

Take the Road to Independence

The Options Too Initiative

A consumer guide for planning your move from an institution



The Minnesota Association of Centers for Independent Living (MACIL) prepared this guide under a contract with the Minnesota Department of Human Services

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Minnesota Department of **Human Services**

This information is available in other forms to people with disabilities by contacting DHS at 651-431-2400 (voice) or toll free at 800-747-5484. TTY/TDD users can call the Minnesota Relay at 711 or 800-627-3529. For the Speech-to-Speech Relay, call 877-627-3848.

Attention. If you want free help translating this information, call (651) 431-2400.

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Overview

The Minnesota Department of Human Services recognizes that people with disabilities who want to move from institutions into the community often need help. DHS, along with The Minnesota Housing Finance Agency and The Minnesota State Council on Disability, developed the Options Too Initiative so that people who choose to live independently in the community will have the support they need.

No one assumes you can do this on your own. Building a strong relocation support team will help you reach your goal. These are people who help you plan and execute your move into the community. Team members can be family, friends or community service providers. Your county case manager or relocation service coordinator will help you decide who should be on your team.

The Options Too Initiative strengthens community living options for people with disabilities under age 65 who are eligible for Medical Assistance and live in or are being referred to institutions (e.g., nursing homes, regional treatment centers, certified boarding care facility). This initiative makes existing supports stronger and customizes specific supports to help people transition from institutions to independent community living.

What does it mean to live independently in the community? For some people with disabilities, it may mean living in their own home; for others it may mean sharing housing for support. Each person will consider various factors, make decisions and exercise choice with the understanding that each person has the right to:

- Make decisions
- Direct his or her own life
- Live where he or she chooses.

This guidebook will help you:

- Decide if moving to the community is a realistic goal
- Determine what services/supports are available to help in your move
- Help you through the relocation process if you decide to move.

This is a major change that will take time, planning and coordination. As you *Take the Road to Independence*, hopefully you will obtain greater choice, freedom and control over your life.

For more information regarding services, contact your local county agency or call the Disability Linkage Line at 1-866-333-2466 for information and referral throughout the state.

1. Assessment

There are people to help you arrange your public supports, plan for your move and set up the services you will need to live independently in the community. This begins with a face-to-face meeting with a social worker or nurse from your county who will explain what community-based options are available. During this Long-Term Care Consultation, your county worker will:

- Assess your needs
- Discuss what you want and
- Describe services available to help you move into and live in the community.

The Minnesota Department of Human Services (DHS) believes that only when you have this information will you be able to make an informed choice about where and how you want to live. Every Minnesotan with disabilities under age 65 who is living in an institution has the right to request a Long-Term Care Consultation from the county. Your responsibilities in this process include:

- Call your county office and request a Long-Term Care Consultation
- Have your address and phone number available when you make the call
- Think about your schedule and activities
- Think about what would be good times for an appointment
- Think about what times would not be good
- Make an appointment.

2. Relocation service coordination

If you would like to move into the community, relocation service coordination helps you plan and arrange for services and supports you will need. To receive this service, you must:

- Be eligible for Medical Assistance
- Live in an institution
- Want to relocate to the community.

To start this process, you must ask for this service from your county of financial responsibility. The county of financial responsibility may not be the county in which you live. Your facility discharge planner or social worker will help you contact the county. The county will assign a case manager or service coordinator to help you with referrals and plan for service delivery in the community.



3. Finances

Your county case manager or other members of your relocation team will help you look at your finances and set up a budget for independent living to see if you can financially afford to live in the community. Depending on your income, you may be eligible for some of the following income programs:

Social Security Supplemental Income (SSI)

This is income for people who have not been able to work or have not worked enough to pay into the Social Security system. This income will cover some of the additional expenses you will have in meeting your care needs. You will be entitled to SSI money **after** you are in the community.

Social Security Disability Income (SSDI)

This is income for people who have been in the workforce and paid into the Social Security system. The amount of income is based on what you have paid into Social Security.

Minnesota Supplemental Aid (MSA)

MSA is a monthly cash supplement for people who are aged, blind or disabled who also receive federal Supplemental Security Income benefits. Some people receive MSA and do not receive SSI benefits because their income is too high. County human service agencies manage the MSA program.

Other sources of income

Other sources of income to think about include trust funds, pension funds, savings and checking accounts, Worker's Compensation and/or Veterans Assistance benefits.

4. Medical insurance

You will need health insurance when you move into the community. You may be eligible for some of the following types of insurance:

Medical Assistance (MA)

You may be eligible for MA if you meet certain income requirements. If you have income or assets that put you above the requirements, you may have to pay some of your health care costs before MA begins to pay. This is called a spenddown. MA may also require co-pays for some medical visits and medications. Contact your county financial worker to apply.

MinnesotaCare

People who do not have health insurance or Medicare and meet certain income requirements may enroll in MinnesotaCare. If your income is too high for Medical Assistance, MinnesotaCare may be the answer. There are no health condition barriers. There are no barriers for conditions that exist before you apply that make private health insurance a problem for people with disabilities.

If you qualify for MinnesotaCare, you will need to pay a monthly premium. The premium is based on income and family size. Applications are widely available from health care providers and county social services or call MinnesotaCare at 1-800-657-3672 or (651) 297-3862.

Private insurance

If you have private insurance, call the company and ask for a copy of your benefit plan. Review the plan to see if the insurance pays for the services you need to live independently. Public health insurance programs only pay for services after they have been denied by your private insurance.



5. Prescription drug coverage

If you are on Medicare when you move out of an institution, you will need to sign up for a prescription drug plan under Medicare Part D, the new prescription drug program. There are many plans to choose from. Consider the following when making your choice:

- Cost of the plan's monthly premium
- Number of drugs you take
- Pharmacy you would like to use.

Pick a plan that covers all of your drugs. You may find information on all of the plans available to you at www.medicare.gov or call the Senior Linkage Line at 1-800-333-2433 or Medicare at 1-800-633-4227 (1-800-medicare).

6. Housing options

You will need to decide about housing yourself. No one can tell you where to live or who you should live with. First, consider what type of housing will work best for you. Do you want to live by yourself? Would you prefer to live in an assisted living situation or with a family in a foster care situation?

Next, consider the community you would like to live in. Some people choose to live near family; some choose a community based on the availability of services they need to live independently. People with disabilities and those without disabilities must consider many of the same factors when choosing where to live. No one can tell you where you will live, but people can only choose from housing they can afford.

Consider some of the following when choosing a place to live:

- Are grocery stores, a pharmacy, churches and banks in the area?
- Are you already familiar with the area?
- Do you have friends and/or family in the area?
- Does the area offer the type of housing situation you would like?
- How far will you need to travel to doctors' appointments and a hospital?
- Is there an adequate supply of supports and services you might need?
- Is there more than one accessible housing option in the area?
- Is your housing near public transportation?

Several federal and state programs offer assistance with ongoing rental and housing costs for people who qualify



based on income and/or disability. Rental assistance may be used to shop for housing or tied to certain “project-based” units and/or buildings located throughout the community. You may be eligible for some of the following housing options:

Tenant-based Section 8 Voucher Choice Program

The federal Department of Housing and Urban Development (HUD) makes funds available in the form of a voucher you can use to lease rental units. You must shop for a unit where the number of bedrooms matches what HUD permits for the household’s size. A unit must also meet a basic housing quality inspection and not cost more than the “fair market rent” limit HUD establishes for the community.

When you find a unit that works for you, if the unit meets HUD requirements and the landlord agrees to HUD program requirements, you may sign a lease. You are responsible to pay a portion of rental costs based on your income, generally not over 30 percent, and HUD pays the rest.

Vouchers are “portable,” meaning people who hold a voucher can move to another community with a Section 8 Voucher Program and seek rental housing there. People interested in Section 8 Voucher assistance may apply at the public housing agency that serves the

community where they want to live. Waiting lists are common because there is a lot of demand for the program.

Tenant-based Bridges Program

The Minnesota Housing Finance Agency provides a rental subsidy for persons with serious and persistent mental illness. The program is administered by local housing organizations in communities in which eligible people live. Referral to the program must be made by a mental health professional. Bridges follows many of the requirements used in the Section 8 Voucher Program.

Public housing

The federal government has provided funds over many decades to build, operate, repair and upgrade as well as manage these buildings. People typically pay up to 30 percent of their incomes for a unit, and federal financial supports are built into these buildings and make up the rest of rental costs. HUD hires local housing agencies to manage these buildings, and individuals contact a Public Housing Authority (PHA) to find out what buildings and units are available, where they're located, and if there are waiting lists.

Project-based and other subsidized housing

Project-based housing involves buildings that are privately owned and privately managed with financial supports tied to them. When they were built or at some point in their histories, these buildings received some type of governmental financial supports. The owners agreed in return to make units available at rent levels that low-to-moderate income households could afford.

People in some of these buildings typically pay up to 30 percent of income for their units with public support paying the balance. In properties where the subsidy was in the

form of a federal housing tax credit, owners are typically able to charge rents that medium-income households can afford, with households paying their full rental costs.

If you are interested, you need to determine if there are buildings with these kinds of assisted supports in the communities where you want to live, and apply at each building to get on its waiting list.

Project Based Section 42 or “Tax Credit” housing

Private funds are used to provide money to construct or remodel privately owned and managed buildings. A federal income tax credit is received in return. Owners are typically able to provide rent supports so that medium income households can afford the units. People who rent those units pay full rental costs. The financial supports are tied to each building.

Shelter Needy Program

The Shelter Needy Program is a Minnesota program that assists persons under the age of 65 years who are relocating into the community from a hospital, nursing facility or regional treatment center. The aim of this program is to provide a financial supplement so persons can obtain affordable housing. Under this option, a person can choose where he or she would like to live and may share housing expenses with another person without jeopardizing the amount of their benefit.

Other housing supports

Some communities have programs that might work if you do not qualify for other housing programs. Ask about any of the following:

- Affordable housing for middle-income people
- Assisted living facilities

- Foster care
- Home ownership programs (such as Habitat for Humanity or First Homes)
- Programs based on a disability (such as chemical health or ventilator programs).

Who is eligible for subsidized housing?

- Most people with disabilities who receive SSI benefits
- Citizens or non-citizens who hold “eligible immigration status”
- People who meet HUD’s definition of “household” (can include one or more adults with disabilities, elderly and families).

Where can you get more information on subsidized housing opportunities?

If you are interested in housing options, find out if there are tax credit properties in the communities where you would like to live. You may apply at each location to get on waiting lists.

Your relocation service coordinator or a team member can help you get contact information for local housing agencies and help locate subsidized housing lists or contact information. In the Twin Cities area, Housing Link provides information on all project-based properties in the region, both in a print directory, and online at www.housinglink.org.

The Housing Resources ToolBox offers resources and housing options online at the DHS Web site at www.dhs.state.mn.us/id_006204

If you choose to live on your own, there may be different ways to get a portion of your rent cost subsidized.

7. Home and community-based services

Chemical health services

Chemical health services pay for the assessment and treatment of alcohol and drug problems. Minnesota has resource centers that offer prevention services statewide. The services offered range from prevention materials and resources to guidance on access to treatment, with a few resource centers focusing on specific communities of people.

There are many places you can start: your physician, employee assistance programs, health plans, county, treatment facilities and information and referral services.

Home care services

Home care provides medical and health-related services and assistance with day-to-day activities to people in their home. Some home care services may also be provided outside the person's home when normal life activities take them away from home. Home care services are available to people who are eligible for Medical Assistance and to some people who are eligible for MinnesotaCare.

They can be used to provide short-term care for people moving from a hospital or nursing home back to their home, or continuing care to people with ongoing needs. The following services are available through home care:

- Home health aide
- Personal care assistance
- Private duty nursing
- Skilled nursing visits
- Therapies (occupational, physical, respiratory and speech).

Home and community-based waiver programs

Minnesota offers several waiver programs for people with disabilities whose needs are not met by home care services alone. Waiver programs promote community living and independence based on a person's needs as an alternative to institutional, hospital or nursing home care:

- Community Alternative Care (CAC) Waiver
- Community Alternatives for Disabled Individuals (CADI) Waiver
- Developmental Disabilities (DD) Waiver
- Brain Injury (BI) Waiver

Up to \$3,000 is available for transitional services (e.g., essential furniture, deposits, household supplies, window coverings) if you meet eligibility criteria for the CAC, CADI or DD waivers as well as being over 18 years of age, have no other funding source and move to a setting where these items and expenses are not normally furnished. Transitional services cover items, expenses and related supports that are necessary and reasonable for a person to transition to their own home. You can find further information regarding Transitional Services on the DHS Web site at www.dhs.state.mn.us/id_053178.

Mental health services

Mental health services offer help in a variety of areas, such as employment, housing, social connections, family relations and other co-occurring conditions. If you need mental health services, talk to your county human services agency about community mental health services and whether you are eligible to receive services.

There are several types of adult mental health community services available:

- Acute care hospital inpatient treatment
- Case management services
- Compulsive gambling treatment
- Education and prevention services
- Emergency services
- Outpatient services
- Partial hospitalization program
- Regional treatment center inpatient services
- Residential treatment
- Specialty mental health providers.

Adult Rehabilitative Mental Health Services (ARMHS)

These services help to rehabilitate and enable persons to learn and build on emotional/mental stability, social skills, personal and emotional adjustment, and independent living skills necessary to live in the community when these abilities are impaired by the symptoms of mental illness.

8. Transportation

Affordable transportation is a major consideration when you choose a community and a home. When you check out options in your new community, call with a possible address to be sure service is available there as routes change often. Public transportation may not be available in every county or to every address.

Transportation options include the following:

- Medical cabs
- Paratransit services
- Private van services
- Public buses (all routes have at least one bus with a lift)
- Public dial-a-ride paratransit services
- Taxi services (some are wheelchair accessible)
- Volunteer drivers.

You can find information on transportation in the Twin Cities region at www.metrocouncil.org.

You can find information on transportation in other parts of the state at the Minnesota Department of Transportation Web site at www.dot.state.mn.us.



9. Developing a personal budget

In the finance stage, you figured out how much money you have to meet your expenses. Now you need to create a real budget since living within your income is vital to maintain independent living. Some expenses that must be in your budget are:

- Clothing
- Food (consider public support and food shelves as resources)
- Medications and disability-related expenses
- Moving costs
- Utility payments (such as electric, gas or phone service).

A successful transition requires a realistic budget. Living within a budget is critical to maintaining independence. You should keep track of when your bills will come due. Your county case manager may assist you in developing a budget to help manage your income and expenses or may refer you to another provider of services for financial management training. You may already have a bank or credit union that you use but, if not, it is a good idea to find one in your new community. Some banks provide customer representatives who assist individuals with disabilities.



10. Preparing for the move

It is important to prepare in advance for your move. Once you know where you are moving and have a new address, complete the following as soon as possible:

- Arrange for support/services
- Apply for transportation services if needed
- Complete a change of address form at the post office
- Connect utilities (such as electricity, gas and telephone)
- Contact a durable medical provider to order equipment and supplies
- Contact a local pharmacy
- Create a list of furniture and household items and determine how you will obtain them
- Determine how you will move your personal belongings
- Make medical and dental appointments in your new community
- Notify the Social Security office of your new mailing address
- Open new bank accounts if changing banks
- Research jobs.

If you need help ***Taking the Road to Independence***, or just a point in the right direction, please contact your local county human services agency or call 651-431-2400 or toll free 800-747-5484 to locate your county agency.

Web resources

Fact sheets (scroll down the page for fact sheets on programs and services): www.dhs.state.mn.us/id_000101

Minnesota Commission Serving Deaf and Hard of Hearing People (MCDHH):

www.mncdhh.com

Minnesota Department of Health:

www.health.state.mn.us

Minnesota Department of Human Services:

www.dhs.state.mn.us

Minnesota Department of Veterans Affairs:

www.mdva.state.mn.us

Minnesota Help

www.minnesotahelp.info

Minnesota Governor's Council on Developmental Disabilities:

www.mnddc.org

Minnesota State Council on Disability:

www.disability.state.mn.us

Office of the Ombudsman for Mental Health & Developmental Disabilities:

www.ombudmhm.state.mn.us

Minnesota Association of Centers for Independent Living

www.macil.org

Social Security online:

www.ssa.gov

U.S. Department of Housing and Urban Development:

www.hud.gov

