



# **TENNCARE AFTER YOU TURN 21**

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## **TENNCARE TRANSITIONS BOOKLET 2** **Changes to TennCare Benefits at Age 21**

Revised July 2023

# **This series of booklets tells you how your TennCare will change when you turn 21.**

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As you know, TennCare is the state of Tennessee's Medicaid program and follows the Medicaid rules of the federal government. Medicaid rules are different for adults age 21 and older than they are for children under age 21. The rules to qualify for Medicaid are different. And the Medicaid benefits you get after you turn 21 are different. We want to help you plan for these changes.

## **YOU GOT THIS BOOKLET BECAUSE:**

- You are turning 21 soon (at least in the next few years).
- And, you get home health care or private duty that would be loved nursing paid for by TennCare.

You may be able to keep TennCare after you turn 21. However, you must be in a group TennCare covers. And even if you keep TennCare after you turn 21, your benefits will change. Along with this booklet, you can also read the following booklets in this series to learn more about these changes.

# BOOKLET 1

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**Qualifying for TennCare at Age 21** tells you who can keep TennCare at age 21.

# BOOKLET 2

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**Changes to TennCare Benefits at Age 21** explains how TennCare benefits change when you turn 21.

# BOOKLET 3

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**CHOICES and Employment & Community First CHOICES** describes two programs you may qualify for – and who is eligible. It also tells you about the services in these programs.

# BOOKLET 4

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**What to do next?** explains next steps. It also suggests things you may want to talk about with your health plan.

# BOOKLET 5

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**TennCare *Select* and Turning 21** is for people in a special health plan called *TennCare Select*.

# REMEMBER:

If you get confused, you can always get help. Just call your health plan. Here's the number to call:

**Amerigroup** 1-800-600-4441

**BlueCare** 1-800-468-9698

**United Healthcare** 1-800-690-1606

Your health plan can answer your questions. We want to help you make informed choices about your TennCare.

# **BOOKLET 2**

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## **Changes to TennCare Benefits at Age 21**

# “How is TennCare different for adults age 21+?”

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Remember that federal Medicaid rules are not the same for adults 21 and older as they are for children under 21. So Medicaid benefits are different. Table 3 lists the main differences.<sup>1</sup>

**Table 3: How Do TennCare Services Change at Age 21?**

<b>Service</b>	<b>Coverage and Limits at Age 21 and older</b>
<b>Chiropractic</b>	Chiropractic is covered for members aged 21 and older subject to limits.  Note: If you have Medicare, then Medicare may cover chiropractic.
<b>Dental</b>	Dental is covered for members age 21 and older when medically necessary and a covered service. <a href="https://www.tn.gov/tenncare/members-applicants/dental-services.html">https://www.tn.gov/tenncare/members-applicants/dental-services.html</a>  Note: If you have Medicare Advantage, your Medicare health plan may also cover limited dental benefits. Members enrolled in Employment and Community First (ECF) CHOICES or a 1915(c) waiver (I/DD Programs), may get additional dental benefits.

<b>Home Health Care</b>	Home health services for members age 21 and older are subject to limits in hours per day and hours per week.
<b>Occupational Therapy (OT)</b>	OT for members age 21 and older is covered. But only to restore, improve, or stabilize impaired functions.
<b>Pharmacy</b>	<p>Pharmacy for members age 21 and older is limited to 5 prescriptions and/or refills per month. Only 2 can be for brand name drugs. Exceptions may apply. Keep reading to find out more.</p> <p>Note: If you have Medicare, then Medicare will cover your drugs. You won't get them from TennCare.</p>
<b>Physical Therapy (PT)</b>	PT for members age 21 and older is covered. But only to restore, improve, or stabilize impaired functions.
<b>Private Duty Nursing (PDN)</b>	PDN for members age 21 and older is limited to members who rely on ventilators or other life-sustaining medical technology. But only when PDN is prescribed by a doctor for someone on a ventilator or life-sustaining equipment who needs constant

	supervision by a nurse. The cost of nursing must not be more than the least costly alternative for you (for example nursing facility care).
<b>Speech Therapy</b>	Speech therapy for members age 21 and older is covered. But only as long as there is continued medical progress to restore speech after a loss or impairment.
<b>Vision</b>	Vision services for members age 21 and older are limited to medical evaluation and management of abnormal conditions and disorders of the eye. The first pair of cataract glasses or contact lens/lenses following cataract surgery is covered.

## **“I get SSI. Will my TennCare benefits change when I turn 21?”**

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Yes. Your benefits will change even if you get SSI. They will change the same way benefits change for everyone who turns 21. See Table 3 above.



# “I take a lot of medications. Will TennCare still cover all of these?”

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You can get prescriptions after you turn 21. But you may only get 5 prescriptions (or refills) per month. And only 2 can be brand-name drugs.

There are two ways TennCare helps with these limits:

First, TennCare doesn't count several drugs as part of your limit. These are certain drugs used for common chronic (long-term) health problems or infections. We call this the “exempt list” or the “automatic exemption list” because they don't count against your limit. There's another list of drugs called the Prescriber Attestation List (or “Over the Limit” list). After you've reached your monthly limit, your doctor can get TennCare's OK to pay for drugs on this list. You can see both of these lists at: <https://www.tn.gov/tenncare/topic/member-pharmacy>. Your doctor can also help you.

Second, some people do not have these limits. You don't have these limits if you are age 21 and older **and:**

- You are in CHOICES Group 1 or 2 (even if you still live at home);
- You are in Employment and Community First CHOICES and you qualify to get care in a nursing home (even if you still live at home);

- You are in a Home and Community Based Services (HCBS) waiver operated by DIDD. DIDD is the Department of Intellectual and Developmental Disabilities; or
- You are in a special nursing home for people with an intellectual disability. (This is called an intermediate care facility for individuals with intellectual disabilities or ICF/IID.)<sup>2</sup>

If you need long-term care (see Booklet 1, Table 1, page 6) and aren't getting it now, you might want to apply for CHOICES or Employment and Community First CHOICES. These programs may help you get services you can't get in "regular" TennCare. These include things like personal assistance, respite for caregivers, and other services. To find out more, read Booklet 3. Booklet 3 is titled CHOICES and Employment and Community First CHOICES.

**Example:** Tina is turning 21, and she has an intellectual disability. She gets SSI. And she lives with her older sister. Tina has a number of medical conditions. She has a behavior disorder, attention deficit hyperactivity disorder, and abnormal involuntary movement. She also has seizures, hearing loss, and hypothyroidism. Tina takes many prescriptions. She wants to keep living with her sister.

When she turns 21, Tina may only be able to get 5 prescriptions per month. Only 2 can be brand-name drugs. But some of her drugs are on the exception list. These don't count toward her limits.

Tina needs long-term care to help her live with her sister. She is applying for long-term care. If she qualifies and enrolls, she may not have any prescription limits.

*Reference: TennCare Rule 1200-13-13-.04(1), 1200-13-14-.04(1).*

# “I get physical therapy now. If I keep TennCare, will I still get this when I turn 21?”

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You can get physical therapy after you turn 21. But it has to meet the rules for adults. This is also true for occupational and speech therapy.

When you turn 21, TennCare must use different rules to see if it's covered.

**Example A:** John had an accident at age 17. The accident made it hard for him to speak clearly. John got speech therapy after the accident. And he has been making good progress. Under the rules for adults age 21 and older, John can get speech therapy as long as he continues to make progress from the speech therapy.

**Example B:** Betsy got physical therapy while she was under 21. The physical therapy helped her improve as much as she could. When Betsy turns 21, she can get physical therapy only if it meets the rules for adults. Physical therapy is only covered if it restores, improves, or stabilizes her condition. In this case, Betsy won't get physical therapy when she turns 21. She has improved as much as she can.

*Reference: TennCare Rule 1200-13-13-.04(1), 1200-13-14-.04(1).*

# “I get home health care now. If I keep TennCare, will I still get this when I turn 21?”

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- Home health care is part-time help from nurses or aides. You can get home health care at age 21. But there are strict limits when you turn 21. Within these limits, the amount of care you receive is based on your needs. The amount of care most people need is less than these limits.
- You can only get up to a total of **8 hours per day** of home health care. This includes care given by a nurse and care given by an aide.
- You can get up to a total of **35 hours per week** of home health care. This includes care given by a nurse and care given by an aide.
- You can only get up to a limit of **27 hours per week from nurses**.

Other rules apply. For example, you can only have a home health aide visit twice per day. Also, there are rules about what the nurses and aides can do.<sup>3</sup>

There is one exception to these limits. You can get more care if you would need certain kinds of skilled nursing care if you were in a nursing home. If so:

- You could get up to a limit of **30 hours per week from nurses**.

- You can get up to a total of **40 hours per week** of home health care. This includes care given by a nurse and care given by an aide.

Your health plan will work with you to decide how many hours of home health care you will get within these limits. No matter which health plan you have, the amount of care you'll get (within the limits) is based on your needs. All TennCare health plans use doctors and nurses to review and decide based on TennCare rules.

What if you need more hours of care? You can't get more home health care. But you might get long-term care if you sign up for CHOICES or Employment and Community First CHOICES. To find out more, read Booklet 3. Booklet 3 is titled CHOICES and Employment and Community First CHOICES

What if you already get long-term care in Employment and Community First CHOICES or in an HCBS waiver operated by DIDD? You may be able to get more long-term care when your home health benefit changes.

**Example:** Chuck has an intellectual disability. He qualifies to get care in a nursing home. But he wants to live at home. He doesn't need skilled nursing services. At age 20, Chuck got 40 hours of home health aide services each week from an aide. But when Chuck turned 21, he could get a maximum of 27 hours per week. Since Chuck needs more care, he is now thinking about CHOICES or Employment and Community First CHOICES.

*Reference: TennCare Rule 1200-13-13-.01, 1200-13-14-.01.*

## **“I get private duty nursing now. If I keep TennCare, will I still get this when I turn 21?”**

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Private duty nursing is nursing in your home when you need at least 8 straight hours of nursing care per day. You may be able to get private duty nursing after you turn 21. But only if:

- You are on a ventilator or similar technology for at least 12 hours per day. OR
- You don't use a vent - but you have a tracheostomy (or “trach”) and need specialized care for this.

Also, you must need constant care by a nurse. Some other rules apply, too.<sup>4</sup>

The amount of private duty nursing you can get depends on what nursing care you need. But the total amount for adults will be much less than 24 hours per day. Keep reading to find out more.

You might get other kinds of care if you sign up for CHOICES or Employment and Community First CHOICES. To find out more, read Booklet 3. Booklet 3 is titled CHOICES and Employment and Community First CHOICES. What if you already get long-term care in Employment and Community First CHOICES or in an HCBS waiver operated by DIDD? You may be able to get more long-term care when your home health benefit changes.

## **“If I keep TennCare, how much private duty nursing can I get after I turn 21?”**

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First, you'll have to meet the private duty nursing rules for adults. If you qualify for private duty nursing as an adult, the amount you can get depends on what nursing care you need. But adults in TennCare can't get 24 hours of private duty nursing, 7 days a week. (We sometimes refer to this as 24/7 private duty nursing).

When you turn 21:



- You may be able to get some private duty nursing if you use a ventilator or similar technology more than 12 hours a day.
- You may be able to get some private duty nursing if you don't use a ventilator but have a trach and need certain specialized care.
- If you don't have these kinds of needs, you won't qualify for private duty nursing anymore. But you may qualify for home health services. To read more about home health, go to page 12.
- If you're in an HCBS waiver operated by DIDD, you may be able to get nursing through the waiver. Talk with your Independent Support Coordinator or case manager about this option.

Your health plan will work with you on what to do next. If you qualify for private duty nursing as an adult, your health plan will work with you to figure out how many hours of private duty nursing you will get within the limits. No matter which health plan you have, the amount of care you'll get (within the limits) is based on your nursing care needs. All TennCare health plans use doctors and nurses to review and decide based on TennCare rules.

# “What if I get more hours of private duty nursing now than I can get after I turn 21?”

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It’s important that you **start planning now**. Read this handbook. Talk with your health plan. They can help you prepare. **Before** you turn 21, your health plan will start working with you to help you get the covered services you need as an adult that are within the benefit limit.

You might get other kinds of care if you sign up for CHOICES or Employment and Community First CHOICES. To find out more, read Booklet 3. Booklet 3 is titled CHOICES and Employment and Community First CHOICES

What if you already get long-term care in Employment and Community First CHOICES or in an HCBS waiver operated by DIDD? You may be able to get more long-term care when your home health benefit changes.

**Example A:** Justin has an intellectual disability. And he needs a ventilator more than 12 hours each day. He qualifies to get chronic ventilator care in a nursing home. But he wants to live at home. At age 20, Justin got 24 hours of private duty nursing each day, 7 days per week.

When Justin turns 21, he could get a maximum of 16 hours of private duty nursing per day. Justin is now thinking about CHOICES or Employment and Community First CHOICES. He won't get more private duty nursing, but he may get other kinds of care that can help him live at home.

**Example B:** Sally has a physical disability and has a trach. She needs frequent suctioning through her trach. Sally qualifies to get tracheal suctioning care in a nursing home. She wants to live at home. At age 20, Sally got 24 hours of private duty nursing each day, 7 days per week.

When Sally turns 21, she could get a maximum of 10 hours of private duty nursing per day. Sally is now thinking about CHOICES. And if Sally has a developmental disability, she may also consider Employment and Community First CHOICES. She won't get more private duty nursing. But she may get other kinds of care that can help her live at home.

**Example C:** Leroy has a physical disability. He doesn't need a ventilator. He doesn't have a trach. But, he has a feeding tube and needs other kinds of skilled nursing care. Leroy qualifies to get care in a nursing home. But he wants to live at home. At age 20, Leroy got 12 hours of private duty nursing each day, 7 days per week.

When Leroy turns 21, he won't qualify for private duty nursing. As an adult, he could get up to 30 hours of home health nursing and 10 hours of home health aide services per week. Leroy is now thinking about CHOICES. And if Leroy has a developmental disability, he may also consider Employment and Community First CHOICES. He won't get private duty nursing, but he may get other kinds of care that can help him live at home.

*Reference: TennCare Rule 1200-13-13-.01, 1200-13-14-.01.*

# “If I still qualify for TennCare when I turn 21, will I have to change health plans?”

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People in TennCare have health plans. Your health plan helps you get the care you need. These plans are Amerigroup, BlueCare, and United HealthCare. And some children under age 21 are in a special health plan. This is called *TennCare Select*.

If you have *TennCare Select*, you **must** change health plans when you turn 21. You must move to Amerigroup, BlueCare, or United HealthCare. The *TennCare Select* care team will help you make this move. TennCare will mail you a letter with your new health plan before you turn 21.

If you have *TennCare Select*, you'll get an extra Booklet with more information. Read Booklet 5 to learn more about what happens when you turn 21. Booklet 5 is titled *TennCare Select and Turning 21*. If you apply for CHOICES or Employment and Community First CHOICES, TennCare may help you change health plans **before** you turn 21.

**Do you need free help with this letter?**

**If you speak a language other than English, help in your language is available for free. This page tells you how to get help in a language other than English. It also tells you about other help that's available.**

**Spanish: Español**

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-855-259-0701 (TTY: 1-800-848-0298).

**Kurdish: كوردی**

ئىگادارى: ئەگەر بە زمانی کوردی قەسە دەکەیت، خزمەتگوزاریهکانی یارمەتی زمان، بەخۆرایى، بۆ تۆ بەردەستە پەيوەندى بە  
1-855-259-0701 (TTY: 1-800-848-0298) بکە.

**Arabic: العربية**

ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك  
بالمجان. اتصل برقم 1-855-259-0701  
(رقم هاتف الصم والبكم: 1-800-848-0298).

**Chinese: 繁體中文**

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-855-259-0701  
(TTY 1-800-848-0298)。

**Vietnamese: Tiếng Việt**

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-855-259-0701 (TTY: 1-800-848-0298).

**Korean: 한국어**

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-855-259-0701 (TTY: 1-800-848-0298).번으로 전화해 주십시오.

**French: Français**

ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-855-259-0701 (ATS : 1-800-848-0298).

**Amharic: አማርኛ**

ማስታወሻ: የሚናገሩት ቋንቋ አማርኛ ከሆነ የትርጉም እርዳታ ድርጅቶች፣ በነጻ ሊያገዝዎት ተዘጋጅተዋል። ወደ ሚክተለው ቁጥር ይደውሉ 1-855-259-0701 (መስማት ለተሳናቸው:1-800-848-0298) .

**Gujarati: ગુજરાતી**

સુચના: જો તમે ગુજરાતી બોલતા છો, તો નિઃશુલ્ક ભાષા સહાય સેવાઓ તમારા માટે ઉપલબ્ધ છે. ફોન કરો 1-855-259-0701 (TTY: 1-800-848-0298).

**Laotian: ພາສາລາວ**

ໂປດຊາບ: ຖ້າວ່າທ່ານເວົ້າພາສາລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ເສຍຄ່າ, ແມ່ນມີພ້ອມໃຫ້ທ່ານ. ໂທສ 1-855-259-0701 (TTY: 1-800-848-0298).

**German: Deutsch**

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-855-259-0701 (TTY: 1-800-848-0298).

**Tagalog: Tagalog**

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika

nang walang bayad. Tumawag sa 1-855-259-0701  
(TTY: 1-800-848-0298).

**Hindi:** हिंदी

ध्यान दें: यदि आप हिंदी बोलते हैं तो आपके लिए मुफ्त में भाषा  
सहायता सेवाएं उपलब्ध हैं।  
1-855-259-0701 (TTY: 1-800-848-0298). पर कॉल करें।

**Serbo-Croatian:** Srpsko-hrvatski

OBAVJEŠTENJE: Ako govorite srpsko-hrvatski, usluge  
jezičke pomoći dostupne su vam besplatno.  
Nazovite 1-855-259-0701  
(TTY- Telefon za osobe sa oštećenim govorom ili  
sluhom: 1- 800-848-0298).

**Russian:** Русский

ВНИМАНИЕ: Если вы говорите на русском языке,  
то вам доступны бесплатные услуги перевода.  
Звоните 1-855-259-0701 (телетайп: 1-800-848-0298).

**Nepali:** नेपाली

ध्यान दिनुहोस्: तपाईंले नेपाली बोल्नुहुन्छ भने तपाईंको निम्ति भाषा  
सहायता सेवाहरू निःशुल्क रूपमा उपलब्ध छन्। फोन गर्नुहोस् 1-855-  
259-0701 (टिडिवाइ: 1-800-848-0298)।

**Persian:** فارسی

توجه: اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان  
برای شما فراهم می باشد. با  
1-855-259-0701 تماس بگیرید. (TTY: 1-800-848-0298)



- **Do you need help talking with us or reading what we send you?**
- **Do you have a disability and need help getting care or taking part in one of our programs or services?**
- **Or do you have more questions about your health care?**

Call us for free at **1-855-259-0701**. We can connect you with the free help or service you need. **(For TTY call: 1- 800-848-0298)**



# BOOKLET 2

## Notes and References

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<sup>1</sup> The TennCare rules have a complete table listing all covered services. And it shows which services are covered before and after you turn 21 (if you still qualify). This table is at Tenn. Comp. R. & Regs. 1200-13-13-.04(1)(b) & 1200-13-14-.04(1)(b). at <https://publications.tnsosfiles.com/rules/1200/1200-13/1200-13.htm> Table 3 in this booklet simply summarizes the information in the formal rule.

<sup>2</sup> Other people may also be exempt from the five-prescription limit. More information is available on the Covered Services Table found under Tenn. Comp. R. & Regs. 1200-13-13-.04(1)(b) & 1200-13-14-.04(1)(b) & 1200-13-14-.04(1)(b). at <https://publications.tnsosfiles.com/rules/1200/1200-13/1200-13.htm>

<sup>3</sup> Home nursing care whose only skilled function is to administer medicines on an as needed basis is not covered. Home health providers are not to provide general childcare services, cleaning services, preparation of meals, or services to other household members. Tenn. Comp. R. & Regs. 1200-13-13-.01 & 1200-13-14-.01. <https://publications.tnsosfiles.com/rules/1200/1200-13/1200-13.htm>

<sup>4</sup> Additionally, you must need the nurse to administer medicine through a gastrostomy tube or through a peripherally inserted central catheter line or central port; and provide bolus or continuous feedings through a G-tube or similar or by total

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parenteral nutrition. Tenn. Comp. R. & Regs.1200-13-13-.01 & 1200-13-14-.01, at <https://publications.tnsosfiles.com/rules/1200/1200-13/1200-13.htm>