

Medicaid Waivers

A Definition of Medicaid Waivers

A Medicaid waiver is a provision in Medicaid law which allows the federal government to waive rules that usually apply to the Medicaid program. The intention is to allow individual states to accomplish certain goals, such as reducing costs, expanding coverage or improving care for certain target groups.

Thanks to these waivers, states can provide services to their residents that wouldn't usually be covered by Medicaid or to residents who might not normally qualify for Medicaid due to income limits.

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There are three types of Medicaid waiver, all of which have different purposes.

- **HCBS waiver:** Also known as a Section 1915(c) waiver, this kind of waiver is designed to allow states to provide home and community based services (HCBS) to people in need of long-term care. This means they can stay in their own home or a community setting (such as a relative's home or a supported living community) instead of going into a nursing facility. Respite services for caregivers are also included in this type of waiver program.
- **Freedom of choice waiver:** A Section 1915(b), or "freedom of choice," waiver lets states provide care via managed care delivery systems, thus limiting the individual's ability to choose their own providers.
- **Research and demonstration waiver:** Otherwise referred to as a Section 1115 waiver, this lets states test out new approaches to delivering Medicaid care and financing.

Medicaid Waiver programs are administered by the states, and there are differences from state to in the types of waivers, types of services, and the eligibility requirements. Many states have wait lists for waiver programs, so it is a good idea to apply early and consider adding your loved one's name to more than one type of waiver program wait list. Unfortunately, waiver programs do not transfer from state to state, so if you move to a different state you will most likely start the application process anew.

A disability determination through the Social Security Administration is required as a first step to the Medicaid Waiver programs. Individuals may still qualify for waiver services even if they are not eligible for disability or Medicaid due to income limits.

Visit [MedicaidWaiver.org](https://www.MedicaidWaiver.org) for more information and a list of programs by state.