



Home and community-based services (HCBS) allow people with disabilities and older adults to live safely with the support they need in their own homes and communities. These services are critical to the fight against COVID-19 because they help people avoid going into, or transition out of, institutions like nursing homes and Intermediate Care Facilities, where COVID infection and death rates are high. Below we explain the basics of HCBS and what changes are needed to improve access to HCBS nationwide.

Basics of HCBS

HCBS encompass a wide range of services that are essential to the health and independence of people with disabilities and older adults. These include, among other things:

- Personal care services
- Rehabilitative, habilitative, and nursing services
- Specialized therapies, like occupational, physical, and speech
- Supported employment and other day services
- Durable medical equipment and home modifications
- Transportation to get Medicaid services

HCBS are funded primarily through [Medicaid](#) and are typically not covered by private insurance or Medicare. Despite being the primary provider of these critical services Medicaid has what is known as an “institutional bias,” meaning that states are required to cover most institutional services but coverage of HCBS is optional.

States can and do limit access to HCBS, creating waitlists or other restrictions that vary greatly across states. And unfortunately, Medicaid’s eligibility rules mean that in order to receive HCBS, people with disabilities and older adults must meet strict income and asset limits that make it difficult to work, because they risk losing access to the HCBS they need if they earn above a certain (very low) amount of money, or save for the future.

Why do HCBS matter?

HCBS are the overwhelming preference of the vast majority of people with disabilities and older adults, who want to live in their own homes and participate in their communities. HCBS are a lynchpin for:

- Integration and full participation in the community
- Independent living
- Economic self-sufficiency

Limits on HCBS cause many people with disabilities and older adults to be stuck in institutional settings away from family, friends, jobs, and other important aspects of life. Institutions also pose significant health and safety risks. These risks have always existed in nursing homes and other congregate settings, but the high COVID-19 infection and death rates in these settings have made the health and safety risks of institutions even more clear.

Other potential consequences of a lack of access to HCBS include:

- People being forced to rely on unpaid family caregivers and other programs that ensure access to housing, nutrition, work supports, and other basic needs, if available
- Job loss
- Unnecessary interactions with the criminal justice system
- Homelessness
- Worsened health and function

What can be done to support states' HCBS programs, especially during the COVID-19 pandemic?

More funding for states' HCBS programs is necessary to expand these essential services to all people with disabilities and older adults who need them and make sure they and the direct support professionals providing HCBS to them are protected during this pandemic.

Increased funding is more urgent now than ever during the COVID-19 pandemic, given the danger that institutional settings pose to people with disabilities and older adults. The disability community's number one policy priority is including an increase in the federal Medicaid funding dedicated specifically to HCBS in the next COVID-19 relief package.

Increased dedicated HCBS funding is essential to help ensure that people with disabilities and older adults have access to the services and supports they need in order to live, work, and thrive in their homes and communities (and to avoid entering or to transition out of institutions). Without this funding, states facing budget shortages may cut HCBS at a time when people need those services most. Dedicated funding for HCBS was included in the [HEROES Act](#), passed by the House in May 2020, but that bill has not passed the Senate.

We need your help to push Congress to prioritize HCBS in the next COVID-19 relief bill! For more on advocacy efforts, how to contact your members of Congress, and a model email and call script, visit us at: <https://medicaid.publicrep.org/feature/covid-19-advocacy>.