510 FAX
www.patf.us

2015-16 – COP Webinar Series

• January 28, 2016 - (9:00 am – 11:00 am) Overview of the Workforce Innovation and Opportunity Act
• March 9, 2016 – (9:00 am – 11:00 am) Overview of Labor Laws and Employment Related Issues
• March 23, 2016 – (9:00 am – 11:00 am) Making the Connections with Local Transition Coordinating Councils
• April 13, 2016 – (9:00 am – 11:00 am) Integrated Youth Development and Youth Leadership
• April 27, 2016 – (9:00 am – 11:00 am) Assistive Technology for Youth with Complex Needs
Planning for the Future Regional Sessions – Supporting Pathways to Employment

In this second series of regional sessions transition stakeholders will explore current effective practices strategies and resources that assist transition age youth in obtaining and maintaining competitive employment. Areas addressed will include transition assessment and curriculum, career portfolio development, person-centered planning, parent engagement, agency linkages, accessing local and online resources and community-based work experience. This session will also feature representatives from the Pennsylvania Community on Secondary Transition Interagency Team and an interactive dialogue regarding understanding and accessing community resources to support transition age students.

9:00 AM – 1:00 PM

March 2, 2016 - Grove City, PA
March 14, 2016 – State College, PA
March 15, 2016 - PaTTAN Harrisburg
April 1, 2016 - Lehigh Valley, PA
April 4, 2016 - PaTTAN King of Prussia
April 5, 2016 - Philadelphia, PA
April 19, 2016 - PaTTAN Pittsburgh – (Note the Date Change from March 3rd)

PA Community of Practice Transition Conference 2016

- July 20 - 22, 2016  Penn Stater Conference Center
- January 20, 2016 – Deadline for call for Proposals
- May 16, 2016 – Conference Brochure and Scholarship Distribution

• Additional information can be found on www.secondarytransition.org and www.pattan.net
Thank you for joining us on today’s webinar.

Please join us for the remaining webinar sessions in this series.

Contact Information

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