

# Your Financial Rights in an Assisted Living Facility STAR+PLUS



If Medicaid is helping pay the costs to live in an assisted living facility (ALF), then you are on STAR+PLUS. As a STAR+PLUS participant, you have specific financial rights. **You have the right to manage your money, or decide who manages it.**

## Personal Needs Allowance (PNA)

If you are on STAR+PLUS living in an ALF, you get a PNA of \$85 a month. Your PNA is part of your monthly income kept for personal use. The rest of your income is paid to the assisted living facility for your care.

You can spend your PNA on things you choose, such as:



Entertainment and outside food



Cosmetics and hair appointments



Telephone and internet



Clothing, books, and gifts



Smoking items

PNA is not for items Medicaid covers, such as:

- Upkeep of your room
- Room and board charges
- Copayment charges
- Nursing services
- Meals at the facility

## Trust Fund

If you choose to make the ALF your representative payee, your monthly income will go into an account called a trust fund. A trust fund operates like a personal bank account for you.

If the ALF manages your money, you have the right to:

- Receipts for deposits into your account.
- Approve or deny each withdrawal from your account.
- A written report of all deposits to and withdrawals from your account when you ask, and at least every three months.
- Not be charged for services the facility is expected to provide, such as basic bedroom furniture, meals, and medication administration.

## **What You Pay**

When you move into an ALF and once a year, you will get a letter in the mail explaining what you have to pay. Your STAR+PLUS service coordinator can also tell you what you have to pay.

### *Room and Board*

All assisted living residents on STAR+PLUS pay a room and board charge. You are responsible for making your payment to your ALF. For an individual, this charge is calculated based on the Supplemental Security Income (SSI) federal benefit rate of \$735<sup>1</sup> minus your personal needs allowance of \$85.

### *Copayment*

The copayment is separate from the room and board charge. Depending on your income, you may be required to pay a copayment in addition to your room and board charge. If you receive SSI, you are not required to make a copayment. Your copayment amount is set by the Medicaid for Elderly and People with Disabilities staff. You are responsible for paying your copayment to the ALF.

## **Questions**

Your managed care organization or STAR+PLUS health plan can help resolve problems related to your room and board charge or copayment. Look on the back of your STAR+PLUS insurance card for the service coordination phone number.

If you have questions or concerns about your financial rights, contact your ombudsman.

State Long-term Care Ombudsman

<https://hhs.texas.gov/about-hhs/your-rights>

ltc.ombudsman@hhsc.state.tx.us

800-252-2412

To file a complaint of abuse, neglect or exploitation at a facility:

Consumer Rights and Services

800-458-9858

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<sup>1</sup> The Supplemental Security Income federal benefit rate changes each year. As of 2017, the amount for an individual is \$735.