



Consumer Choices Option Handout

What is the Consumer Choices Option (CCO)?

The Consumer Choices Option (CCO) is a program for lowans with disabilities and older lowans on a Home and Community-Based Services (HCBS) waiver. CCO lets you self-direct (in other words, you manage) your Medicaid community-based services and supports. This program lets you hire, train and supervise your own workers.

CCO gives you a budget to cover your long-term care needs and goals. You can also use your budget to buy items and services you need for your care.

You get more choice, control and flexibility in your waiver services as well as more responsibility.



How do I apply for CCO?

If you are interested in the CCO program, you should talk to your case manager. They will give you more information about the program and make sure you understand the rules and your responsibilities. If you and your case manager decide that the CCO program is right for you, your case manager will help you enroll.

How do I learn more about CCO?

You can find more information about CCO on [Iowa HHS' CCO webpage](#).

Who Can Help Me Manage Services?

If you choose CCO, you won't have to manage your services all on your own. You will have a Financial Management Service (FMS) to help you manage your responsibilities as an employer, like doing background checks on your workers and paying your workers out of your budget on your behalf. If you want, you can also pick an Independent Support Broker (ISB) to help you develop your budget, organize your services and recruit employees. You can also choose to assign someone you trust who is not a paid caregiver, like a family member, to help you manage your workers and budget for you.

Am I eligible for CCO?

CCO is available to lowans on any HCBS waiver, including the Children and Youth waiver, the Adult and Disability waiver, and the Elderly Waiver. For more information about these waivers, see Iowa HHS' HCBS waiver webpage.