

# Your Guide to Medicaid and Waivers

A high-level overview

## How does all this really work?

Medicaid funding and disbursement can be complicated, but understanding the fundamentals of waivers and their importance can help you use funding in a way that best supports you or someone you love.

### A BROAD VIEW OF MEDICAID WAIVERS



#### STATES CREATE WAIVERS<sup>2</sup> TO EXPAND FUNDING OPTIONS.

Waivers can be classified into 3 categories:

- 1) Home and Community Based Services (HCBS) waiver: Section 1915(c).
- 2) Freedom of choice waiver: Section 1915(b).
- 3) Research and demonstration waiver: Section 1115.

A list of all approved and pending waivers is available on [the Medicaid website](#).



#### APPROVAL OR DENIAL FOR WAIVER COVERAGE VARIES BY INDIVIDUAL AND BY STATE.

Based on an individual's needs and situation, as well as state guidelines, waiver coverage can vary. If an application is denied, the denial can be appealed in accordance with state guidelines. Waiver coverage lengths are limited, and programs must be re-applied for upon expiration.

#### MEDICAID<sup>1</sup> IS FUNDED JOINTLY BY STATES AND THE FEDERAL GOVERNMENT.

Management of the funds happens at a state level. The percentage that states and the federal government pay and an individual's eligibility to receive funds can vary by state.



#### FAMILIES APPLY FOR WAIVERS TO HAVE FREEDOM OVER FUNDS.

Prior to 1991, the Federal Medicaid program only paid for services if a person lived in an institution.

HCBS waivers are designed to allow states to provide home and community-based services to people in need of long-term care. This means they can stay in their own home or a community setting (such as a relative's home or a supported living community) instead of going into a nursing facility or institutionalized setting.<sup>3</sup>



LEARN MORE ABOUT YOUR STATE'S WAIVERS [HERE!](#)

<sup>1</sup> **Medicaid**- A federal assistance program for individuals and families with low income who lack health insurance and for whom health care would otherwise be a significant financial burden (<https://www.verywellhealth.com/medical-waivers-what-are-medicaid-waivers-1738846>).

<sup>2</sup> **Waiver**- A clause in Medicaid law that asks the federal government to waive their standard rules. Waivers allow states to accomplish individual goals (reduce costs, expand coverage, or improve care for a certain group not covered in the federal plan) and help provide services to people who would otherwise be in an institution, nursing home, or hospital to receive long-term care in the community (<https://assistedlivingtoday.com/blog/what-is-a-medicaid-waiver/>).

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