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Secretary, Executive Office of
Aging & Independence

PI-25-04
REF: PI-24-04

PROGRAM INSTRUCTION

TO: Aging Service Access Points Executive Directors
FROM: Lynn C. Vidler, Assistant Secretary of Care Continuum MBA, BSW
DATE: February 25, 2025
RE: Revised Cost Share Table for the Home Care Program 2025

Purpose:

This Program Instruction (PI) transmits the Financial Eligibility Guidelines that take effect on March 28, 2025, for the Home Care Program, and sets out the voluntary co-payment, cost sharing co-payment schedules.

Background:

The U.S. Social Security Administration recently announced a 2.5 percent Cost of Living Allowance (COLA) increase from calendar year 2024. Accordingly, monthly Social Security and SSI benefits will increase 2.5 percent in calendar year 2025.

As required under 651 CMR 3.04(4)(b), the Executive Office of Aging & Independence (AGE) has adjusted the Financial Eligibility Guidelines to incorporate the COLA increase. By increasing these Financial Eligibility Guidelines, AGE ensures anyone at or below Federal Poverty Level (FPL) will be excluded from cost sharing for services.

Revised Voluntary Co-payment and Cost Share Schedule:

AGE will continue to request a voluntary donation from consumers whose income does not exceed the amounts set forth in the Voluntary Co-payment section of the Financial Eligibility Guidelines. MassHealth members with any coverage type whose income is at or below 300% of Supplemental Security Income Federal Benefit Rate (SSI FBR) (\$2,901.00/month or \$34,812.00/year in Calendar Year (CY) 2025, regardless of marital status) are exempt from all co-payments, including voluntary co-payments. Aging Services Access Points (ASAPs) will continue to have the ability to waive and reduce co-payment amounts based on

hardships that impact the consumer's ability to pay. The cost-share schedule below identifies the monthly co-payment amounts in accordance with the income guidelines at both the maximum fixed rate for Home Care Basic / Non-Waiver and Enhanced Community Options Consumers and as a percent of the cost of services received during the month for Home Care / Percent Based consumers. The cost-share schedule for "two person" is based on the joint income of a two-person married household.

Effective Date:

The effective date of this Program Instruction is March 28, 2025.

Contact:

If you have questions about this PI, please contact Shannon Turner, Home Care Program Coordinator at: Shannon.K.Turner@mass.gov

**MASSACHUSETTS HOME CARE PROGRAM
VOLUNTARY CO-PAYMENT AND COST SHARING SCHEDULES**

Issue Date: 2/25/2025

Effective Date: 3/28/2025

VOLUNTARY CO-PAYMENT:

| Family size | Annual Gross Income | Voluntary Monthly Co-Payment |
|-------------|---------------------|------------------------------|
| 1 | \$15,847 or less | \$10.00 |
| 2 | \$21,341 or less | \$14.00 |

COST SHARING – MAXIMUM FIXED MONTHLY AMOUNT BASED ON SERVICES RECEIVED DURING THE MONTH:

| One Person Annual Gross Income | | | Max Fixed Monthly Co-pay | Two Person (Married) Annual Gross Income | | | Max Fixed Monthly Co-pay |
|---|---|----------|--------------------------|--|---|----------|--------------------------|
| \$15,848 | - | \$19,100 | \$10 | \$21,342 | - | \$26,324 | \$14 |
| \$19,101 | - | \$22,537 | \$13 | \$26,325 | - | \$31,641 | \$18 |
| \$22,538 | - | \$24,892 | \$27 | \$31,642 | - | \$34,318 | \$40 |
| \$24,893 | - | \$26,673 | \$39 | \$34,319 | - | \$36,988 | \$55 |
| \$26,674 | - | \$28,451 | \$49 | \$36,989 | - | \$39,665 | \$68 |
| \$28,452 | - | \$30,225 | \$69 | \$39,666 | - | \$42,345 | \$96 |
| \$30,226 | - | \$32,006 | \$90 | \$42,346 | - | \$45,014 | \$126 |
| \$32,007 | - | \$33,778 | \$125 | \$45,015 | - | \$47,694 | \$176 |
| \$33,779 | - | \$35,601 | \$141 | \$47,695 | - | \$50,374 | \$199 |
| MassHealth Members whose income is below \$34,812 (300% FBR) do not have a co-pay | | | | | | | |

COST SHARING - PERCENT COPAYMENT BASED ON COST OF SERVICES RECEIVED DURING THE MONTH:

| One Person Annual Gross Income | | | Monthly co-pay % of Services Received | Two Person (Married) Annual Gross Income | | | Max Fixed Monthly Co-pay |
|--------------------------------|---|----------|---------------------------------------|--|---|----------|--------------------------|
| \$35,602 | - | \$38,575 | 50% | \$50,375 | - | \$52,080 | 50% |
| \$38,576 | - | \$41,467 | 55% | \$52,081 | - | \$54,970 | 55% |
| \$41,468 | - | \$44,363 | 60% | \$54,971 | - | \$57,867 | 60% |
| \$44,364 | - | \$47,255 | 65% | \$57,868 | - | \$60,758 | 65% |
| \$47,256 | - | \$50,146 | 70% | \$60,759 | - | \$63,651 | 70% |
| \$50,147 | - | \$53,044 | 75% | \$63,652 | - | \$66,543 | 75% |
| \$53,045 | - | \$55,931 | 80% | \$66,544 | - | \$69,438 | 80% |
| \$55,932 | - | \$58,826 | 85% | \$69,439 | - | \$72,329 | 85% |
| \$58,827 | - | \$61,726 | 90% | \$72,330 | - | \$75,222 | 90% |
| \$61,727 | - | \$64,614 | 95% | \$75,223 | - | \$78,117 | 95% |
| \$64,615 | - | and over | 100% | \$78,118 | - | and over | 100% |