Personal Care Attendant (PCA) Services from MassHealth

Overview

Personal Care Attendants assist people with long-term disabilities who live at home. MassHealth funds the Personal Care Attendant (PCA) program, which provides funds to hire PCAs. The PCA program is a participant-directed program. This means that the individual with the disability is the employer. This is different from more traditional home health care programs in which an agency provides the worker. The PCA program is designed to give you control over your own personal care needs.

What do PCAs do?

PCAs provide help that enables you to live more independently. The duties of the PCA vary depending on the nature of your disability and your daily schedule. PCAs help with Activities of Daily Living (ADL) such as:

- Mobility/Transfers
- Taking medications
- Bathing and grooming
- Dressing and undressing
- Range of motion exercises
- Eating
- Toileting

If you live alone or if your caregiver is unable to assist, MassHealth may approve time for assistance in the following Instrumental Activities of Daily Living (IADLs):

- Shopping
- Laundry
- Meal preparation and cleaning up
- Light housekeeping
- Traveling to medical appointments
- Special needs (i.e. care and maintenance of wheelchairs and adaptive devices, completing paperwork required for personal care services)

What tasks are not covered by PCAs?

PCA time is not approved for activities such as:

- Recreation
- Babysitting
- Advocacy
- Vocational training
- Verbal prompting or cuing
- Supervision

Who hires a PCA?
If MassHealth approves PCA services for you, you must recruit, hire, train and schedule your own PCAs. You are also responsible for firing any PCAs who do not work out. The personal care agency can help you by:

- Offering skills training to help you learn how to do these tasks
- Assessing whether you need a “surrogate” to help you with some or all these tasks

Who can be a surrogate?

The surrogate is often a family member but may be any person you choose who has the ability to manage the PCA program. A surrogate can help you managing any part of the PCA program with which you have difficulty, but a surrogate does not necessarily run your PCA program for you. When you apply for PCA services, your Skills Trainer will determine whether you are able to manage the PCA program independently, what skills training you will need to learn how to manage the program, and whether you will need any help from a surrogate.

If you do need help managing your PCA program, you, your Skills Trainer and your surrogate will work together to develop a Service Agreement that describes the responsibilities of the surrogate, and which elements of the program you will handle.

Who can be a PCA?

The PCA program allows for great flexibility and control in who can be hired as a PCA. There are some restrictions, however. The following individuals cannot be hired as PCAs:

- Anyone under the age of 14
- Consumer’s child
- Spouse
- Parent
- Son-in-law or daughter-in-law
- Surrogate
- Legal guardian
- Foster parent
- Step-parent

Your PCAs must also be legally authorized to work in the United States, they must be able to understand and carry out your instructions, and they cannot be receiving pay for their PCA work time from any other agency.

What are the 'PCAs hours'?

You must schedule your PCAs according to the number of hours approved by MassHealth, which is based on your evaluation. Your Skills Trainer will help you determine how best to schedule your PCAs’ time. Your PCA schedule may change slightly from week to week, but remember that your PCAs are subject to state and federal labor laws, including overtime rules. Unless your PCA lives in your home, the PCA must be paid time-and-a-half if he or she work over 40 hours in a week.

Who is eligible for PCA services?
You may be eligible for PCA services if you are a MassHealth member whose coverage type is “Standard” or “Commonwealth” and:

- You have a permanent or chronic disability that impairs your ability to perform Activities of Daily Living (ADLs) and Instrumental Activities of Daily Living (IADLs) without physical assistance
- You need physical assistance with at least two ADLs (see list above)
- Personal Care services are prescribed by your physician or nurse practitioner
- MassHealth determines that PCA services are medically necessary

**How many hours of PCA service will I get?**

The Options Program will help MassHealth decide whether you qualify for PCA services, and how many hours of service you need. Options will conduct an evaluation, which will describe your personal care needs in detail, and recommend how many hours of PCA services you need each week. The actual scheduling of those hours can be arranged to fit your schedule and needs.

After approval by your physician or nurse practitioner, this evaluation is sent to MassHealth, which makes the final decision about whether you are eligible and how many hours of PCA services will be approved for you. PCA services are usually approved for one year at a time.

**What will be taken into account during my PCA evaluation?**

- **If you are already receiving other services:**

  When Options does your PCA evaluation they will take these other services into consideration. PCA services can be used in combination with certain other services such as:

  - Visiting nurse
  - Occupational or physical therapy
  - Home Health Care services

  PCA services cannot be used in combination with the following:

  - Adult Foster Care
  - Group Adult Foster Care
  - Homemaker Services funded through the Massachusetts Rehabilitation Commission

- **If you live with your family:**

  The Options Program will take into consideration your disability and your living situation, as well as your daily routine. If you live with family members, they will be expected to assist with most household chores. For example, routine laundry, housekeeping, shopping and meal preparation should include the needs of the family member with the disability.

**What are my responsibilities?**
As a consumer of PCA services, you are responsible for:

- hiring, firing, training and scheduling your PCAs, or working with a surrogate to carry out these responsibilities
- completing and turning in activity forms to the fiscal intermediary
- following the rules of the PCA program
- making sure your PCAs are paid correctly and on time
- letting Options know if your personal care needs change
- letting Options know if you unexpectedly need overtime pay for one of your PCAs, or if a PCA must perform Jury Duty
- with your Options Skills Trainer, making a list of PCAs to contact if your regular PCAs are unavailable
- letting Options know if you move, change your phone number, or change your doctor

**What are the personal care agency’s responsibilities?**

As your personal care agency, Options is responsible for:

- assessing your eligibility for the PCA program
- assessing whether you need a surrogate
- evaluating the kind and amount of PCA services you need
- asking MassHealth for approval for PCA services
- teaching you to manage your PCAs
- teaching you how to complete your PCAs’ Activity Forms
- working out a service agreement with you that describes your responsibilities, as well as the responsibilities of the PCA, the fiscal intermediary, the PCA agency, and the surrogate (if any)
- helping you decide which employer option is best for you
- reviewing your service plan with you periodically
- conducting re-evaluations as needed, and submitting them to MassHealth at least 21 days before your current approval runs out

Your PCA agency must meet with you in person for initial orientation and skills training, and at least quarterly in your first year of service. This is usually done by your Skills Trainer, who will be assigned to you when you apply for PCA services.

**Fiscal Intermediaries**

A fiscal intermediary is a company hired by MassHealth that can help with the responsibilities of employing PCAs such as: paying your share of state and federal taxes, buying workers’ compensation, paying your share of unemployment taxes, preparing your PCAs’ payroll checks and direct deposits.

- What are the two employer options?

**Option One: Consumer Delegated**
You should choose Option One if you want the fiscal intermediary to:

- Send you the forms you need
- Withhold and pay your PCAs’ state and federal income taxes
- Pay your share of state and federal unemployment taxes
- Buy workers’ compensation insurance for your PCAs
- Prepare your PCAs’ payroll checks and direct deposits
- Prepare and file your employer tax reports with appropriate government agencies

If you have a surrogate, you must choose Option One.

**Option Two: Consumer Directed**

You should choose Option Two if you want to do the following tasks yourself:

- Obtain the forms you need
- Withhold and pay your PCAs’ state and federal income taxes
- Pay your share of state and federal unemployment taxes
- Buy workers’ compensation insurance for your PCAs
- Prepare your PCAs’ payroll checks
- Prepare and file your employer tax reports with appropriate government agencies

**How and when do I pay my PCAs?**

When MassHealth approves you for PCA services, you will receive paperwork showing the number of hours of service you are approved for, and the start and ending dates of your approval. Every two weeks you will submit timesheets to the Fiscal Intermediary showing the hours your PCAs worked. Payment varies based on the employer option you choose.

**Option One (Consumer Delegated):**

- Have the fiscal intermediary deposit your PCAs’ checks directly into their bank account

  **OR**

- Have the fiscal intermediary mail checks to you, or have checks available for pick up, for each of your PCAs, which you must then give to your PCAs on time.

**Option Two (Consumer Directed):**

The fiscal intermediary will mail a check to you, or have a check available for pick up, containing the money you will receive from MassHealth to pay your PCAs.
If MassHealth has approved more than 40 hours per week of PCA services for you, you are expected to hire at least two PCAs so that none of your PCAs have to work for you more than 40 hours in one week. MassHealth also expects you to have a back-up list of PCAs in case your scheduled PCA cannot work that day. A PCA is currently paid $10.84 an hour.

How do I apply for a PCA?

1. **Call** 1-800-924-7570 for a referral.

2. **Intake Assessment:** A skills trainer provided by the PCA agency will contact you to make an appointment to do a brief assessment. A Skills Trainer will determine if you are eligible to apply for the PCA program alone or if you will need a surrogate.
   a. The Skills Trainer will complete an assessment and service agreement.
      i. A service agreement is your written plan of services.

3. **Functional Skills Training:** PCA provider staff will train you and/or your surrogate in how to manage the PCA program.

4. **Obtaining Medical Records:** The PCA provider must obtain records that document your functional limitations and disabilities. These may come from physicians, visiting nurse agencies, rehabilitation facilities, or other professionals.

5. **Evaluation:** A registered nurse and an occupational therapist will meet with you to determine the amount of PCA time you need. The evaluation must take place in your actual place of residence. If you have been hospitalized or institutionalized for an extended period, the evaluation can be done there.
   a. Once the evaluation is completed, the PCA provider will send it to your primary care physician for review and signature.
   b. The signed evaluation is then sent to the Division of Medical Assistance at MassHealth for approval. MassHealth has 21 business days to make a decision. At that time, MassHealth may approve, modify, or deny the request.

6. **Notification:** MassHealth will send you and your PCA provider written notice of its approval or denial of your application. This will include the number of hours authorized for your PCA as well as the effective date of the authorization.

7. **Modifications and denials** may be appealed. MassHealth may also defer the request until additional information is provided.
   a. A request for a fair hearing must be made in writing to the MassHealth Board of Hearings within 30 days of notice of the denial.

      Fill out the Fair Hearings Request Form and it along with a copy of the MassHealth official written notice to: Board of Hearings
      , Office of Medicaid
      , 2 Boylston Street
      , Boston, MA 02116

      Or fax the documents to 617-210-5820.

   b. Please keep one copy of the fair hearing request form for your information.

c. To contact the MassHealth Board of Hearings call 1-800-655-0338

The entire application process has a 45-day deadline, but it can be rushed under certain circumstances.

**Re-Evaluations:** Your specific PCA program will be reviewed every year. A registered nurse will do annual re-evaluations at least 2 months prior to the expiration (usually one year) of the current approval.

**Application process documents**

Mass Health Application for Personal Care Attendant Services

Mass Health Evaluation for Personal Care Attendant Services

PCA Prior Authorization Adjustment Form

**MassHealth PCA program**

The Commonwealth of Massachusetts MassHealth Provider Manual Series Personal Care Manual

**Contact the Personal Care Attendant Program**

30 Taunton Green, Unit 8
Taunton, MA 02780
TEL (800) 924-7570
FAX (508) 880-3218

**Contact the Fiscal Intermediary Program**

43 Old Colony Avenue
Quincy, MA 02170
TEL (877) 479-7577
FAX (800) 359-2884

**Commonwealth Care health insurance**

Learn more about Commonwealth Care health insurance (PDF)
The PCA program should reflect your current needs, so you should contact Options at (800) 924-7570 or (508) 880-7577 if your personal care needs change at any time.