

**Joint Task Force on Affordable, Accessible Health Care
October 28, 2021**

Policy Option: Extending Moderate Needs Supports



Description

This policy option includes a new, limited package of home and community-based services that will improve quality of life, promote health and wellbeing, and stave off the need for more intensive long-term services and supports. Using advanced analytic tools, these services would be targeted to individuals who are predicted to be more likely to need more intensive long-term services and supports (LTSS) in the future.

For Whom?

Vermonters with any or no health insurance, who are identified as needing home and community-based services (HCBS) by their health care providers via provider referrals and by data-driven risk stratification tools.

Why?

Individuals who have significant needs to support their activities of daily living often need supports not covered by traditional insurance and these uncovered costs can be expensive and debilitating to family finances.

Home and Community Based Services (HCBS) are a subset of Long Term Services and Supports (LTSS), designed to help people stay living in their homes – which is preferred by most people and is less expensive than institutional care. However, most LTSS are not covered by insurance other than Medicaid.

Access to a limited benefit of HCBS for those people who need them but are not yet financially and clinically eligible for full Medicaid LTSS may provide the necessary clinical supports to stave off the need for more intensive services later. It also may eliminate the incentive to unnecessarily become “Medically Needy” for Medicaid which, for individuals with income too high to qualify for Medicaid, requires them

to "spend down" by incurring high medical expenses in order to become eligible.¹ Access to this package of services early will support financial independence as well as improved health outcomes.

CMS has an interest in addressing this high-need population. We believe CMS will react favorably to a proposal to invest federal dollars which will provide additional benefits to a targeted population now that will result in savings later.

Expected Outcomes

Vermonters will have increased access to needed LTSS such as family caregiver support, case management, personal care or homemaker services, and adult day services. Receiving these needed services will improve health and wellbeing and quality of life, which will stave off the need for more intensive and expensive LTSS in the future.

What has Vermont done?

As part of the Choices for Care program administered by the Department of Disabilities, Aging and Independent Living, Vermont offers a limited HCBS benefit to those with "Moderate Needs" whose income is at or below 300% of the SSI payment standard. This program is limited by available funding.²

Further research

Vermont-specific data and actuarial analysis will show the expected numbers of Vermonters who would likely be targeted for participation, as well as projected savings.

¹ [Analysis of Pathways to Dual Eligible Status: Final Report | ASPE \(hhs.gov\)](#)

² [Moderate Needs Services | Adult Services Division \(vermont.gov\)](#)