

# **Pathways Information & Assistance**

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## How can Pathways Help?

Social service specialists can assist with resources and referrals for all of King county for those 18yrs and over with any sort of disability, older adults of any age and those caring for someone 18yrs and over.

Pathways specializes in navigating complex systems.

- Screen and refer for COPES and TSOA and troubleshoot issues with application
- Assist with COPES and TSOA applications
- Intake for caregiver support program

Call: (206) 448-3110

1.888.435.3377

Interpreter services are available.

Email: [info@soundgenerations.org](mailto:info@soundgenerations.org)



## **COPEES (Community Options Program Entry System)**

- COPEES is a state Medicaid program that can help pay for up to 40hrs a week of in-home care or room and board at an AFH ( Adult Family Home), ALF ( Assisted Living Facility) or SNF ( Skilled Nursing home that takes Medicaid.
- A person needs to be 18yrs and over and a citizen. There are different income and asset criteria for individuals and married couples. Friends or family ( not spouse) can be paid caregiver through state.
- In order to qualify someone must be all 3 criteria, income, asset level and personal care need requirement.
- The process takes 45-90 days for approval and there is a financial application, including a 5 year look back. Once financially approved a social worker from HCS ( Home and Community Services) will do an in-person assessment to see how many hours a week they qualify for in home care or what their daily rate would be for payment to a long-term care facility.

## How to Apply for COPES-Pathways can assist

- The website for filing an online application is Washington Connection
- <https://www.washingtonconnection.org/home/>
- The website for downloading a paper application [form HCA 18-005, Washington Apple Health Application for Long-Term Care/Aged, Blind, Disabled Coverage] is
- <http://www.hca.wa.gov/medicaid/forms/Documents/18-005.pdf> .
- You may also pick up the application form at an HCS office or call to have one mailed. A paper application may be returned to PO Box 45826 Olympia WA 98504 or to your local HCS office. To find the right office, call 1-800-422-3263 or use the online tool to find the HCS office in your county <https://www.dshs.wa.gov/altsa/resources>

# COPEs guidelines for individuals in home care

- ❖ Person needs to be 18yrs and over
- ❖ Income can be up to \$9,440 but issue of participation fee for in home care if income above \$2742. Can keep up to \$2742 of income.
- ❖ Single person assets \$2000 or less ( savings, stocks, bonds, need to be \$2000 or less)
- ❖ Need substantial help with at least 2 personal care need or moderate help with 3 needs ( bathing, dressing, walking, medications, cognitive issues, etc.). Housework, meals and transportation don't count as needed to qualify.
- ❖ Considerations not good fit: issues of estate recovery if own home, participation fee. Issues in 5 yr look back ( sell property less than fair market value, own more than one property, gifting of monies,) Complex issues Pathways can assist to Senior Rights assistance pro bono Medicaid attorney if eligible.

## COPES guidelines in home care married couple

- ❖ Person applying needs to be 18yrs and over.
- ❖ Income in spouse applying's name needs to be \$9,440 or less. Spouse not applying can keep all the income in their name and in some situations some of spouse's income for household expenses. So there may or may not be a participation fee for in home care.
- ❖ Married couple more generous asset limits, about \$59,890. When your spouse applies for COPES, you and your spouse can have \$61,890 of non-exempt resources (\$59,890 allowed for you and \$2,000 allowed for your spouse) and possibly more
- ❖ Need substantial help with at least 2 personal care need or moderate help with 3 needs ( bathing, dressing, walking, medications, cognitive issues, etc.). Housework, meals and transportation don't count as needed to qualify
- ❖ Considerations not good fit: issues of estate recovery if own home but can usually transfer to spouse not applying for COPES. . Issues in 5 yr. look back ( sell property less than fair market value, own more than one property, gifting of monies,) Complex issues Pathways can assist to Senior Rights assistance pro bono Medicaid attorney if eligible. If both spouse needs COPES, they are assessed as individuals.

## COPES guidelines when applying for long term care for an individual

- Person needs to be 18yrs and over . Most facilities don't take Medicaid right away, have spenddowns.
- Income can be up to \$9,440. They would give long term care facility income after paying for health insurance premiums and get to keep \$75.36 monthly . Facility will also get daily rate payment based off the person's persona care needs.
- Single person assets \$2000 or less ( savings, stocks, bonds, need to be \$2000 or less).
- Need substantial help with at least 2 personal care need or moderate help with 3 needs ( bathing, dressing, walking, medications, cognitive issues, etc.). Housework, meals and transportation don't' count as needed to qualify.
- Considerations . Planning to sell home. Issues in 5 yr. look back ( sell property less than fair market value, own more than one property, gifting of monies,) Complex issues Pathways can assist to Senior Rights assistance pro bono Medicaid attorney if eligible.

## **COPEs guidelines when applying for long term care for a married couple**

- Person needs to be 18yrs and over . Most facilities don't take Medicaid right away, have spenddowns.
- Income in spouse applying can be up to \$9,440. They would give long term care facility income after paying for health insurance premiums and get to keep \$75.36 monthly . Facility will also get daily rate payment based off the person's persona care needs. Spouse not applying can keep all the income in their name and in some situations some of spouse's income for household expenses. So, there may or may not be a participation fee for in home care.
- Married couple more generous asset limits, about \$59,890. When your spouse applies for COPEs, you and your spouse can have \$61,890 of non-exempt resources (\$59,890 allowed for you and \$2,000 allowed for your spouse) and possibly more



## COPES guidelines when applying for long term care for a married couple continued

Need substantial help with at least 2 personal care need or moderate help with 3 needs ( bathing, dressing, walking, medication management, cognitive issues, etc.). Housework, meals and transportation don't count as needed to qualify.

Considerations . Planning to sell home. Issues in 5 yr. look back ( sell property less than fair market value, own more than one property, gifting of monies,) Complex issues Pathways can assist to Senior Rights assistance pro bono Medicaid attorney if eligible.

## TSOA ( Tailored Supports for Older Adults)

- ❖ Need to be 55yrs and over and live in own home ( house or apartment) to qualify
- ❖ If meet income and assets criteria can help pay for up to 5 hrs. a week of in-home care or other services to keep you in your home such as life alert or incontinence supplies. Can use hours for other things like housework but need to qualify with care needs first
- ❖ Only look at income of person applying, not of spouse if married
- ❖ No participation fee, but income needs to be \$2742 or less, and assets need to be \$53,100 or less
- ❖ 112,990 or less for married couple
- ❖ No issues of estate recovery, but can't own more than one home or property
- ❖ Friend or family can't be paid providers
- ❖ Takes about 45 days to sign up.
- ❖ Referrals to go to Aging and disability and a care coordinator would follow up with them and help with any financial applications
- ❖ Need help with personal care in one of the areas-see attached screening form
- ❖ Need to qualify both financially and functionally to get services

## Tips for preparing for Medicaid

- Plan ahead. Think about the 5 year look back
  - Investigate income sources, assets and where they are at
  - Consult for legal advice if needed
- Visit doctor regularly or before applying for doctor documentation of care needs and diagnosis
  - Review Understanding care needs assessment and start to think about care needs
  - Research facilities in areas that you like that may take Medicaid, are there any wait lists?
- Keep track of monies and know what ineligible transfers would be, gifts, transfer of home rules.

# More tips applying for Medicaid

- Brainstorm with Pathways if COPES, TSOA or Respite maybe best fit to start based off your unique situation
- If start with one program and not good fit can always apply for a different one. If get denied for some reason, can always apply again with no penalty
- More questions or set up time to talk more.

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