# LTSS Options Screening Tool

**Find the Right Support for You**

Planning for long-term care can feel overwhelming. This simple screening tool is designed for Maryland's older adults, people with disabilities, and their family members who are starting to explore options for help with daily life.

**What are Long-Term Services and Supports (LTSS)?**

Before you start, it helps to know what "Long-Term Services and Supports" (LTSS) means. It isn't just medical care from a doctor; it's a wide range of ongoing assistance that helps people live safely and as independently as possible.

This can include:

* Hands-on help with personal activities like bathing, dressing, and eating.
* Assistance with household tasks like preparing meals or managing medications.
* Support provided in different settings, whether it's in your own home, a community setting like assisted living, or a nursing facility.

By answering four simple questions about your current situation, this tool can help identify which programs and resources may be the best fit for you.

**Disclaimer:** This is a screening tool, not an application or a guarantee of eligibility. The purpose is to help you identify programs you *may* be eligible for based on your answers. Financial figures are estimates for a single individual as of August 2025 and are subject to change. Your next step should always be to contact the Maryland Access Point (MAP) for official advice.

**Screening Questions**

**1. What best describes your current situation?**

* A) I'm living at home or with family, but daily tasks (like bathing, cooking, managing medications) are becoming difficult.
* B) I am in a hospital or short-term rehab facility and planning to return home.
* C) I am in a hospital or short-term rehab facility and may need to move to a nursing home.
* D) I am currently living in a nursing home for long-term care.

**2. Do you have either of the following to help pay for care?**

* A) A Long-Term Care Insurance policy.
* B) Access to VA (Veterans) Benefits for long-term care.
* C) None of the above.

**3. Which of these best describes your financial picture?** (Rough estimates for a single person)

* A) My monthly income is below ~$1,250, **AND** my savings/assets are below $2,000.
* B) My monthly income is between ~$1,250 and ~$2,900, **AND** my savings/assets are below $2,000.
* C) My monthly income is over ~$2,900 **OR** my savings/assets are over $2,000.

**4. Are you enrolled in Medicare?**

* A) Yes
* B) No

**Results Based on Your Answers**

**(Logic Path 1: If user answers 2A - Long-Term Care Insurance)**

**Your Long-Term Care Insurance policy is your first line of support.**

**Next Step:** Contact your insurance provider immediately to understand your policy's benefits, daily limits, and how to file a claim.

**(Logic Path 2: If user answers 2B - Access to VA Benefits)**

**Your primary path for LTSS coverage is the U.S. Department of Veterans Affairs (VA).**

Since you may have access to VA benefits, your first and most important step is to connect with the VA system. The VA operates its own comprehensive set of long-term care programs that are separate from Medicare and Medicaid, and they can often provide excellent support at little or no cost to eligible veterans.

**What the VA Offers**: The VA provides a wide range of Long-Term Services and Supports (LTSS), including in-home care, adult day health care, and care in VA-run nursing homes (called Community Living Centers).

**Next Steps**: VA Maryland Health Care System at 1-800-949-1003 and ask for the Geriatrics and Extended Care (GEC) department or ask to speak with a VA Social Worker about your needs for long-term care.

Navigating the VA can be complex. Veterans Service Organizations (VSOs) like the Disabled American Veterans (DAV), The American Legion, and VFW also have trained professionals who can help you understand and apply for your benefits for free.

*Note: While the VA should be your first stop, you can also explore the Medicaid options outlined in this tool. Some veterans use a combination of benefits to meet all their needs.*

**(Logic Path 3: If user answers 2C, 3A - "Low Income")**

**You are a strong candidate for several programs to help you live at home.**

**[IF YOU ANSWERED NO TO QUESTION 4, READ THIS FIRST]**

A Critical Note on Medicare Enrollment

Maryland law requires you to apply for and enroll in Medicare if you are eligible as a condition of receiving Medicaid. Once your Medicaid is approved, a related program will pay your Medicare Part B premium for you. Your next step should include contacting the Social Security Administration at 1-800-772-1213 to begin your Medicare application.

**Programs You May Be Eligible For:**

* **Health Coverage:** You likely qualify for full **Medicaid** coverage (Medical Assistance) managed by a HealthChoice plan. Medical Assistance covers medical visits, hospital stays, prescription drugs and short term skilled nursing or therapy services.
* **In-Home Support (No Waitlist):** As a Medicaid recipient, you are entitled to an assessment for **Community First Choice (CFC)** or **Community Personal Assistance Services (CPAS)**, which provide in-home personal care.
* **Comprehensive Support:** For an enhanced package of services like adult day care or assisted living, you can apply for a Home and Community Based Services **(HCBS) Waiver**. HCBS waiver programs may have a waitlist, but you would receive Medical Assistance coverage even if you are on a waiver waitlist.

**Next Step:** Contact the Maryland Access Point (MAP) at your local Area Agency on Aging. Ask to apply for Medical Assistance and the Medicare Savings Program.

**(Logic Path 3: If user answers 2C, 3B - "The Gap")**

Your situation fits a specific pathway for significant long-term care support.

Your income is likely too high for basic Medicaid, but it may be within the special limits for long-term care programs. For you, getting long-term care services is the gateway to receiving full Medicaid benefits.

**[IF YOU ANSWERED NO TO QUESTION 4, READ THIS FIRST]**

A Critical Note on Medicare Enrollment

Maryland law requires you to apply for and enroll in Medicare if you are eligible as a condition of receiving these benefits. Once your Medicaid is approved, a related program will pay your Medicare Part B premium for you. Your next step should include contacting the Social Security Administration at 1-800-772-1213 to begin your Medicare application.

**Your Primary Goal: The HCBS Waiver**

* The Home and Community Based Services **(HCBS) Waiver** program is your main path to getting Medicaid to pay for services at home or in an assisted living facility.
* By qualifying for the waiver, you will **simultaneously be approved for full Medical Assistance**, managed through a **HealthChoice** plan. This plan will cover all your regular medical needs, like doctor visits and prescriptions, while the waiver pays for your long-term services. There may be a waitlist for HCBS Waiver programs and you may not receive full Medical Assistance coverage until you are enrolled in a waiver program.

**Help With Your Medicare Costs**

* Because this pathway makes you "dual eligible," the **Medicare Savings Program (MSP)** would pay your Medicare premiums, and **Extra Help (LIS)** would significantly lower your prescription drug costs. If you are on a waiver waitlist, you may consider applying for these programs separately to gain access to them sooner.

**If There's a Waiver Waitlist**

* The **Maryland Senior Care Program** is a state-funded program that may be able to provide services while you are on a waitlist for an HCBS waiver.

**Next Step:** Contact the **Maryland Access Point (MAP)**. Explain your situation and ask to apply for Long-Term Services and Supports, specifically an HCBS Waiver.

**(Logic Path 4: If user answers 1D & 3A or 3B - "In a Nursing Home")**

**You may be eligible for help paying for your nursing home care.**

Many people need this help because their limited Medicare coverage for short-term rehabilitation is ending.

**Programs to Consider:**

* **Nursing Home Medicaid:** This program can cover the majority of your nursing home costs. You will be required to contribute most of your monthly income toward your care.
* **Money Follows the Person (MFP):** If you wish to *leave* the nursing home, this program provides enhanced supports to help you move back to the community successfully.

**Next Step:** Speak with the social worker at your nursing facility immediately. They are experts in the application process for Nursing Home Medicaid.

**(Logic Path 5: If user answers 3C - "Higher Income/Assets")**

**Your primary options will likely involve using your own resources or Medicare's short-term benefits.**

**Your Options:**

* **Medicare:** Covers short-term, skilled care at home or in a facility for rehabilitation after a hospital stay. It does not cover long-term custodial care like assistance with bathing, dressing, or cooking.
* **Private Pay:** Using your income and assets to pay for care services directly.
* **Medicaid's Medically Needy ("Spend-Down") Pathway:** If your medical and care expenses are very high, you may be able to qualify for Medicaid by "spending down" your excess income each month. This works like a high monthly deductible.

**Next Step:** Contact the Maryland Access Point (MAP) to discuss "options counseling." They can help you understand the spend-down process and other potential community resources.

## FAQ

Does Medicare cover long term care and supports?

It's important to understand Medicare's role. Medicare is health insurance designed for medical recovery, not for long-term custodial care.

* **Medicare MAY Cover:** Short-term, skilled care to help you rehabilitate after a hospital stay or specific medical event.
* **Medicare DOES NOT Cover:** Ongoing, long-term personal support like help with bathing, dressing, or cooking. This is why the Medicaid programs below are so important.