

# Take the Road to Independence

## *The Options Initiative*

A Consumer Guide for Planning  
Your Move from a Nursing Home



Minnesota Department of Human Services

Minneapolis

The Minnesota Association  
of Centers for Independent  
Living (MACIL) prepared  
this guidebook under a  
contract with the Minnesota  
Department of Human  
Services

# Table of Contents

<b>Overview</b> .. .. .	<b>1</b>
<b>Assessment</b> .. .. .	<b>2</b>
<b>Relocation service coordination</b> .. .. .	<b>3</b>
<b>Finances</b> .. .. .	<b>3</b>
<b>Medical insurance</b> .. .. .	<b>4</b>
<b>Housing options</b> .. .. .	<b>5-6</b>
<b>Home care/support services</b> .. .. .	<b>7-8</b>
<b>Transportation</b> .. .. .	<b>8</b>
<b>Developing a personal budget</b> .. .. .	<b>8-9</b>
<b>Preparing for the move</b> .. .. .	<b>9</b>
<b>Internet resources</b> .. .. .	<b>Back Cover</b>

**This information is available in other forms to people with disabilities by contacting us at 651-582-1998 (voice), or through the Minnesota Relay Service at 711 or 1-800-627-3529 (TDD), or 1-877-627-3848 (speech to speech relay service).**

## Overview

The Minnesota Department of Human Services recognizes that all people with disabilities who want to move to the community will need help. DHS has developed the “Options Initiative” to strengthen community living options for people with disabilities under age 65 who are eligible for Medical Assistance and live in or are being referred to institutions (i.e., nursing homes, regional treatment centers (RTCs), certified board and care). The Options Initiative is all about strengthening existing supports and customizing specific supports to help people through the transition from institutions to independent community living.

No one assumes you can do this on your own. Building a strong relocation support team will help you achieve your goal. These are people to help you plan and execute your move into the community. Team members can be family, friends or community service providers. Your county case manager or relocation service coordinator will help you consider who will make good team members.

What does it mean to live independently in the community? Each person will consider various factors, make decisions and exercise choice with the understanding that each person has the right to:

- Make decisions
- Direct his or her own life
- Live where he or she chooses

For some people with disabilities that may mean living in their own home; for others it may mean sharing housing for support. This guidebook will help you:

- Determine what services/supports are available to help in your move
- Decide if moving to the community is a realistic goal
- Help you through the relocation process if you decide to move

This is a major change that will take time, planning and coordination. As you ***Take the Road to Independence***, hopefully you will obtain greater choice, freedom and control over your life.

## 1. Assessment

There are people to help you arrange your public supports, plan for your move and set up the disability services you will need to live independently in the community. This begins with a face-to-face meeting with a social worker or nurse from your county who will explain what community-based options are available. During this Long Term Care Consultation your county worker will assess your needs, discuss what you want and describe the services available to help you move into and live in the community. The Minnesota Department of Human Services (DHS) believes that only when you have this information will you be able to make an informed choice about where and how you want to live. Every Minnesotan with disabilities under age 65 who is living in an institution has the right

to request a Long Term Care Consultation. DHS developed the Options Initiative to assure that anyone who chooses to live independently in the community will have the support they need. Your responsibilities in this process include:

- Call your county office and request a Long Term Care Consultation.
- Have your address and phone number available when you make the call.
- Think about your schedule and activities.
- Think about what would be good times for an appointment.
- Think about what times wouldn't be good.
- Book an appointment.

Think about people in your life who will support your choice and be available to help during your move and after.

## 2. Relocation Service Coordination

Relocation Service Coordination (RSC) is a service for people currently residing in institutions, (i.e., nursing homes, Intermediate Care Facilities/MR, certified board and care, regional treatment centers, inpatient hospitals) who want to move into the community. Relocation Service Coordination will help you plan and arrange for services and supports you will need in the community. You must be eligible for Medical Assistance (MA), reside in an institution and want to relocate to a community setting to be eligible for this service. Due to

the intensive nature of this service, providers assisting persons in relocating from institutions will be allowed to provide and receive payment for up to 180 consecutive days prior to a discharge.

The case manager or service coordinator also will assist you with referrals and planning for service delivery in the community. To start the relocation process, you must request this service from your home county (county of financial responsibility). The county of financial responsibility may not

be the county in which you are living. Ask your facility's discharge planner or social worker if you need help contacting your county social services provider. The county will assign a case manager to provide Relocation Service Coordination. For more information regarding services, contact your local county agency: [www.dhs.state.mn.us/infocenter/regional.htm](http://www.dhs.state.mn.us/infocenter/regional.htm)

### 3. Finances

What is your current source of income? Your relocation service coordinator or other members of your team you choose will help you look at your finances. Together you need to set up a budget for independent community living. You may be eligible for some of the following income programs

**Social Security Supplemental Income (SSI):** This source of income is for people who have not been able to work or have not worked enough to pay into the Social Security system. The purpose of this benefit is to help cover some of the additional expenses you will have in meeting your care needs. You will be entitled to SSI money *after* you are in the community. Once you have started the relocation service coordination process, you should apply for SSI funding.

**Social Security Disability Income (SSDI):** This is the source of income for people who have been in the workforce and paid into Social Security system. The

amount is based on what you have paid into Social Security.

**Minnesota Supplemental Aid (MSA):** This is a monthly cash supplement for individuals who are aged, blind or disabled who also receive federal Supplemental Security Income (SSI) benefits. Some recipients receive MSA and do not receive SSI benefits because their income is too high. The MSA program is administered by county human services agencies.

Your county case manager or other members of your relocation team will help you look at your finances and help set up a budget to determine if you can financially afford to live in the community.

**Other sources of income to consider include:** Trust funds, pension funds, savings and checking accounts, worker's compensation and/or Veterans Assistance benefits.

## 4. Medical insurance

You will need health insurance when you move into the community. The following section describes available sources of insurance.

**Medicaid (MA):** You are entitled to MA if your income source is SSI and you live in the community. If you have additional sources of income, you may make too much money to be MA eligible. MA might require co-pays for some medical visits and medications. It is important to know all these details when making your financial plan for independent living. Contact your county's financial assistance unit to apply for MA.

**Medicare:** Persons over 65 and those with disabilities are eligible for this national insurance program. Medicare requires that persons receiving Social Security pay part of their income benefit to access this insurance.

**MinnesotaCare:** Minnesotans who do not have access to health insurance and meet the program

income guidelines can participate in MinnesotaCare. For those people with disabilities whose income is too high for Medicaid or Medicare, MinnesotaCare may be the answer. There are no health condition barriers, no pre-existing condition limitations that make private health insurance a problem for people with disabilities. Consumers pay a monthly premium based on the ability to pay, considering income and family size. Applications are widely available from health care providers, county social services, or call MinnesotaCare at 651-297-3862.

**Private insurance:** If you have private insurance, call the company and request a current copy of your benefit plan. Review the features to see if they provide services you need to live independently. Public health insurance programs only pay for services after they have been denied by your private insurance firm, so the process is a bit more complicated, but it can be done.

## 5. Housing options

You will need to make decisions about housing yourself. No one can tell you where you should live or who you should live with. First, consider what type of housing will work best for you. Do you want to live by yourself? Would you prefer to live with a family in a foster care situation? Next, consider the community you would like to live in. Some people choose to live near family; some choose a community based on the availability of services they need to live independently. People with disabilities and those without disabilities must consider many of the same factors when choosing where to live. No one can tell you where you will live, but people can only choose from housing they can afford.

Several federal and state programs offer assistance with ongoing rental housing costs for people who qualify based on income and or disability. Here are some options:

**Section 8 subsidized housing:** Some apartments in the community where you choose to live may accept Section 8 vouchers or certificates, which are funded by the Department of Housing and Urban Development (HUD). With Section 8 certificates or vouchers, you generally pay one-third of your income for rent. These certificates and vouchers are portable, meaning you can use them in any community in any state.

### ***How does the Section 8 Subsidized Housing program work?***

A household is issued a voucher and is responsible for finding and selecting a suitable rental unit. Once suitable housing has been located, a Section 8 lease is signed.

The tenant is responsible for paying the rent based on their income (not to exceed 30 percent).

### ***Who is eligible?***

- Virtually all people with disabilities receiving SSI benefits
- Citizens or non-citizens with “eligible immigration status
- HUD’s definition of “household,” which can include one or more adults with disabilities as well as elderly households and family households

Listings of subsidized apartment buildings and waiting lists for Section 8 vouchers are available at your city or county Housing and Redevelopment Authority (HRA) and your regional HUD office

- Your relocation service coordinator or a team member can help you get subsidized housing lists.

Additional information on Section 8 can be found at <http://tacinc.org/hc/Section 8.htm>.

**Shelter Needy Special Need Option:** This program provides a monthly financial supplement (up to \$130) for housing to individuals under the age of 65 who are relocating into the community from a nursing home. You must be eligible for Minnesota Supplemental Aid (MSA) upon leaving the nursing home and your shelter costs must exceed 40 percent of your gross income. You will also need to make an application for Section 8 subsidized housing. Your county case manager or relocation service coordinator will help you determine whether you are eligible for this benefit. Under this

option, a person may share housing expenses with another person without jeopardizing the amount of the benefit.

### ***Who is eligible for the Shelter Needy Option?***

People eligible must be:

- Eligible for Minnesota Supplemental Aid (MSA)
- Under age 65 relocating to the community from a hospital, nursing facility, or regional treatment center
- About to pay over 40 percent of their gross income for total housing costs

The funds can be used for:

- Rent or manufactured home lot rental fees
- Monthly payments for housing loan principal, interest, insurance premiums and property taxes
- Utilities, including costs for heating, cooling, water, sewer, garbage and basic service for one telephone

**Housing programs based on disability:** Some programs for people with specific disabilities include housing supports. To consider these options ask your relocation service coordinator if such programs exist in the communities you have chosen. These may be options if you have:

- Chemical dependency
- Mental illness
- Use a ventilator

**Other housing supports:** Some communities have programs that might work if you do not qualify for other housing programs. Programs to ask about include:

- Affordable housing for middle-income people
- Home ownership programs, such as Habitat for Humanity or First Homes
- Assisted-living facilities
- Foster care

Things to consider when choosing a place to live:

- Are you familiar with the city/community/neighborhood?
- Do you have friends and/or family in the area?
- Does the community have a wide range of accessible housing options?
- Does it have the type of housing situation you have chosen?
- If you require home care or other support services to live independently, is there an adequate supply of these services where you want to live?
- If your personal caregivers need to travel by bus, are bus stops nearby?
- Is your housing near public transportation?
- Are grocery stores, a pharmacy, churches and banks in the area?
- How far will you have to travel to get to medical appointments and the hospital?

If you choose to live on your own, there may be different ways to get a portion of your rent cost subsidized.



## 6. Home care/support services

A wide range of home care services are available in Minnesota allowing people with disabilities in need of ongoing support to live independently in the community. To get home care services you must be:

- Eligible for Medical Assistance or MinnesotaCare
- In need of services related to your disability that are medically necessary, physician ordered and provided based on a service plan
- Residing in the community
- Assessed for home care services by a public health nurse or home care agency nurse

Some home care services provide support with activities of daily living. Others assure that people who need skilled nursing may live independently in the community.

**Personal Care Assistant (PCA) Services:** These are workers who provide support for tasks people would do themselves if they did not have a disability. These tasks include:

- Bathing, dressing, grooming or eating
- Skin care
- Transfers
- Assistance with medication
- Assistance with shopping and cooking
- Housekeeping and laundry

**Home health care:** These services assure that people in need of professional supports and assistive technology may live outside of facilities. They include:

- Skilled nursing visits up to twice daily
- Home health aide services
- Physical, occupational and respiratory therapy
- Assistive technology, medical supplies and equipment

**Home and community-based waiver programs:** Minnesota offers several waiver programs for people with disabilities whose needs are not met by home care services alone. Waiver programs promote community living and independence based on a person's needs as an alternative to institutional, hospital or nursing home care.

- **Traumatic Brain Injury (TBI) Waivers:** People who are described by the following factors can be served by the TBI Waiver:
  - Under age 65 and on MA
  - Certified disabled by the Social Security Administration or State Medical Review Team
  - Diagnosed with traumatic or acquired brain injury
  - In need of nursing facility or hospital level of care
  - Have completed a pre-admission screening by county social services
- **Community Alternatives for Disabled Individuals (CADI) Waiver:** The following people can be served by the CADI Waiver:
  - Under age 65 and on MA
  - Certified disabled by the Social Security Administration or State Medical Review Team
  - In need of nursing facility level of care
  - Have completed a pre-admission screening by county social services
  - Have a physical disability, mental illness or multiple disabilities
- **Community Alternative Care (CAC) Waiver:** The following people may be served by the CAC Waiver:
  - Under age 65 and on MA
  - Certified disabled by the Social Security Administration or State Medical Review Team

- In need of hospital-level care
- Have received an interdisciplinary team assessment that recommends CAC services
- **Mental Retardation and Related Conditions (MR/RC) Waiver:** People served by the MR/RC Waiver are:
  - Of any age
  - Diagnosed with mental retardation or a related condition
  - Eligible for MA
  - In need of 24-hour plans of care
  - In need of institutional level of care

### Community Mental Health Support Services

If you are in need of mental health services, ask your county social service worker about community mental health services. There are several types of Adult Mental Health Community Services, provided in several types of settings by several types of providers. Some services can be paid by Minnesota Medicaid (MA) and some can be paid for through other public funding sources. The following services are possible options for eligible people with mental illness who are relocating to the community from an institution: Rehab Option, Community Support Services Program (CSP), and Adult Mental Health Initiatives.

## 7. Transportation

Affordable transportation must be a major consideration when you choose a community and a home. Don't assume that all public transportation is accessible. Even if a map shows access, it may not be accurate. For example, in a metro county the maps show that the entire area is served by accessible buses or an alternative accessible transportation van system called Metro Mobility. Actually, where the suburbs meet rural areas in the county no public buses are available, accessible or not. When you check out transportation options in your new community be sure to call with a possible new address to be sure you can get service. Your relocation service coordinator

or other members of your team can help you with this if you like. Some parts of the state have several accessible transportation systems; others have none. Several transportation options are:

- Public buses (some are wheelchair accessible, some are not)
- Dial-a-ride
- Taxi services (some have lift vans available)
- Medical cabs
- Private van services
- Volunteer drivers

## 8. Developing a personal budget

During the financial planning process you figured out how much money you will have to meet your expenses. Now you need to create a real budget since living within your income is vital to maintain independent living. Your

relocation service coordinator, a family or team member can help you create your budget or you may choose to attend financial management training. Some expenses that must be in your budget are:

- Total housing costs
- Utility payments, such as gas, electric and phone service
- Food (don't forget to consider public support and food shelves)
- Medications and disability-related expenses
- Clothing

A successful transition requires a realistic budget. Living within a budget is critical to maintaining independence.

## 9. Preparing for the move

It is important to prepare in advance for your move. Once you know where you are moving and have a new address:

- Complete a change of address form at the post office.
- Notify the Social Security office of your new mailing address.
- Arrange for home care or support services.
- Contact a durable medical provider to order needed equipment and supplies.
- Make necessary follow-up medical and dental appointments in your new community.
- Open new bank accounts.
- Determine how you will move your personal belongings. Be aware of all costs involved in making a move and setting up a new household.
- Create a list of all of the items you will need, such as furniture and household items, and determine how you will obtain these items.
- Connect utilities, such as electricity and gas.
- Arrange for telephone service.
- Contact a local pharmacy.

Understand when your bills will come due. Your county case manager may assist you in developing a budget to help manage your income and expenses or may refer you to another provider of services for financial management training. You may already have a bank or credit union that you use but, if not, it is a good idea to find one in your new community. Some banks provide customer representatives who assist individuals with disabilities.

- Identify housekeeping services if you are unable to independently clean your residence.
- Research competitive employment opportunities and services.
- Identify area social and recreational activities.

Your county case manager or others on your support team can assist you in identifying tasks to take care of before you move as well as providing checklists and other helpful information to assist you in your move. The Michigan Department of Community Health created a useful guidebook entitled **“Planning Tools for Assisting Individuals to Transition from Nursing Homes to Community Living”** available at <http://copower.org/mancare/nursinghometransition.php>

**If you need help *Taking the Road to Independence***, or just a point in the right direction, please contact your local agency or call either 651-582-1998 or 1-800-747-5484 to locate your county agency.



## Internet Resources

Listing of Minnesota county links <http://www.state.mn.us/local/index.html>

Social Security online <http://www.ssa.gov/>

Minnesota Department of Human Services <http://www.dhs.state.mn.us/>

Minnesota North Star Information Page <http://www.state.mn.us/>

Minnesota Department of Health <http://www.health.state.mn.us/>

Minnesota Department of Veterans Affairs <http://www.mdva.state.mn.us/>

Minnesota Board on Aging <http://www.mnaging.org/>

Minnesota Governor's Council on Developmental Disabilities <http://www.mnddc.org/>

Minnesota State Council on Disability <http://www.disability.state.mn.us/>

Office of the Ombudsman for Mental Health & Mental Retardation <http://www.ombudmhm.state.mn.us/>

Minnesota Commission Serving Deaf and Hard of Hearing People (MCDHH)  
<http://www.dhs.state.mn.us/ECS/DHHS/mcdhh.htm>

U.S. Department of Housing and Urban Development <http://www.hud.gov/>

Listing of Minnesota Libraries <http://www.mnlibs.org/dir/multi.cfm>

US Federal Government in Minnesota <http://www.state.mn.us/govtooffice/mnfederal.html>

If you do not have access to the Internet,  
please contact your telephone directory assistance,  
or call 2-1-1 for information and referral throughout the state.



Minnesota Department of **Human Services**

MS-2168 10/02