

## **Personal Assistance Overview**

### **What is personal assistance?**

A personal assistant provides the support necessary for someone with a disability to live in the community. Traditionally, personal assistance services tended to include hands-on activities, such as bathing, dressing, using the bathroom and transferring between bed and wheelchair or wheelchair and car. Other typical forms of assistance involved cleaning the home, shopping and driving the person with a disability where he or she needed to go.

More recently, personal assistance has come to mean any support a person needs to maintain his or her independence. This can include caring for children, using a checkbook, or translating speech that might be difficult to understand. A person who is blind or has a learning disability may require the services of a reader. Someone who is deaf may need a sign language interpreter. A person with a cognitive disability who has good physical function may need verbal coaching to accomplish the tasks of the day.

Since the definition of personal assistance has expanded, it may be important to list some of the titles used for people who perform the tasks of personal assistants. Personal assistant, personal care attendant, home health aide, certified nurse's aide, reader, driver, and homemaker are a few.

### **Where do I find a personal assistant?**

Finding a personal assistant can depend upon how your personal assistant will be paid. If the person who is helping you is paid for by health insurance, the health insurance company may require that the assistant is hired through a home care agency and is a certified nurse's aide (CNA) or a home health aide (HHA). These individuals have completed certification courses. Some private health insurance companies, Medicare, and, in some circumstances, Medicaid, have this requirement.

Individuals who meet the qualifications for the Medicaid personal care assistance (PCA) waiver can hire individuals of their choosing as long as they meet some minimum requirements. The person with a disability (referred to as the employer) recruits, interviews, hires, trains, and when necessary fires his or her own assistants.

Individuals who meet the qualifications for Medicaid and the Acquired Brain Injury waiver can hire anyone who has completed the training provided by this waiver and who is listed on their registry.

If you are paying for this service out of your own pocket without any funding from Medicare, Medicaid or private insurance, you are free to hire any individual you want to provide the services that you need.

### **How do I decide how much help I need?**

This is a very individual decision. In order to decide on your support arrangements, you will need to think about your needs and your lifestyle. You will have to decide how much assistance you need and how you want to structure it. This may be hard to decide if you are making a change from high school to college or work. It may take a little while to come to a good solution, but you are the best resource for information about your own needs. It may be especially hard if you have had the same person or a family member provide your assistance up until now. If this is your situation, you can begin to pay attention to the amount of time others help you every day.

Do you want a live-in or part-time assistant or a combination of the two? You can make a list of the tasks you want an assistant to help you with and how many hours per day or week you will need them. As you decide these things it will also be important to think about the times of day you need assistance, how many assistants you will need, whether the gender of the assistant matters to you and whether you prefer someone within a specific age range. It is also important to think about what personal qualities you would look for in an assistant and if you would like them to have had experience or training.

## **How will I pay for my personal assistance?**

Most people end up using a combination of resources to pay for personal assistance. It is often a combination of health insurance and personal funds. It is important to plan ahead so you know how much assistance you will need and can plan for a way to fund those needs.

Most private health insurance policies do not cover personal assistance or home health aide services unless you have a long-term care policy. You will need to verify what is covered through any private health insurance policy.

Medicare will cover home health aide services, but only if you are considered "homebound." This means that you only leave your home for medical appointments for infrequent, short periods. The services can only be provided in your home.

Medicaid has a few ways to cover personal assistance. If you choose to use home health aide services through a home care agency, you would need a prescription from your doctor and then the home care agency would send someone to your home to do an assessment and decide on how many hours you would need assistance. If it is less than 14 hours per week, the agency would work with you to set up the hours and the HHA's or CNA's to work with you. If you need more than 14 hours, the agency would negotiate with Medicaid for prior approval. They would do the hiring, scheduling and, if necessary, firing of staff. They would also bill Medicaid directly and pay the assistants. This service can only be provided to you in your residence.

Connecticut also has a Personal Care Assistance waiver through Medicaid that allows individuals who would otherwise be at risk for institutionalization to hire, schedule and fire their own personal assistants. Depending upon the level of care an individual needs, they could be eligible for up to 70 + hours of personal assistance per week. Medicaid pays these personal assistants through an agency that handles the finances for the

program (fiduciary agent) and you and your personal assistants would submit timesheets. You would be responsible for hiring, training and managing the assistants. These personal assistants could work with you in your home and community, including driving.

The Acquired Brain Injury waiver through Medicaid allows personal assistants to provide direct hands-on care as well as 20 other services that can include cueing and other supports. As mentioned above, these assistants can be found through the registry of individuals who have completed the necessary training. Medicaid also pays these personal assistants through a fiduciary agent.

There is also a DMR waivers for individuals who are eligible for services from the Department of Mental Retardation and need direct hands-on care. Medicaid would pay for home health aide services as described above for this waiver. Recent changes to this waiver also allow for personal assistance.

If you are working with the Bureau of Rehabilitation Services and have an employment plan that includes college, BRS may pay for some personal assistance for transportation and time on campus associated with your education. This would be developed on an individual basis depending upon your needs, your educational requirements, and your employment plan.

Some larger employers will provide personal assistance on the job as an ADA accommodation. For most moderate and small employers this is not considered a "reasonable" accommodation. Transportation to and from work and personal care on the job are usually considered the responsibility of the employee. You may be able to use the PCA waiver to pay for a driver for work transportation and/or some activities of daily living assistance needed on the job.

If you receive Social Security benefits due to a disability and you are working, some personal assistance costs can be used to reduce your countable earnings (wages) and may allow you to keep some or all of your cash benefit. Out-of-pocket expenses for personal

assistants can be used as Impairment Related Work Expenses, Blind Work Expenses or, in some cases, as part of a Plan for Achieving Self-Support (PASS).

### **Where can I go for more information?**

This description of personal assistance is only meant to provide basic information. You will need to work with your family and the other professionals in your life who give you support to find out the specific information that fits your needs. The following is a list of resources for further information:

1. Benefits Counselors at the DSS/BRS Connect to Work Center. They can provide you with information about federal and state benefits and can be reached at 1-800-773-4636.
2. The Department of Social Services, Adult Services, 1-800-842-1508
3. *Getting from Here to There: A Manual for Personal Assistance*, by Cathy Ludlum. This manual is available through the publications link on the University Center for Excellence web site - <http://www.uconnucedd.org/>