

# **Community First Choice Program**

**Author**

Northwest Justice Project

**Last Review Date**

July 21, 2025

The Community First Choice Program (CFC) is a Medicaid program providing long-term services to seniors and adults with disabilities so they can live in the community, instead of a nursing home or care facility. Find out if you might qualify and how much, if anything, you might be expected to pay.

**What is the Community First Choice (CFC) program?**

The CFC program pays for long-term care in your home or in a community setting, like assisted living or an adult family home. CFC care can include help from a trained caregiver to shower, dress, eat, use the toilet, walk, change position in bed, and manage your medications. CFC also offers other services like assistive technology (<https://apps.leg.wa.gov/wac/default.aspx?cite=388-106-0270>) (such as medication reminder systems and tools to help with activities like eating, dressing, and writing), personal emergency response systems, training for you or your caregiver (<https://apps.leg.wa.gov/wac/default.aspx?cite=388-106-0270>), and respite care.

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

- You're functionally eligible for COPES if you need extensive help with two 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 do I get CFC program coverage?

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.

## What's the income limit for CFC when I apply?

DSHS will only count **your** income when deciding if you are financially eligible for CFC.

You're eligible for CFC if your income is \$2,901/month or less.

If your income is higher than \$2,901/month, you may still qualify for CFC. But the more income you have, the more you must pay toward your cost of care.

## What's the resource limit for CFC?

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.

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 is called a CARE Assessment.

## **When does CFC coverage start?**

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

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

Maybe. If you're eligible for CFC, you may also be eligible for one of the Medicare Savings Programs (<https://www.hca.wa.gov/free-or-low-cost-health-care/i-need-medical-dental-or-vision-care/medicare-savings-program>) that will pay your Medicare premiums, co-payments, and deductibles.

## **Will I pay anything for my CFC care?**

Maybe. It depends on where you live and if you're also getting another long-term care benefit like COPES.

- If you live at home and you only get CFC, you don't pay for your CFC care.
- If you live in a residential community, such as an assisted living facility or adult family home, you'll pay for room and board at the facility, but not the cost of care.

If you also get COPES, you may have to pay toward the cost of your care.

## **Can I give my home or other resources away?**

Maybe. But be careful! If you're only getting CFC, you can transfer your resources without penalty. But if you're also getting COPES, your ability to

transfer resources may be limited.

**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.

**WashingtonLawHelp.org** gives general information. It is not legal advice.

Find organizations that provide free legal help on our Get legal help page.

[https://assets.washingtonlawhelp.org/en/community-first-](https://assets.washingtonlawhelp.org/en/community-first-choice-program)

[choice-program](https://assets.washingtonlawhelp.org/en/community-first-choice-program)