

Elderly Waiver Quick Guide

HOPE AND OPPORTUNITY IN MANY ENVIRONMENTS (HOME)

Updated: January 2, 2026

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 Elderly Waiver?

The Elderly waiver helps lowans who are 65 or older and need support because of aging. The Iowa Department of Health and Human Services (HHS) thought about combining the Elderly Waiver with other waivers, but after hearing from lowans, they decided not to. The Elderly Waiver will stay separate, with only small updates to the services it offers. In the future, more services might be added to help people stay at home longer instead of going to a care facility.

Why did HHS make this decision?

Many lowans were worried that getting rid of the Elderly Waiver could make people 65 and older wait for help with Home and Community-Based Services (HCBS). Iowa HHS agreed, so they will keep the Elderly Waiver the same. This way, older lowans who need services can get help without delays.

What changes are happening for other waivers?

Starting in 2026, Iowa HHS plans to combine six waivers based on medical diagnosis into two waivers based on age:

- **Children and Youth Waiver** – for people up to age 21
- **Adults with Disabilities Waiver** – for people 21 and older

The six waivers that will merge are: Intellectual Disability, Brain Injury, Health and Disability, Physical Disability, Children's Mental Health, and AIDS/HIV.

For more details, you can see the **Adults with Disabilities waiver quick guide** and the **Children and Youth waiver quick guide**.

What does this mean for members 65 and older who are on waivers?

- People who are already on the Elderly Waiver will stay on it and keep getting the services they have now.
- The new **Adults with Disabilities Waiver** will help people with disabilities who are 21 or older. People on this waiver will stay on it even after they turn 65.
- People 65 or older who do **not** have a disability and need services will be put on the Elderly Waiver.
- The services on the Elderly Waiver might not be as extensive as the Adults with Disabilities Waiver, but members can apply to switch if the Adults with Disabilities Waiver better fits their needs.

Iowa's Elderly Waiver provides extra Medicaid services to adults aged 65 and older. The waiver gives you more choices about how and where you receive services. Waiver services could allow you to live at home instead of in an institution like a hospital or nursing facility.

Who is eligible for the Elderly Waiver?

Eligibility Criteria

This waiver is for adults aged 65 and older. You must be eligible for Medicaid to be eligible for this waiver (see HHS' Medicaid reference guide for more information on Medicaid eligibility).

To be eligible for this waiver, you have to meet two sets of rules: one about your income and money (financial eligibility), and one about the help you need with everyday tasks (functional eligibility).

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.

Functional Eligibility

You must need a level of care that is typically provided in a nursing facility. After you apply for the waiver, an assessor will do a Level of Care assessment to decide whether you meet this requirement.

You must be both financially eligible and have needs that would otherwise be met in a nursing facility to be eligible for the waiver

How do I apply for the Elderly waiver?

The Elderly waiver application is part of the Medicaid application. You should fill out the full Medicaid application, and in the “Appendix A for Health Coverage” section, check the boxes for “Services to remain in your home” and for the Elderly waiver. There are a few ways you can apply:

- Apply online through the Iowa HHS’ [Benefits Portal](#).
- Fill out a paper Medicaid application and submit the application by mail
- Apply over the phone at **1-855-889-7985**.
- Complete an application through your [local HHS office](#) in-person or by email or fax.

The application process can take some time. We encourage you to start your application as soon as possible.

What if I have questions about the Elderly Waiver?

For more information about waiver eligibility requirements or application processes, contact the Home and Community Based Services Specialists team by email at hcbswaivers@hhs.iowa.gov. To learn more about Iowa’s HCBS waiver program, you can also visit Iowa HHS’ [HCBS waiver webpage](#).

Will this waiver have a waitlist?

Currently, there is no waitlist for the Elderly waiver. This could change in the future.

What services are available under the Elderly waiver?

Your case manager will help make a person-centered plan to access services that build on your strengths and address your unique needs and preferences. The Elderly waiver will include the same services currently on the Elderly waiver today. In the future, Iowa HHS may make minor changes to services.

Service name	Service description	Changes under proposed waiver
Adult Day Care	These are services that offer social activities, supervision, support, meals, and health-related services.	This service is not changing. Iowa HHS is only adding a description of “usual caregiver” to the service definition.
Case Management	These are services that help members access needed medical, social and other services.	This service is not changing.
Assisted Living	These are services that cover unexpected needs, at any hour, for personal care and support for people who live in an assisted living setting.	This service is not changing.
Assistive Devices	These are devices that help you with daily tasks, like dressing yourself or reaching things, making you more independent.	This service is not changing.
Attendant Care	These services help you with self-care tasks, including dressing, bathing, cleaning, medication management and transportation.	Replaces Consumer-Directed Attendant Care (CDAC) and Self-Directed Personal Care. You may choose to self-direct this service.

Service name	Service description	Changes under proposed waiver
Companion	These services provide social support and non-medical supervision in your home.	Iowa HHS is renaming the companion part of the Senior Companion service to Companion. The home maintenance aspects of the Senior Companion service are now part of the Home Maintenance Support service.
Home and Vehicle Modifications	These are changes you. or someone else make to your home or vehicle to meet your medical needs and help you live more independently.	Iowa HHS is combining Environmental Modifications and Adaptive Devices with Home and Vehicle Modifications
Home Delivered Meals	These are healthy meals prepared elsewhere and brought to your home.	This service is not changing.
Home Health Aide Services	This is a service that helps you at home with personal care, such as bathing, brushing your teeth, taking medicine, and using the bathroom.	Iowa HHS is making a small update to the service definition to explain that these are personal or direct care services.
Home Maintenance Support	These services keep your home clean and safe when you or your usual caregivers can't. These services include grocery shopping, cleaning, preparing meals, minor repairs, yard work and maintaining windows and doors.	Iowa HHS is combining Chore, Homemaker, and non-companion parts of the Senior Companion service into one new service named Home Maintenance Support.

Service name	Service description	Changes under proposed waiver
Mental Health Outreach	These services are provided in a member's home to identify, evaluate, and provide treatment and psychosocial support. These services can only be provided with a referral from the interdisciplinary team.	This service is not changing.
Nursing Care Services	These services provide medical help at home and in the community, following a doctor's plan. A licensed nurse provides these services, which include tasks like giving medicine, helping with exercises, and taking care of skin and wounds.	This service is not changing.
Nutritional Counseling	This is extra support for serious nutritional problems to help you with chronic diseases, weight issues, eating disorders, and special diets.	This service is not changing.
Personal Emergency Response System	This is a device that lets you call for help quickly in an emergency by sending a signal to trained responders. It includes a portable button to carry. It may also be a wearable electronic device that helps a loved one find you if you are lost.	This service is not changing.
Respite	These services help caregivers take a break by offering temporary care for their loved ones. This care helps the loved one stay where they usually live, and the care can be one-on-one or in a group.	This service is not changing. Iowa HHS is only adding a description of "usual caregiver" to the service definition.

Service name	Service description	Changes under proposed waiver
Transportation	These are rides to help you get to work, run errands, and stay connected with others.	This service is not changing.
Financial Management Services (FMS)	If you self-direct your Medicaid services (in other words, you manage your own care), the Financial Management Services (FMS) receives the funds from Medicaid and pays service providers and employees for you.	This service is not changing.
Independent Support Broker (ISB)	If you self-direct your Medicaid services (in other words, you manage your own care), you may hire an Independent Support Broker (ISB) to help you plan, hire for, and manage your services within your budget. For example, an ISB can help you hire and manage employees.	This service is now optional. Iowa HHS is removing references to timecards and emergency back-up plans in the service definition.
Individual Directed Goods and Services	If you self-direct your Medicaid services (in other words, you manage your own care), these services offer you items and support that Medicaid doesn't otherwise cover, such as special equipment, supplies, or personal care. For example, they can include community classes or household appliances that increase your independence.	This service is not changing.

Service name	Service description	Changes under proposed waiver
Self-Directed Community Support and Employment	These services help you find and keep jobs that fit your personal and career goals through job coaching, career exploration, and developing job-seeking skills. The goal is for you to have a job that pays at least minimum wage and provides the same benefits as other workers.	This service is not changing.
Skilled Attendant Care	These services help you with medical and self-care tasks like tube feeding, injections, catheter care, respiratory support, exercises, and medication monitoring and are supervised by a licensed nurse or therapist.	Replaces Consumer-Directed Attendant Care (CDAC)-Skilled and replaces Self-Directed Personal Care. You may choose to self-direct this service.