

Proposed Adults with Disabilities Waiver

Quick Guide

HOPE AND OPPORTUNITY IN MANY ENVIRONMENTS (HOME)

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As part of the Hope and Opportunities in Many Environments (HOME) project, Iowa HHS is working to make the assessment process simpler and more person-centered. Iowa HHS plans to make a more uniform (or standard) way to assess all people on waivers or needing waiver services.

What is the proposed Adults with Disabilities Waiver?

The Iowa Department of Health and Human Services (HHS) is planning a new program called the Adults with Disabilities waiver. This program would give adults with disabilities extra Medicaid services, in addition to regular Medicaid services. The goal is to help people live at home instead of in places like hospitals or nursing facilities.

Iowa HHS has asked the federal government for permission to start this new program. This document explains Iowa HHS's plans for the Adults with Disabilities waiver.

What services will be available on the proposed Adults with Disabilities Waiver?

The proposed services are described in the Phase 1 and Phase 2 Waiver Services Quick Guides on the [HOME webpage](#).

Who is eligible for the Adults with Disabilities Waiver?

This proposed waiver would provide home and community-based services (HCBS) for adults ages 21 and older. It would also serve a fixed number of people, meaning that there are limited spaces or slots available before a person can enroll and begin receiving services.

You would have to be eligible for Medicaid to be eligible for this waiver (See The [HHS' Medicaid reference guide](#) for more information on Medicaid eligibility).

Eligibility criteria

To be eligible for a waiver, there are three rules:

1. Income and money (financial eligibility)
2. Health condition or disability (clinical eligibility)
3. The kind of care needed—called level of care or LOC—needed to perform for everyday tasks (functional eligibility). All three of rules must be met to be eligible.

Financial eligibility

To qualify for this waiver, you must meet certain income and asset limits.

- Your income must be less than three times the federal SSI limit for the year. (See the [Supplemental Security Income website](#) for current information). For 2026, this means you must earn less than **\$35,788 per year**.
- Your assets, such as cash and money in checking or savings accounts, must be worth less than **\$2,000 total**.

When you apply, someone from Iowa HHS will help you understand these rules and answer any questions about financial eligibility.

Clinical eligibility

To be eligible for the proposed Adults with Disabilities waiver in 2026, you would have to have one of the following conditions:

- Physical disability,
- HIV/AIDS,
- Autism,
- Developmental Disability,
- Intellectual Disability, or
- Brain Injury

People with an intellectual disability or a brain injury can get services through the Intellectual Disability or Brain Injury waivers, or through the Adults with Disabilities and Children and Youth waivers starting in 2026.

In 2027, Iowa plans to end the Intellectual Disability and Brain Injury waivers. People who are in those waivers will be moved to the Adults with Disabilities or Children and Youth waivers.

Functional eligibility

To qualify for the proposed Adults with Disabilities waiver, you must need a level of care that is usually given in one of these places:

- A nursing facility or skilled nursing facility, or
- A care facility for people with intellectual disabilities (ICF/ID).

When a waiver spot opens, someone from Iowa HHS will meet with you to check your care needs. This is called a Level of Care assessment. Iowa Medicaid will use the results to decide if you can get the waiver. Iowa uses InterRAI tools for these assessments. You can learn more on the [Assessments webpage](#).

How do I apply?

If you do not have Medicaid, you will need to fill out a Medicaid application. The Adults with Disabilities waiver application is included with the Medicaid application. In the section called “Appendix A for Health Coverage,” check the boxes for “Services to remain in your home” and the Adults with Disabilities waiver.

You can apply for the waiver in several ways. You can apply online through the Iowa HHS [Benefits Portal](#), fill out a paper application and mail, email, or fax it, or apply in person at your [local HHS office](#).

If you already have Medicaid, you do not need to fill out the full Medicaid application again. Iowa HHS will provide a mailing address and email where you can send a letter asking to apply for the waiver.

Waiver waitlist

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If you are already in the AIDS/HIV, Physical Disability, Health and Disability, or Children's Mental Health waiver, you will be automatically moved to the Adults with Disabilities waiver or the Children and Youth waiver, based on your age. You will not be put on a waitlist.

If you are already on a waitlist for the Physical Disability, Health and Disability, or Children's Mental Health waiver, you will be moved to the waitlist for the Adults with Disabilities waiver or Children and Youth waiver, based on your age.

If you are not on a waiver or a waitlist now, you will be placed on a waitlist after you apply. This is because there are only a limited number of waiver spots available.

People on the waitlist can choose to fill out a form called the **Waiver Priority Needs Assessment (WPNA)**. This form lets you tell HHS about your needs. Filling it out is optional, but it helps HHS decide who should get a waiver spot first. Each month, some waiver spots go to people with the greatest needs. The rest go to people who have been on the waitlist the longest. You can fill out the WPNA when you join the waitlist and update it later if your needs change.

If you already have Medicaid, you may be able to get other services while you wait for a waiver spot. These are called **In Lieu of Services (ILOS)**. ILOS are available through your Managed Care Organization (MCO). Talk to your doctor or your MCO about your needs, and they can help connect you to services while you wait.

Will I need to move to another waiver when I turn 65?

If you are on the Adults with Disabilities waiver, you can stay on that waiver. You do not need to change waivers as you age.

If you are 65 or older and you are not on the Adults with Disabilities Waiver, you have two options:

- You can apply for the Adults with Disabilities waiver, which might have a waitlist
OR
- You can apply for the Elderly waiver.

If I am enrolled in the Elderly waiver, can I apply for the Adults with Disabilities Waiver?

If you are age 65 or older, have a disability, and are in the Elderly waiver, you can apply for the Adults with Disabilities waiver. This waiver may have a waitlist.