

# **COPES Program**

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Community Options Program Entry System (COPES) is a program that pays for personal care and other services for people in their own homes. COPES also pays for care in adult family homes, adult residential care facilities, and assisted living facilities. It is designed to help people who, without COPES, would need to be in nursing homes.

## **What is the COPES program?**

The Community Options Program Entry System (COPES) (<https://app.leg.wa.gov/wac/default.aspx?cite=388-106-0300>) program pays for long-term care in your home or in a community setting, like assisted living or an adult family home. COPES care can include help from a trained caregiver to shower, dress, eat, use the toilet, walk, change position in bed, and manage your medications.

You can apply online (<https://www.washingtonconnection.org/home/>) or go to your local DSHS office (<https://www.dshs.wa.gov/office-locations>). You can ask DSHS for help applying for the program.

After you apply, DSHS will decide whether you're “functionally” and financially eligible for COPES.

- You're functionally eligible for COPES if you need extensive help with 2 or more “activities of daily living (ADLs)” like bathing, dressing or eating.
- You're financially eligible for COPES if your income and resources are within the required limits.

## **How much income and resources can I have when I apply for COPES?**

Your income is money you receive regularly from, for example, work or benefits. Your resources are things you own, such as bank accounts and property, that you could sell.

DSHS will only count **your** income when deciding if you're financially eligible for COPES.

- You're eligible for COPES if your income is \$2,901/month or less.
- If your income is higher than \$2,901/month, you may still qualify for COPES. But the more income you have, the more you must pay toward your cost of care.

The resource limit is **\$2,000** for you.

- If you're married, the resource limit for your spouse is **\$72,529** if you live at home and **\$157,920** if you live in a hospital or nursing home. At the time you apply for COPES, it doesn't matter which spouse owns the resource.
- After your application is approved, your spouse's resources can increase above the \$72,529 and \$157,920 limits, but **your** resources must stay below the \$2,000 limit.

Some resources don't get counted, including your home, a car, an irrevocable burial fund (or a revocable burial fund up to \$1,500), household goods and personal effects.

### **What is a CARE Assessment?**

Once DSHS decides you're financially eligible for COPES, a case manager will interview you to find out what kind of help you need. This interview is called a CARE Assessment.

### **When does COPES coverage start?**

Coverage starts when DSHS approves your COPES application. There is no retroactive coverage for COPES.

### **Will I get regular medical coverage too?**

Yes. All COPES recipients get Medicaid coverage for other medical expenses like physician services, prescription drugs, and home health services.

### **Can I get help with my Medicare premiums if I get COPES?**

Yes. If you're eligible for COPES, you're also eligible for the Qualified Medicare Beneficiary (QMB) program. QMB pays your Medicare premiums, co-payments, and deductibles.

### **What income can I keep if I live at home?**

**If you're single and you live at home**, you can keep **\$2,901/month**. You must pay any income left over for your care.

**If you're married, your spouse is also on COPES**, and you both live at home, you can **each** keep up to **\$2,901/month**. You must pay any income left over for your care.

**If you're married, but your spouse isn't on COPES**, you can keep up to **\$967/month**. You must pay any income left over for your care.

If your spouse doesn't get COPES, they can keep **all** the income paid in their name. They can also keep as much of your income needed to get up to **\$3,948/month**, which is the "Community Spouse Maintenance Needs Allowance" maximum.

### **What income can I keep if I live in a residential community, like an assisted living facility or adult family home?**

You can keep a "personal needs allowance" (PNA) of **\$105.78/month**. The rest of your income will go to pay for your care, room, and board.

Some of your income can be set aside for special purposes, including guardian or conservator fees, child support, medical expenses, dependent family member care, and an allowance for your spouse if you're married.

*If your spouse doesn't get COPES, they can keep **all** the income paid in their name. Most of your income will go to pay for your care, food, and housing. There may not be any of your income left for your spouse to keep. But if your spouse's housing costs are high, talk to your DSHS worker about letting your spouse keep more of your income.*

### **Can I give my home to my spouse, sibling, or child?**

Maybe. Even though your home is an exempt resource, you may want to transfer it to prevent estate recovery or make it easier to sell. There's no penalty when you transfer your home to:

- Your spouse.
- Your child with disabilities.
- Your sibling who has an equity interest in the home and lived there at least 1 year before you got COPES.
- Your child who lived in the home and cared for you at least 2 years before you got COPES. (Your child must provide proof that they provided care.)

### **Can I give my resources to someone else?**

Maybe. But be careful! If you give away resources during the 5 years before you apply for COPES or while you're getting COPES, you might not get COPES, or your COPES might stop for a period ("penalty period").

There's no penalty when:

- You sell a resource for fair market value.
- You give away an exempt resource other than your home.
- You give a gift(s) of **\$422** or less in any calendar month.

\$422 is the Daily Private Nursing Facility Rate.

### **How does DSHS calculate the penalty period if I give something away?**

If you give something away for less than fair market value, DSHS will divide the value of the gift by the state's Daily Private Nursing Facility Rate (<https://www.hca.wa.gov/assets/free-or-low-cost/income-standards.pdf>) to determine the number of days in your penalty period. This rate changes every October.

For example, if you own a home with \$50,000 equity and you give it to your adult child who has no disabilities and hasn't been your live-in caregiver for over 2 years, you won't be eligible for COPES for 118 days ( $\$50,000 \div \$422$ ).

### **Will DSHS try to get paid back from my estate after I die?**

Maybe. DSHS might try to get money from your estate after you die, including putting a lien on your home if you owned it when you died. The program is called

Estate Recovery.

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