

Your Financial Rights in an Assisted Living Facility

STAR+PLUS

Medicaid can help pay the costs to live in an assisted living facility (ALF) when you are on the STAR+PLUS Home and Community-Based Services (HCBS) program. As a STAR+PLUS HCBS member, 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 HCBS living in an ALF, you get a PNA of \$85 a month. Your PNA is part of your monthly income that you keep for personal use. The rest of your income is paid to the ALF for your care.

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



Entertainment and outside food



Telephone and internet



Smoking items



Cosmetics and hair appointments



Clothing, books and gifts



Hobbies and interests

PNA is **not** for room and board or copayment charges. PNA is also **not** for items that Medicaid covers, such as:

- Upkeep of your room.
- 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 runs like a personal bank account for you.

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

- Get receipts for deposits into your account.
- Approve or deny each withdrawal from your account.
- Get 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 then once a year, you'll get a letter in the mail telling you what you must pay. Your STAR+PLUS service coordinator can also tell you what you must pay.

Room and Board

All assisted living residents on STAR+PLUS HCBS pay a room and board charge. You are responsible for making your payment to your ALF. For one person, this charge is calculated based on the Supplemental Security Income (SSI) federal benefit rate of \$967¹ minus your personal needs allowance of \$85.

Copayment

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

Questions

Your managed care organization 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. You can also call your managed care organization's member services line and ask for your service coordinator's name and contact information.

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

State Long-term Care Ombudsman

hhs.texas.gov/about-hhs/your-rights

lrc.ombudsman@hhs.texas.gov

800-252-2412

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

Consumer Rights and Services

800-458-9858

¹ The Supplemental Security Income federal benefit rate changes each year. As of 2025, the amount for an individual is \$967.