



## Introduction to Structured Family Caregiving

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Prepared for The Arc of Indiana  
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*“I thought I was superhuman and could do everything, but I just couldn’t. This program (Structured Family Caregiving) was really a godsend.”*

- Janice, Caregiver to her Mother, Carol (Mishawaka)



## Who We Are

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### Careforth

- Innovator of Structured Family Caregiving service for past 20 years
- Launched Structured Family Caregiving in Indiana in 2013 in collaboration with the Division of Aging and the Division of Disability and Rehabilitative Services; now serving over 4,300 families across the State
- Currently serving over 10,000 Medicaid members and over 15,000 family caregivers in Structured Family Caregiving in 10 States (CT, GA, IN, LA, MA, NC, OH, PA, RI and SD), through fee-for-service and managed care
- Structured Family Caregiving is a unique service that wraps professional and financial support around informal caregivers, allowing them to provide care with confidence at home
- Partnered with the Division of Aging on the development of Caregiver Coaching, a new service that will extend professional support to more family caregivers across the State

# Overview of Structured Family Caregiving (SFC)

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- A service in which the **Waiver participant** lives with a **principal caregiver** who provides **daily care and support** to the participant based on the participant's daily care needs (as assessed by a Waiver case manager).
- The principal caregiver may be a **family caregiver (related or not)** who must live with the participant in the private home of the participant or the principal caregiver.
- The goal of the service is to ensure the participant receives **necessary personal care** while **fostering and emphasizing the participant's independence** in a home environment that will meet the participant's needs as those needs change over time.
- Caregivers receive **professional coaching** and **modest financial support** to provide care; ongoing coaching ensures the caregiver understands and is prepared to manage care and behaviors as the member's chronic health conditions progress and needs change.
- Only **agencies may be Structured Family Caregiving providers**; providers are responsible for ensuring homes are accessible and appropriate to meet the participant's needs, and caregivers meet the qualifications established in State rules.
- There are **three Levels of Care** for Structured Family Caregiving. The Waiver case manager is responsible for assessing and determining the participant's Level of Care.
- The provider agency must **capture daily notes** that are completed by the caregiver **in an electronic format**, and use the information collected to monitor participant health and caregiver support needs. The agency provider must make notes available to Waiver care managers and the State upon request.
- Home visits are completed by a **Registered Nurse** and/or a **Caregiver Coach** as determined by a person-centered plan of care.

## SFC Allowable Activities\*\*

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- Supporting the Waiver participant with **Activities of Daily Living (ADLs)** including bathing, oral hygiene, hair care, shaving, hand and foot care, intact skin care, application of cosmetics, dressing, toileting, mobility assistance, etc.
- Supporting the Waiver participant with **Instrumental Activities of Daily Living (IADLs)** such as meal preparation and housekeeping
- **Transportation** to appointments and community activities that are therapeutic in nature or assist with maintaining natural supports.
- Accompanying the Waiver participant to ***medical appointments***, whenever possible
- **Medication oversight** (to the extent permitted under State law)

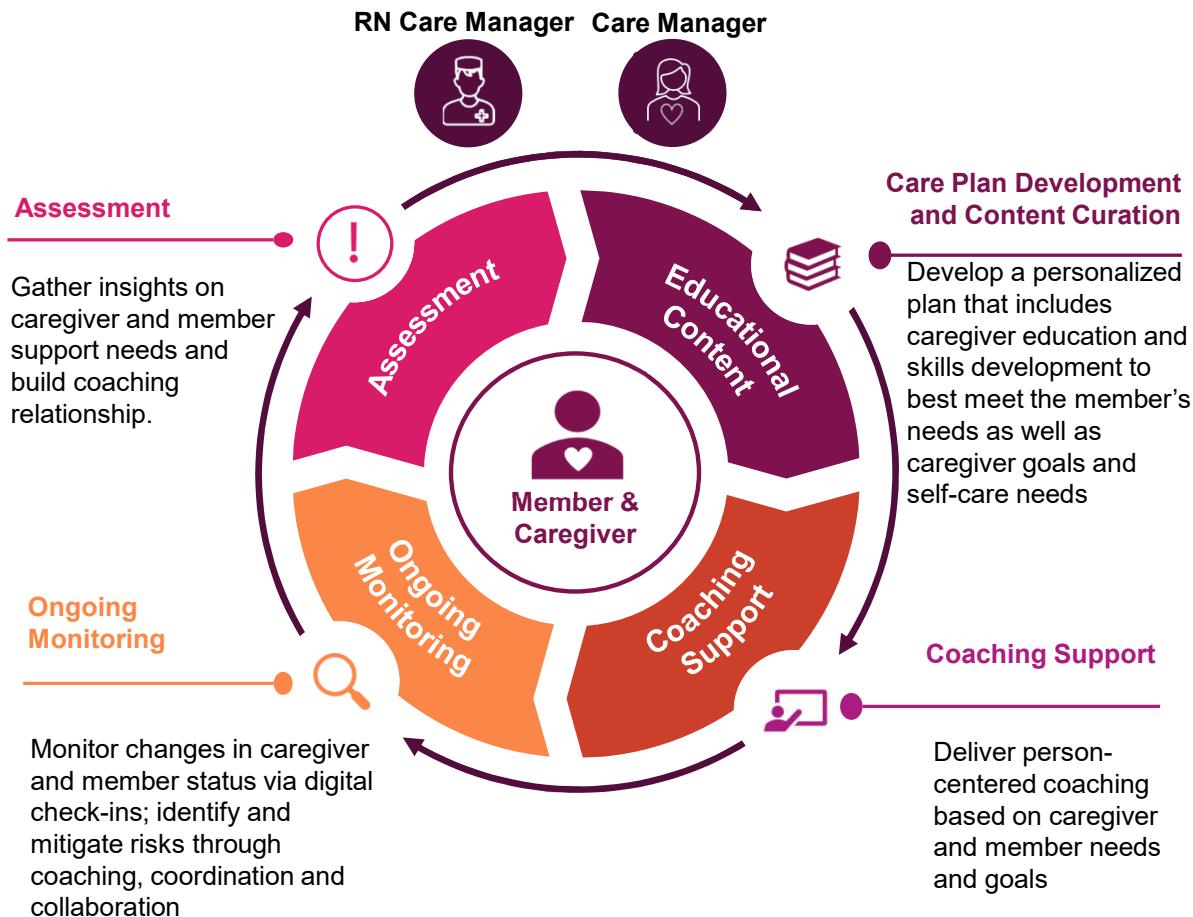
*\*\*HCBS Provider Manual subject to change based on PathWays, Health and Wellness, and Traumatic Brain Injury Waivers effective 7/1/2024 (or upon CMS approval).*

# SFC Service Standards

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- Agency providers must demonstrate three years of delivering services to elders and adults with disabilities and their caregivers in Indiana or as a Medicaid participating provider in another state or have a national accreditation.
- Agency providers develop, implement, and provide ongoing management and support of a person-centered service plan that addresses the participant's level of service needs.
- Provider agencies must conduct, at a minimum, two quarterly home visits based on the participant's assessed needs and caregiver coaching needs, but the actual frequency of visits should be based on the participant's assessed needs and caregiver coaching needs.
- Caregivers receive a minimum of eight hours in-person annual training that reflects the participant's and caregiver's assessed needs. Training may be delivered during quarterly home visits, or in another manner that is flexible and meaningful for the caregiver.
- Agency providers must work with participants and caregivers to establish backup plans for emergencies and other times when the principal caregiver is unable to provide care
- Paid unskilled respite services must be provided by a qualified caregiver familiar with the participant's needs during those times when the primary caregiver is absent from the home or otherwise cannot provide the necessary level of care
- Respite for the principal caregiver for a maximum of 15 days per calendar year

# Careforth's Professional Support Framework for SFC



## Personalized Caregiver Coaching Plan

The caregiver participates in initial and ongoing assessments and receives relevant educational content developed specifically for family caregivers. As the complexity of the member's needs and caregiving responsibilities change, caregiver coaching support adjusts accordingly.

## Personalized Care Team

To support a range of caregiver needs, we employ caregiver coaches who have diverse skills and professional backgrounds, including nursing, social work, and behavioral health, supporting an interdisciplinary approach to coaching that best meets caregiver needs.

## Levels of Service and Caregiver Stipend Payments

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- Three Levels of Care (or need) under Structured Family Caregiving
  - Level 1 - \$77.54 p/day
  - Level 2 - \$99.71 p/day
  - Level 3 - \$131.44 p/day
- Waiver case manager is responsible for determining the Level of Care based on their assessment, using the State's assessment tool
- Current regulations do not require a specific percentage of the billable rate be paid to caregivers – caregiver payments (stipends) vary by provider; frequency of payments may vary as well
- Stipend payments made to caregivers providing Structured Family Caregiving, under a Medicaid Home and Community-Based Services Waiver are considered difficulty of care payments (Internal Revenue Code, Section 131) and are non-taxable as income
  - While stipend payments are excluded for tax purposes, they must be reported when the caregiver is applying for other types of benefits (e.g. Housing, SNAP)

# SFC Provider Prioritized Certification Process

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- In February 2024, FSSA published information (including a webinar) on “Adding Structured Family Caregiving as a Service: Prioritized Provider Enrollment Path for Eligible Attendant Care Providers (A&D), CIH Structured Family Caregiving and CIH Residential Habilitation Providers”
- FSSA stated the purpose of the expedited reviews is to ensure that “no individual loses service with the removal of Legally Responsible Individuals (LRIs) as being able to provide care for their loved one under Attendant Care, Structured Family Caregiving on CIH and Residential Habilitation programs under CIH. This will ensure Continuity of Care through Waiver transition as of July 1, 2024”.
- Eligible providers must be current Medicaid Waiver approved HCBS providers enrolled to provide ATTC on the A&D Waiver and/or SFC on the CIH Waiver
- Deadline for submitting a request to become a SFC provider was 3/28/2024
- Providers must meet certain minimum provider requirements by June 1 to be eligible for expedited enrollment
  - Must have identified backup plans for SFC principal caregiver(s); caregiving coach secured/identified and registered nurse in place (evidenced by job descriptions and updated org chart)
- Conditional certification will be issued upon receipt of a required response form, pending successful completion of the above listed requirements between 3/28/2024 and 6/1/2024
- This expedited enrollment process will result in providers being able to begin delivery of SFC services by 7/1/24, upon CMS approval of the proposed H&W Waiver
- Provider SFC qualifications will not change with the implementation of the new Waivers in July 2024

## Questions to Ask Your SFC Provider

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- How long has your company been delivering Structured Family Caregiving Services?
- How many families are you currently serving under Structured Family Caregiving?
- What geography (city, region) does your organization cover in providing Structured Family Caregiving?
- Is your organization accredited by a national organization like NCQA? If not, what entity is responsible for ensuring the quality of the services you deliver?
- What experience does your company have in providing direct coaching and support to family caregivers?
- Does your organization employ RN's and a social service designee (social worker, behavioral health specialist, etc) as part of the SFC care team?
- Can you provide specific examples of the type of education, coaching and support your organization will provide for me as a caregiver in your service?
- How do you manage caregiver stipend payments? What options will I have to receive payment of caregiver stipends? Has your organization ever not issued stipend payments on time?
- How will your organization meet provider agency requirements related to electronic caregiver notes that record the waiver recipient's status, and updates or significant changes in the participant's health status or behaviors and participation in community-based activities and other notable or reportable events?
- How does your organization accommodate the provision of unskilled respite?

# Questions

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