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CONSUMER DIRECTED SERVICES By: ANDREA SCHAEFER, CPA

Our aging population has created a demand for alternative and more cost-effective healthcare options. Most people desire to remain in their homes and delay admittance into a nursing home or healthcare institution as long as possible.

To meet these demands, the Missouri Division of Senior and Disability Services administers a program called Consumer-directed services (CDS). Consumer-directed services allow eligible applicants to select and hire their own caregiver. Family members may be hired to provide care, except for spouses and legal guardians. To be eligible for this program, applicants must be Missouri residents who are 18 years of age or older, and are willing and able to direct their own care. They must be physically disabled and unable to perform daily routine activities and must require a level of care that is provided in a nursing home. In addition, they must be enrolled in MO Healthnet.

MO Healthnet eligibility is dependent on the age, income and sometimes countable assets of the candidate. The income limit for a single or widowed senior in 2017 is \$854 per month. There is also a \$1,000 asset limit for seniors who want to enroll in MO Healthnet.

The number of CDS vendors has grown from 20 in 2005 to nearly 300 in 2015 in the St. Louis area alone. In 2015, more than 26,000 people utilized the CDS program for personal care attendant services.



If you have any questions about this or any other business or tax issue, please contact your Account Manager or <u>Andrea Schaefer, CPA</u>, at (314) 205-2510 or via email at <u>aschaefer@connerash.com</u>.