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# Medicaid Home and Community-Based Services

## Consumer Choices Option

***Customizing Services for  
Iowans with Disabilities  
and Older Iowans***

Iowa Department of Human Services  
Iowa Medicaid Enterprise



**Emergency Numbers:**

Crime Alert – Police ..... \_\_\_\_\_

Fire ..... \_\_\_\_\_

Ambulance ..... \_\_\_\_\_

Poison Control ..... \_\_\_\_\_

Doctor ..... \_\_\_\_\_

**Name and number to call in emergency:**

Name: \_\_\_\_\_

Phone: \_\_\_\_\_

Cell Phone: \_\_\_\_\_

**Other Important Numbers:**

Independent Support Broker ..... \_\_\_\_\_

Financial Management Service ... \_\_\_\_\_

Credit Union or Bank ..... \_\_\_\_\_

Clergy ..... \_\_\_\_\_

Pharmacist ..... \_\_\_\_\_

Insurance Agent ..... \_\_\_\_\_

Library ..... \_\_\_\_\_

Dentist ..... \_\_\_\_\_

**For additional copies**

See it online at the Iowa Medicaid Enterprise website

<http://www.ime.state.ia.us/HCBS/HCBSConsumerOptions.html>

Use it online or print your own copy

For a printed copy, send your request to:

IMEMemberServices@dhs.state.ia.us

-Or-

Call us at **1-800-338-8366** (toll free) or

**515-256-4606** in the local Des Moines area

# Introduction

The **Consumer Choices Option** offers lowans the choice of taking the responsibility for planning and controlling Home- and Community-Based Services to make it possible for them to stay in their homes and communities. It provides an option for those who need care or assistance due to aging, illness or disability.

The **Consumer Choices Option** recognizes that lowans with disabilities and older lowans can plan and decide how they spend their days and how they live their lives, with caring assistance available when needed. It is offered through Iowa's Home- and Community-Based (HCBS) Waiver programs, allowing individuals and their families to make decisions about the services they need and to manage those services. It:

- Offers flexibility so individuals can get assistance for the support needed in the lifestyles they choose
- Gives individuals the say-so to determine their own needs, create support plans, make choices, select and employ staff, and monitor the quality of support services
- Offers support to organize resources in ways that are life enhancing and meaningful to the individual
- Gives lowans with disabilities and older lowans authority over a targeted amount of dollars
- Promotes responsibility for the wise use of public dollars and recognition of the contribution that individuals with disabilities and older adults make in their communities

## ***This handbook is for you if...***

- You are an lowan with a disability or older lowan eligible for Home- and Community-Based Waiver Services
- You are a friend or a family member of a person with a disability or an older lowan eligible for HCBS Waiver services
- You work in the disabilities or aging services field
- You care about what happens to lowans with disabilities or older lowans

This handbook explains the **Consumer Choices Option**. It explains the process of creating quality support services. The **Consumer Choices Option** allows you, the consumer, (with help as needed) to control and direct the supports you receive as much as possible. This handbook talks about how you can have choices in your life-choices about where you live, where you work, and who you can count on for support.

# Table of Contents

Guiding Principles of the Consumer Choices Option .....	5
Chapter 1: Living Your Life .....	6
Chapter 2: Getting Started .....	7
Chapter 3: Choosing an Independent Support Broker .....	8
Chapter 4: Planning Your Individual Budget .....	11
Chapter 5: Designing Your Supports .....	15
Chapter 6: Paying for Services .....	20
Chapter 7: Creating Quality .....	21
Chapter 8: Commonly Asked Questions .....	23
Glossary of Terms .....	26

Words that are **semibold** faced in the handbook are defined in the Glossary of Terms.

# Guiding Principles of the Consumer Choices Option

## **Dignity and Respect**

All people have the right to be treated with dignity and respect. All people have the right to the “dignity of risk” and to “know the whole story.” Many of our greatest lessons are learned when we make choices and follow our decisions. The network of support makes risk possible by providing safety and supporting growth.

## **Choice and Control**

All people have the right to choose what they will do with their lives. When people need help, friends and family can be most effective in assisting them to broaden their experiences and to exercise their right to make their own choices. Services and supports need to respond to what lowans with disabilities and older lowans actually want and need to be successful.

## **Relationships**

Relationships provide everyone with strength, support, safety and security. It is essential that relationships are maintained and expanded. Paid services, through a traditional provider, can isolate people. The development of new relationships is crucial.

## **Giving and Community**

Everyone has the ability to give to his or her community in a meaningful way. When we give of ourselves, we feel a sense of belonging. Community membership includes having your own home (where you control who comes through the door), a job, involvement in your community and making a difference in the lives of others. To be truly independent is to be able to recognize our strengths and weaknesses, to know when to seek help and rely on the assistance of others, but also to know when to show leadership.

## **Dreaming and Planning**

All people have hopes and dreams for the future as well as goals they want to achieve. A supportive team helps people identify these dreams, and then creates a plan to prioritize and realize these dreams.

## **Personal and Fiscal Responsibility**

When there is control over how funds get spent, there is also responsibility to live within a budget. Making things happen does not always require money. To find the best quality for the most reasonable price, people are able to purchase in and out of the service system.

## **The Role of Professionals**

Professionals become partners with the people who hire them. They assist people in understanding what their choices are and realizing their dreams.

## **Choice Has Limits**

Public funds will not be used to support choices that are illegal or harmful to the person or others. The choices must be available to all. Public funds should get a “return on investment” and should not be given out without expectations.

## **Self-Determination is Honored**

Self-determination means becoming more creative in helping people find ways to learn decision-making and manage their actions. Self-determination is not an excuse for abandoning someone in an unsafe situation on the grounds that he or she “chose” it. There are limits to the level of risk society will allow people to take with their own lives and physical well-being; however, it is not right to limit “choices” to either excessive restrictions or no support at all.

## **Whatever It Takes**

There is a commitment to help people determine their dreams, respect their dreams, and help their dreams come true. An answer of “No, we can’t” is replaced by “How can we make this happen?”

# Chapter 1: Living Your Life

**What is a good life?** What is important in life is not so hard to define. Answers usually come down to just a few things—a pleasant home, a decent job, health, safety, having caring people around you, and feeling good about yourself.

With the **Consumer Choices Option**, you choose services that help lead you to your version of “the good life”. This means:

- Making your own choices
- Speaking up when you are not happy about something
- Having control of your own life
- Being willing to try new things
- Figuring out what you like and don’t like
- Asking for help when you need it
- Knowing the whole story
- Taking responsibility for your decisions

***Having control and making your own decisions is powerful! At times, though, everyone needs input and support about different parts of their lives.***

Many of the things you need and want in life will cost money. You will need to buy some of the help you need. You can choose the people who will help you meet your life goals. When your helpers are working for you as part of your **support team**, you know everyone has the same goals. Those goals are based on things important to you. Other goals you have will cost little or no money. Determining how money is spent is especially important when there isn’t enough money to go around for everyone who needs it.



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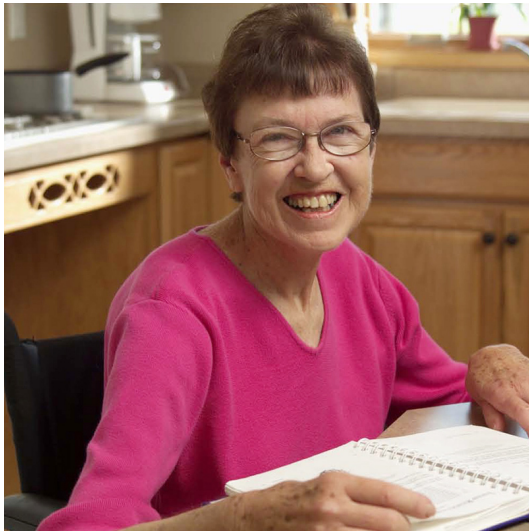
*If you are going to make your own choices and want more control of your own life, you will need tools!*

Using Medicaid funds carefully helps people gain control of their future. The **Consumer Choices Option** offers three tools to help you make important decisions about your life and to support you with your follow-up actions:

1. **Independent Support Broker** services
2. An **Individual Budget**
3. **Financial Management Services**

These tools are meant to make it easier for you to gain control of where you live and with who, become a thriving member of your community, engage in long-term relationships as well as choose, get and keep a job.

# Chapter 2: Getting Started



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*Making choices can lead to accomplishing your dreams!*

How do people with disabilities or older Iowans get help to buy or direct their own services through the **Consumer Choices Option**?

1. If you are not currently using Home- and Community-Based Waiver Services (HCBS), you can call your local Department of Human Services (DHS) office or your local County Central Point of Coordination (CPC) Coordinator to determine your eligibility for HCBS funding-your gateway to the **Consumer Choices Option**.
2. **Iowa Medicaid Enterprise Member Services can help you find your local DHS office number or local CPC Coordinator. Iowa Medicaid Enterprise Member Services can be reached by calling 1-800-338-8366 (toll free) or at 515-256-4606 in the local Des Moines area.** They are there to help you to get services and explain how services can be provided. You may also check their website at <http://www.ime.state.ia.us>. You can also find the telephone numbers for your local DHS office or County CPC in your phone book.
3. If you are already using Home- and Community-Based Services, a **case manager/service worker** will meet with you, your family and/or your **advocates**.
4. Once you are determined eligible for HCBS and decide you want the **Consumer Choices Option**, your **case manager/service worker** will work with you to determine how much money you can spend each month based on your needs. The **case manager/service worker** will use information from your service plan and review your history using services to determine your **monthly allowance**.

### **Where does your monthly allowance come from?**

The Iowa Department of Human Services (DHS) receives money for services from: the State of Iowa, the federal government and the local government. There are many rules and regulations connected with different funding sources.



# Chapter 3: Choosing an Independent Support Broker



## **Independent Support Broker**

*A person, who provides information, helps you develop your Individual Budget, helps you get needed supports within that budget, and provides ongoing monitoring of your Individual Budget.*

The first step to direct your own services is choosing an **Independent Support Broker**. Choosing an **Independent Support Broker** is important and can be a big job. Sometimes it is easier to make important decisions when you have help. It may help to have a relative, advocate, or friend who you know will honor your preferences to lend you a hand in figuring out what each **Independent Support Broker** applicant has to offer. Your **Independent Support Broker** will be required to successfully complete a training approved by the Department of Human Services

**Independent Support Brokers** will be able to provide you and your family with information and ideas about where to look for help. The better your **Independent Support Broker** knows you and the support you want and need, the better service they can provide.

If you cannot think of anyone to hire as your **Independent Support Broker**, your **case manager/service worker** can help you contact available brokers and can answer your questions about the **Consumer Choices Option**. Your assigned **case manager/service worker** may be able to help you schedule interviews and prepare to interview **Independent Support Brokers**.

Once hired, your **Independent Support Broker** will work with you to find the help you need. Your **Independent Support Broker** will be able to work up to six hours to help you develop your first **Individual Budget**. Once your **Individual Budget** is developed, your **Independent Support Broker** will be able to work up to 20 hours a year. Your **Independent Support Broker** works for you. If you feel your **Independent Support Broker** does not meet your needs, you can choose a different one.

### **An Independent Support Broker needs the skills to...**

- Develop your **Individual Budget**
- Arrange and coordinate **supports** in a way that fits your **Individual Budget** and stays within your monthly **allowance**
- Help prioritize needs and wishes so you receive the support most important to you
- Explore community resources



- Assist in connecting you to your community
- Monitor your **Individual Budget** and provide support for turning **time cards** in accurately and on time
- Represent you when dealing with service providers and employees
- Create options for additional support when needed
- Develop informal as well as formal **supports**
- Be a good listener and **advocate**
- Be a team player who can work with people, families, and support providers
- Diplomatically represent different viewpoints while honoring your priorities and following your wishes
- Resolve conflicts respectfully

### **Things to keep in mind before hiring an Independent Support Broker:**

- An **Independent Support Broker** can be a friend, neighbor, pastor, or other interested person.  
A broker can also be a full-time professional **Independent Support Broker**.
- If you are under 18 years old, an **Independent Support Broker** cannot be your parent/guardian.
- If you are over 18 years of age, an **Independent Support Broker** may not be your guardian, spouse, or legal representative.
- An **Independent Support Broker** cannot be an employee of an agency that provides direct services or **supports** to you.
- An **Independent Support Broker** cannot get paid to provide other services to you.
- An **Independent Support Broker** must have knowledge of local services and supports.
- An **Independent Support Broker** must be willing to undergo a criminal background check and complete the DHS minimum training requirements.

### **Before interviewing people who are applying to be your Independent Support Broker, think about the following:**

- What type of people do you get along with? Calm people? Energetic people? Quiet or talkative people? People your own age? Younger? Older?
- What type of people do you trust to help you?
- Do you want your **Independent Support Broker** to be your friend or just get the job done?
- How do you want your **Independent Support Broker** to work with your family, friends, and service providers?
- Is there information you want to keep private?
- Are there things you want to do by yourself?
- What questions can you ask to make sure you hire an **Independent Support Broker** who will work well with you?

### **Some questions you might want to ask in your Independent Support Broker interviews:**

- Do you have experience supporting people with lives similar to mine?
- If people want a change in their life, how have you helped people make those changes?
- If people want things to stay exactly the same, is that okay?
- How many people do you work with?

- How well do you know about local services in my community? How connected are you to my community?
- How often can I expect to see you? What if I need some extra help for a short time?
- Do you have a good relationship with **provider agencies**?
- How have you been an **advocate** for the people you work with now?
- How do you handle situations when people on a team have different opinions or are not getting along?
- How would you help me understand my budget?
- How would you help me plan for my future and help me achieve my goals?
- How can I find out what the people you support think about you?
- How often would you want me to tell you how you are doing?
- How do you learn about the things **Independent Support Brokers** are supposed to know?

**After you have interviewed Independent Support Broker applicants, think about the following questions to help you decide who the best person is to be your Independent Support Broker:**

- Does he or she seem to respect and honor your opinions?
- Do you feel he or she will be on your side and be your **advocate**?
- Is he or she well organized?
- How many important relationships and connections does he or she have in your community?
- Do you trust him or her to do good work for you?
- Does he or she see you the same way you see yourself?

**Once you have hired an Independent Support Broker...**

- They will get to know you and your family if they don't already.
- They will help you make a plan that balances the support you need and want with the money you have to spend. This plan will also help you identify your goals and hopes for the future.
- They will help you complete your **Individual Budget** which shows how you plan to spend your service dollars.
- Your **Independent Support Broker** can help you complete **time cards** if you have questions.
- They can meet with you and/or your **support team** regularly at your request to make sure your plan is working or to help you make the changes you want.
- They can help you if the people who work for you or support you disagree about the best way to help you.
- They must help you review your plan at least once every three months but you can change it more often.

**If you become unhappy with your Independent Support Broker, remember you can change your Independent Support Broker like you can change any service provider or employee.**

# Chapter 4: Planning Your Individual Budget



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*This is the time to dream and develop a “vision” of what you want in your life!*

Your **Independent Support Broker** will help develop a plan with you. You are encouraged to ask others who you trust to help. This might include your family, friends, neighbors, co-employees, paid professionals or your **personal network of support**. Together, you will also discuss ideas for implementing your plan and changing it when necessary.

Your **Independent Support Broker** will help you to develop, implement, and change your plan as needed. He or she will write down the plan and share it with your freely chosen **personal network of support**. Your plan should state what support you want and need, name who will provide the support, when it will be provided and how much it will cost. Your plan should also include things that you want that do not cost money. Some free things that are important to people are time to spend with family, favorite foods, favorite activities, club or church memberships, or spending time at favorite neighborhood hang-outs. All plans need to say how you are going to address your safety and health needs.

Some people think that people with significant disabilities or frail elders are not able to be involved in the decision-making process about their lives. You should be as involved in the decision-making as much as possible. Your **Independent Support Broker’s** job is to guarantee your involvement! Having a strong circle of friends and loved ones can help ensure that your needs, preferences, and priorities are honored and met.



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*Individual Budget planning helps you identify what you like and don’t like, your needs, and priorities!*

Your **Individual Budget** can be reviewed regularly by you and your friends, family and trusted allies. This helps make sure your plan describes your support needs accurately. At times, you and members of your **personal network of support** may disagree about support needs or personal goals. This often happens when you want to try something

new that other people think sounds too risky. A good **Independent Support Broker** will help you express your opinions, while listening respectfully to the people who are important to you. Your **Independent Support Broker** can help you resolve these conflicts to make sure that your support needs and wants are met and the people important to you continue to work as a team. A strong group of people who care about you will encourage you to try new things and look out for your safety and health too.

The **Consumer Choices Option** gives you the opportunity to take the responsibility for planning and controlling resources to make it possible for you to live in your home and community. Services and goods purchased in your **Individual Budget** are intended to make it possible for you to live and stay in your home and community. You and your **Independent Support Broker** are encouraged to be as creative as possible when developing your **Individual Budget**. The following are examples of services, supports and other items in each category that you may be purchase from non-traditional Medicaid providers:

### **Self-directed Personal Care**

The supports listed below can help you in your home or community and would be provided mainly by your employee(s). The following are examples of things that can be covered:

- Cleaning services
- Medication management
- Homemaking tasks
- Personal grooming assistance
- Laundry assistance
- Assistance with mobility transfers
- Supervision
- Meal Preparation
- Lawn care
- Respite
- Snow removal
- Shopping
- Showering assistance
- Transportation

### **Self-directed Community and Employment Supports**

These supports help you live and work in your community. These supports would be provided primarily by your employee. The following are examples of things that can be covered:

- Self-direction and self-advocacy skills development
- Supports to maintain a job
- Training on use of medical equipment
- Grooming skills development
- Personal and home skills development
- Cooking skills development
- Time and money management skills development
- Cleaning skills development
- Social skills development training
- Utilization of public transportation skills development
- Career preparation skills
- Companionship
- Career counseling
- Supports to attend social activities
- Job Hunting/Career placement
- Safety and emergency preparedness skills development
- Work place personal assistance

## Individual Directed Goods and Services

Individual directed goods and services are services, equipment or supplies not otherwise provided through the Medicaid state plan that address an identified need in the service plan. The item or services would decrease the need for other Medicaid services; and/or promote inclusion in the community; and/or increase your safety in your home or community. These items or services would primarily be purchased from a community business. The following are examples of things that can be covered:

- Assistive devices
- Laundry services
- Job Hunting/Career placement
- Cooking services/home delivered meals
- Handyman services
- Employee advertising
- Medical equipment
- Lawn care services
- Appliances for independence
- Home modifications
- Snow removal
- Bus pass
- Vehicle modifications
- Errand services
- Taxi/transportation service
- Cleaning services
- Career preparation skills
- Workers Compensation
- Career counseling
- Other

These lists do not include everything. **Supports, goods and services not in these lists may be purchased only with prior approval through the Iowa Medicaid Enterprise.**



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*An Individualized Budget  
should be your blueprint for  
the "good life"!*

## Approval process for other supports and goods and services

If other supports, goods and services are needed that are not included in this list, you will need to describe them in the description box on your **Individual Budget** form. Your **Financial Management** Service will let you know that your individual budget has been approved. There may be times when you will be asked to provide further information about the need of these items, goods or services before it can be approved.

Items that will not be allowed on your **Individual Budget**: room and board, childcare and personal entertainment items.

## **Deciding on Supports:**

Your **Individual Budget** will document your support needs and priorities. It will describe the things that maintain and improve your quality of life. During the planning process, you and others will decide how to arrange these **supports** in a way that meets your needs.

Everyone's **Individual Budget** is different. One person may choose to purchase support entirely from agencies that specialize in helping people with disabilities or older adults. Another may choose a combination of traditional **provider agencies** or non-traditional **provider agencies** such as hiring a co-worker to be a job coach or a neighbor to help you with housekeeping. You may decide not to utilize agency support, but instead hire your own staff. The only limitation to choosing support is to stay within your **monthly allowance** determined by the **case manager/service worker**.

## **Things to think about when developing your Individual Budget:**

- What do you want your life to look like in the next 12 months? 2 years? 5 years?
- What do you really need to stay healthy and safe?
- What support is important to you?
- What **supports** cost money? How can your family, friends, or your community connections help?
- If you can't afford everything you want, what are your most important priorities?
- If there are personal funds available, how can these help you get what you want?
- Can you get more of the support you want if you share staff, save money, have a housemate, go out with friends, share a job, etc.?
- Be specific; decide who will help you do what, by when. If you're not getting the help you need, decide who will help you straighten things out.

## **Some ideas for learning about the types of support that others use:**

- Ask **Independent Support Brokers** about the different types of **supports** that people use.
- Contact your **case manager/service worker**.
- Talk with other consumers who receive support services and their family members.
- Conduct informational interviews with your service providers and employees.
- Consider services typically provided to people without disabilities. For example, a cleaning service may be a more efficient use of money than paying a supported community living provider to clean your home. Also, many grocery stores have delivery service where you can call in an order and pay to have groceries delivered.
- Think about community connections! Taking a walk in your neighborhood, finding a favorite hang-out, volunteering at the community center, or attending a local place of worship all create feelings of belonging to the community.

An acceptable plan is one you develop with your **Independent Support Broker** and others who know you best, meets your health and safety needs, and is within your **monthly allowance**.



# Chapter 5: Designing Supports

After you select an **Independent Support Broker** and your initial **Individual Budget** is written, it is time to figure out who will provide the **supports** described in your plan. The person-centered planning process will create many ideas about how the **supports** can be carried out. Your **Independent Support Broker** will help you put your plan into action.



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*It's Your Life...You get to choose what you want to create and how you want to create it...how to create what you want...and want what you create!*

## **First Steps**

### ***It's time to think creatively!***

Start by thinking about what you need. This may be different from what you want. Often, there are things you can't afford and you can't figure out how to make it affordable.

### **Questions to ask yourself when thinking about what help you need?**

- Do I need help cleaning my house?
- Do I need help cooking?
- How do I make sure I am safe in my house?
- Do I need help finding a job?
- Do I need help at my job?
- Do I need help getting to my job?
- Do I need help getting up and ready in the morning?

## **Consider Your Options**

- Talk with your **Independent Support Broker** about who can help you reach the goals in your **Individual Budget**.
- Prepare to compromise. There can be problems in getting the right services.
- There may not be enough support employees for all the people who need help.
- There may not be as much funding available as you would like.
- Someone else may get services before you get them. That happens when someone is having a crisis and needs services immediately. Although it is frustrating to have to wait or share resources, your **Independent Support Broker** will continue to work with you on your goals.



## Some Ideas

- **Pool resources with someone else.** Maybe you can afford some of what you want; someone else might be in the same situation.
- **Share resources with a friend.** You might like to find a friend to do something with you. Perhaps you can share a support person to make that happen.
- **Have a housemate.** Perhaps you thought that you wanted to live alone. However, it may be too expensive to live on your own and to afford support staff to help you. A housemate could be your friend and a support employee too.
- **Check other funding sources.** Some examples may be:
  - The Social Security Office
  - The Iowa Division of Vocational Rehabilitation Services
  - Iowa Workforce Development
  - Section 8 provides assistance with rent for housing.
- **Families and friends might help.**

## About Provider Agencies

**Provider agencies** are companies that specialize in providing support services to people with disabilities and older adults. Iowa Medicaid Enterprise Member Services has a list of provider agencies. You may call them toll free at **800-338-8366** or at **515-256-4606** in the local Des Moines area or through their website at <http://www.ime.state.ia.us>. There are lists of provider agencies available through many resource books, websites, and in the phone book. You can contact Iowa COMPASS about available provider agencies in your area by calling them at **1-800-779-2001** or **TTY 877-686-0032** or through the Iowa COMPASS website at <http://www.medicine.uiowa.edu/iowacompass/>. You can also ask people you know if they know of any agencies.

**Provider agencies** can send you information regarding their services, policies, service philosophy, fees, and their experience with specific issues. You may find that some agencies have experience or a service philosophy that meets your needs better than others.

**Provider agencies** have experience as service providers. If you need help in your home or at work, there is probably an agency that understands how to do it. However, some people feel that agencies' policies or procedures may interfere with your choices and freedom. **Provider agencies** may be the best fit for some of your needs but probably not all of them. You may want to find or create more flexible connections and **supports**.

## Interviewing Possible Support Employees

Chat with your potential employees for a few minutes. Ask them to tell you about themselves including their interests. Let them tell you why they like helping people and how they help people to be part of the community. Learn what their service values are and what their strengths are.

### Questions to ask provider agencies about support staff:

- How are employees screened?
- How are staff matched to individuals?
- What training is available to employees?
- How are staff supervised?

- How are employees evaluated? Will you have input in the evaluation process?
- How is back-up handled when a staff person is absent?
- What is the staff turnover rate?

### **Other questions to consider when choosing your employee(s):**

- Discuss costs. If services are “packaged” or “bundled”, make sure all the items in the package are needed. If not all the services in the package are needed, figure out if there is a way to pay for only those services you want.
- Ask about administrative costs. Administrative costs include such things as supervisory time, health insurance for staff, clerical and accounting costs, office space, equipment and so forth.
- Be clear about your expectations. For employees to give you a realistic idea of how they can help you, they need to know what you expect.
- Get into details. For example, if you need support going to your doctor, who will take you? How are **supports** provided when your staff person wants to take a vacation?
- Talk to other people who have received services from the potential employee.

### **Thinking About Supports Creatively and Concretely**

Assistance with many activities can be purchased outside of a **provider agency**... You may create more flexibility in your plan and find support for activities in places other than provider agencies. You can also combine services from a **provider agency**, from your support employees that you hire and/or from services available in your community. . . Here are some examples:

#### **If you need to wake up at a certain time to get to work...**

You can have one of your support employees wake you up ...or... you can ask a neighbor to stop by and make sure you are up on time.

#### **If you want to go swimming at the Y...**

Your support employee can take you to the Y... or... you could take a swimming class with a friend.

#### **When your house needs cleaning...**

Your support employee can clean the house... or... someone can assist you with cleaning your house... or... you might hire a cleaning service.

#### **If you need a job...**

A provider agency can help you... or... you could pay a private job developer to find a job... or... a friend or family member might have some ideas.

### **Think creatively about goods and services that you may purchase through your Individual Budget!**

Here are a few ideas about what you may purchase that could help you...

- Hire individuals, including family members and friends, to provide you with personal assistance
- Assistance with bathing through a home care agency or an individual
- Background checks for your possible employees
- Liability insurance as it relates to your role as employer

- Training that enables your employees to deliver services with high levels of quality. Training may be purchased from a variety of sources
- Chore services, including outside chores that provide for a safe environment and access in and out of your home
- Cleaning services from firms or individuals
- Food preparation and delivery of prepared foods
- Transportation services
- Gas money to have a friend pick up groceries
- Laundry services from a Laundromat or other service
- Errand service to assist with banking, shopping or other types of routine tasks
- Assistive devices such as a microwave oven, special utensils for meals
- Home modifications such as ramps and grab bars, installation of visual or tactile alarms as well as wander alarms and other modifications
- Supplies and equipment that promote or enhance independence such as shower chairs, dressing devices, special tooth brush, etc.

## Hiring Your Employees

### Remember...

- You are the employer and you will have an employer-employee relationship with your staff
- You will set the wages yourself
- You choose your own staff. For example, you can hire friends, neighbors, acquaintances, or co-workers to help you at work, at home or in the community
- You supervise and schedule staff,
- You provide feedback to your staff on their quality of their work and if they are meeting your needs
- In addition to your **Independent Support Broker**, and for your added safety, you must ask for criminal background checks, adult abuse background checks, and child abuse checks for any or all of your employees. These background checks are available at no additional cost to you. Contact your financial management service for more information on how to complete these checks
- You may be responsible for providing Workers Compensation Insurance which provides benefits for your employees if they are injured or hurt on the job while working for you. You may be responsible for paying their medical expenses or lost wages for your employees if you do not have this type of insurance coverage(s). Contact your **case manager/service worker** for more information on how to access this type of insurance coverage.

You will have an **Individual Budget** that lists all services, and **supports** you need, identify the people who will be providing them and show how much each service costs. The total costs must be within your pre-approved **monthly allowance**.

When you decide where to buy **supports**, it is time to complete an **employer-employee agreement** with the new support employee. The agreement will show how much money the service you are purchasing will cost and how long the service will last. The agreement is always time-limited, usually for one year. If you use the same provider every year, you will complete the agreement once a year for that support employee.

After that, you will approve the **time cards** twice a month for each support employee you hire. Make sure it is accurate and sent in on time in order for them to be paid. Remember that you are the supervisor and you are responsible for sending in the **time card**. Your support employee cannot be paid without a **time card**.

The employees you select become your partners in helping you get what you need. They are your **support team!** Frequent and honest communication will build a trusting relationship. Your **Independent Support Broker** can help resolve disagreements within your team.

Think about people in your life who might want to be involved. Remember that everything can't be done at once. So start on the present, and keep planning for the future.

### **Additional Services**

Some Home- and Community-based services are available outside of your **Individual Budget** if you need specialized help. Examples of specialized help are:

<b>Ill and Handicapped</b>	<b>Elderly</b>	<b>AIDS/HIV</b>	<b>Mental Retardation</b>	<b>Brain Injury</b>	<b>Physical Disability</b>
Adult Day Care	Adult Day Care	Adult Day Care	Adult Day Care	Adult Day Care	
				Behavioral Programming	
				Case Management	
Consumer Directed Attendant Care (skilled)	Consumer Directed Attendant Care (skilled)	Consumer Directed Attendant Care (skilled)	Consumer Directed Attendant Care (skilled)	Consumer Directed Attendant Care (skilled)	Consumer Directed Attendant Care (skilled)
Counseling		Counseling			
Emergency Response	Emergency Response	Emergency Response	Emergency Response	Emergency Response	Emergency Response
				Family Counseling and Training	
Home Health Aide	Home Health Aide	Home Health Aide	Home Health Aide		
Interim Medical Monitoring and Treatment			Interim Medical Monitoring and Treatment	Interim Medical Monitoring and Treatment	
	Mental Health Outreach				
Nursing	Nursing	Nursing	Nursing		
Nutritional Counseling	Nutritional Counseling				
Group Respite	Group Respite	Group Respite	Group Respite	Group Respite	
Specialized Respite	Specialized Respite	Specialized Respite	Specialized Respite	Specialized Respite	

# Chapter 6: Paying for Services/Financial Management Service

**The second step** in directing your own services is choosing a **Financial Management Service**. Your **case manager/service worker** can help you get a list of the participating Iowa credit unions and banks to help you decide which **Financial Management Service** is best and most convenient for you.

## **Purchasing goods, services and supports using your monthly allowance**

Your **monthly allowance** is the amount of money that you can use to buy **supports** and things to help you for one month. Your **Individual Budget** describes how this money will be spent. You, your **Independent Support Broker** and at your request, your **personal network of support**, will develop an **Individual Budget**. The budget you create must be within your **monthly allowance** and meet safety guidelines. Your **Individual Budget** lists the costs of **supports**. In Iowa, the money available to you to purchase goods and services is kept at a credit union or bank which acts as your **Financial Management service**. DHS will authorize the credit union or bank to pay the money to support you, according to your **Individual Budget**. Your **monthly allowance** must be kept in a special account separate from your personal money. A **Financial Management Service** is simply a way to make sure the money you use to buy **supports** will flow smoothly and legally.

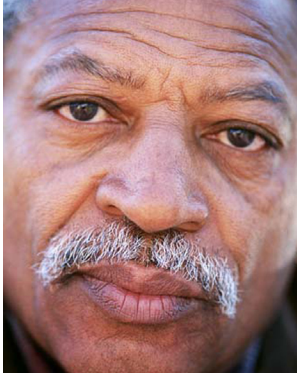
The credit union or bank works for you and makes sure that all federal and state laws are obeyed such as payroll taxes. The money in your **monthly allowance** is used to pay for your goods and services once you tell them that you approve the payment through an approved **time card**, "**invoice**" or "**receipt**". All support employees that you hire must complete **time cards** in order to be paid. All other goods and services purchased that are listed on your budget must go with a **receipt** in order for payment to be made.

The **employer-employee agreement** shows that your **Independent Support Broker**, your support employee(s) and you, all agree on how services are to be provided, how you will work together, and how much the services will cost. The signed agreement is sent to the credit union or bank, which then pays your support employees based upon the **time cards** you turn in. The credit union or bank will provide you with the paperwork necessary to hire your support employee. Your **Independent Support Broker**, the credit union or bank, and you track the budget and **time cards** to make sure that people follow the **employer-employee agreement**. The credit union or bank sends you statements showing how much of your **monthly allowance** you have spent and which providers have been paid.

**It is important for you and your family to have good communications with your Financial Management Service!**

# Chapter 7: Creating Quality

**Quality Assurance** means there are standards that must be met so that people can live safe and productive lives. The Iowa Department of Human Services' **quality assurance** process monitors services to help make sure people's lives are going well.



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***Quality Assurance** asks these questions: Are people's needs being met? Are services and supports delivered with care, competence, and respect? Do people have choice and opportunity in their lives?*

It is clear that people want lives-not programs. The **Consumer Choices Option** looks at everyday human goals as the norm for quality for everyone.

## **So how does having choices through the Consumer Choices Option improve quality?**

- Your **Individual Budget** and **employer-employee agreement** describes what results you want from your services. If those outcomes are reached, you and those around you will know you have good **supports**.
- You and those who know you best define what quality services mean in your life. You will tell others if your **supports** are not acceptable.
- You will be able to continue to purchase the **supports** that meet your needs.
- You can take your money and purchase new and different **supports** if you are dissatisfied.
- Your **Independent Support Broker** is there to help you create quality **supports**.
- Your **Independent Support Broker** can monitor services independent of the service provider.
- Your **Independent Support Broker** can help you think about ways to make sure you are safe.
- Your **Independent Support Broker** can help you create a back-up plan that identifies additional workers to help you at a moment's notice if your everyday employees are unable to report to work.

## **Your Quality Assurance Team**

Your **personal network of support** is your **quality assurance** team. They make sure that things are going well in your life. A good **personal network of support** respects others' opinions and values and the role of the other members. Each person brings useful ideas to the group. A good team knows that sometimes things are difficult but they are stronger and smarter working together. Everyone knows that it is his/her job to help you reach your goals as outlined in your **Individual Budget**. Every member of your **support team** should feel free to speak out and ask questions.



## **Members of your Personal Network of Support may include:**

- You as **self-advocate**. People who are receiving services who speak for themselves are **self-advocates**. Self-advocacy is important for the quality of life you want. Sometimes people are shy about speaking up. Perhaps you haven't had the opportunity to make many choices in the past. It is important to feel **empowered**-feeling confident that you can impact the direction of your life.
- Your **Independent Support Broker**. Your **Independent Support Broker** is your first-line **Quality Assurance** monitor. It is important for you and your family to have an open relationship with your **Independent Support Broker**.
- Family, friends and those who are interested in you. People who care about you help keep an eye on how things are going. They are encouraged to be active members of your **support team**. They know you in a special way and often have a unique perspective.
- Your Support Staff. You may have paid support staff who help you at work or at home. They are key team members because they are with you every day. Your support staff are trained to provide services based on your needs and goals. They help you to be more independent and have a good life.

## **Other Quality Assurance Support**

- **Case manager/service workers** are available to address complaints from individuals and families. A **case manager/service worker** is assigned to each person as a resource to you and your **Independent Support Broker**.
- **Case manager/service workers** meet regularly with **provider agencies** to address agency and individual issues. Provider agencies are required to report all incidents that could jeopardize your well-being. Background checks are required for all **Independent Support Brokers**.
- The Iowa Department of Human Services Iowa Medicaid Enterprise oversees quality issues statewide.



# Chapter 8: Some Commonly Asked Questions

## **What happens if I do not use all of the money in my Individual Budget?**

Your **Individual Budget** is based on your monthly need. If the money is not been spent, it will go back to the state unless you have identified an item that you are saving for in your budget. Remember that if you are saving for an item you may only save for it for one year. If you have not purchased that item by the end of a year, the money will go back to the state. At least once a year, your monthly **Individual Budget** amount will be reviewed and changed based on your needs.

## **What if I need more money than the monthly allowance says I can have for support?**

If you need more support, your **Independent Support Broker** will talk to the **case manager/service worker** and ask for an increased **monthly allowance**. Your **Independent Support Broker** will explain to the **case manager/service worker** why the increase is needed. This can occur any time during the year, and is also reviewed each year when your **Individual Budget** is reviewed. Case management staff approves all increases. If a change in the amount is approved, the new **monthly allowance** will not take effect until after the first of the following month that the request is made. In other words, changes in the **monthly allowance** cannot occur in the middle of a month.

## **Are there things or services that can't be purchased through my Individual Budget?**

Medicaid has rules and regulations that must be followed. Obviously, purchases must be legal and cannot be too limiting but regulations do not allow **Individual Budgets** to be used for institutional care or medical services such as those provided by a doctor. Examples of some items that you **may not** purchase through your **Individual Budget** are:

- Groceries
- Equipment used for entertainment such as videos, VCRs, televisions, stereos, CDs, DVDs, audio/video tapes, etc.
- Illegal drugs or alcohol
- Sheltered workshop services
- Room and board
- Costs associated with travel (airfare, lodging, meals, etc.) for vacations or entertainment
- Clothing or shoes
- Comforters, linens, or drapes
- Vitamins/herbal supplements
- Laundry detergent or household cleaning supplies
- Vehicle expenses including maintenance and repairs, insurance, gas money for a personal vehicle
- Items which are not directly related to meeting your disability-related needs

## **What are my responsibilities?**

The choice and flexibility offered by the **Consumer Choices Option** come with added responsibilities. If you choose this option, you are responsible for:

- Developing and following your **Individual Budget** (Spending plan)
- Hiring, supervising, and managing your support employees
- Approving **time cards** and getting them turned into the **Financial Management Service** on time and accurately
- Turning in **receipts** for items purchased
- Immediately reporting any incidents when you feel you have been abused or taken advantage of

## **What if I disagree with a support provider?**

A first step is to talk with the provider and try to work things out. Try to hear each other's viewpoint. If a problem continues, your **Independent Support Broker** will help you present your point of view and try to help solve the problem. Most problems can be resolved by talking openly about them. Some problems can be solved by talking it over with someone separate from the situation such as your assigned **case manager/service worker**.

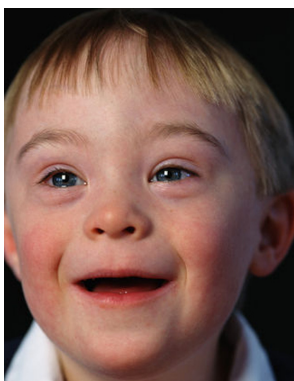
If the problems are serious enough, you may no longer want to receive support from that provider. The **employer-employee agreement** describes the conditions under which you and the provider can stop working together. Your **Independent Support Broker** can help you arrange for new **supports**.

It can be hard to find a new provider of **supports**. That is why it is best to think very carefully when hiring a support provider and try to keep open communication with your providers.

## **How can I become a good advocate for myself?**

It takes confidence to speak up and express your opinions. One way to develop self-confidence is to have opportunities to speak in front of others. We all learn from experience. Here are some ways people can help you have opportunities to speak up:

- Before meetings, review the agenda with members of your support team and let them know things you want to say.
- After meetings, review what was decided and let your support team know if there was anything talked about that you did not understand. Most people have questions about what happened at meetings.
- Don't be hard on yourself as you learn to become a better self-advocate. Let things move at their own pace. Remember that changes come with time.
- Take opportunities to make choices in your life. The more choices you make, the better you will get at it.



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*Find the guidance, accountability, and focus that will allow you to make your dreams for the future a reality!*

### **How can others become good advocates for people with disabilities or older adults?**

- Listen to the person with a disability or older adult. Think about how the person communicates and ask questions in a way that is useful to the person. For example, if a person doesn't speak, use pictures or drawings to explain concepts. Continue to explore ways to pull the person into an active decision-making process.
- Don't speak for the person even if you think you know the answer. Try to control your own opinion.
- You may disagree with the decision of the person receiving services. However, it is their decision. Recognize that we all learned about how to make decisions by making some decisions that were better or worse than others.
- Listen to others who know the person in different settings.
- Don't let someone's credentials or position get in the way of your knowledge of the person.
- Encourage people to explore opportunities, develop their own gifts and let them have the chance to know them.
- Avoid the word "CAN'T". Instead, substitute "How can we"... or "What if...?"

# Glossary of Terms

**Advocate** – a person whose only role with the person with the disability or older adult is to assist in presenting the person's point of view and assisting the person in having informed choice

**Case manager/service worker** – case manager/service workers are available throughout Iowa as a resource to people receiving services

**Eligibility** – meets conditions of the county and Iowa to receive funding for support services through the Medicaid Home- and Community-Based Services (HCBS) Waiver Program

**Employer-employee Agreement** – the form that shows the specific service provided and the amount of services the person is buying from the provider

**Empowered** – feeling in control of one's own destiny

**Financial Management Service** – a credit union or bank that holds the money from the individual budget and pays for goods and to those providing support

**Independent Support Broker** – a person who provides information, helps people develop their personal plans and budgets, and arranges needed support within a person's individual budget

**Individual budget** – a personalized blueprint for developing supports for the person that shows how they are going to buy services within their monthly allowance

**Invoice** – a bill which shows the customer charges for goods delivered or work done

**Monthly allowance** – the amount of money that will be sufficient for individuals to purchase their needed supports

**Personal Network of Support** – a group of people who care about a person with a disability or older adult and wants to assist with support on a long-term basis

**Provider agency** – a company that provides support services to people with disabilities or older adults

**Quality Assurance** – a set of activities intended to monitor standards regarding support services

**Receipt** – a written document proving that something was received and already paid for

**Self-Advocate** – a person needing support services who makes choices and decisions regarding his/her chosen lifestyle

**Support team** – the paid and unpaid people who assist the person receiving services

**Supports** – the help that enables a person to live and work in the community

**Time card** – the record of the hours worked by each employee



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**For additional copies**

See it online at the Iowa Medicaid Enterprise website

**<http://www.ime.state.ia.us/HCBS/HCBSConsumerOptions.html>**

Use it online or print your own copy

For a printed copy, send your request to:

IMEMemberServices@dhs.state.ia.us

-Or-

Call us at **1-800-338-8366** (toll free) or

**515-256-4606** in the local Des Moines area



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