



576 Johnsville Road
Sykesville, MD 21784

TO: Health and Government Operations
FROM: LeadingAge Maryland
SUBJECT: House Bill 1176, Home- and Community-Based Services Waiver - Eligibility
DATE: March 1, 2024
POSITION: **Favorable**

LeadingAge Maryland supports House Bill 1176, Home- and Community-Based Services Waiver – Eligibility.

LeadingAge Maryland is a community of more than 140 not-for-profit aging services organizations serving residents and clients through continuing care retirement communities, affordable senior housing, assisted living, nursing homes and home and community-based services. Members of LeadingAge Maryland provide health care, housing, and services to more than 20,000 older persons each year. Our mission is to be the trusted voice for aging in Maryland, and our vision is that Maryland is a state where older adults have access to the services they need, when they need them, in the place they call home. We partner with consumers, caregivers, researchers, public agencies, faith communities and others who care about aging in Maryland.

House Bill 1176 alters the financial eligibility criteria for the home– and community–based services (HCBS) waiver submitted by the Maryland Department of Health (MDH) to the Centers for Medicare and Medicaid Services to include categorically needy individuals with an income disregard up to 300% of the Supplemental Security Income monthly benefit amount and a community spouse resource allowance. This bill also requires the MDH to adopt regulations to establish a timeline within which the MDH must approve or deny the application of an applicant.

HCBS provides opportunities for Medicaid beneficiaries to receive services in their own home or community rather than institutions or other isolated settings. These programs serve various targeted populations groups, such as people with intellectual or developmental disabilities, physical disabilities, and/or mental illnesses. This bill would allow more Marylanders to use HCBS services by including more eligible groups. Higher utilization of HCBS has been linked to reduced use of institutional care and allows more people to transition

out of institutional care and back into their community. Institutional care is the continues to be the highest cost to state Medicaid programs. Expanding access to HCBS could potentially lower costs to state Medicaid programs. High HCBS utilization is also associated with better quality of life for low income and high needs populations. Adding the community spouse allowance also contributes to improving quality of life for waiver populations. Community Spouse Resource Allowance (CSRA) allows the non-applicant spouse to keep up to \$154,140 (depending on the state) in assets to prevent them from living in poverty. Without this allowance, Medicaid beneficiaries often have to spend down their resources to qualify for Medicaid coverage. However, the impact of then living in poverty can prevent beneficiaries from maintaining their health and causes additional stress. Including a Community Spouse Allowance allows beneficiaries to keep the majority of their assets while still qualifying for Medicaid. As a State, we must do everything in our power to serve those that have physical and cognitive limitations.

LeadingAge Maryland supports expanding the financial eligibility to serve with HCBS those with an income disregard up to 300% of the Supplemental Security Income monthly benefit amount as well as a community spouse allowance.

For these reasons, LeadingAge Maryland respectfully requests a favorable report for House Bill 1176.

For additional information, please contact Aaron J. Greenfield, 410.446.1992