

Home & Community-Based Services in Pennsylvania

	HCBS Through Medicaid					
	Community HealthChoices (CHC) Waiver ¹	Medical Assistance for Workers with Disabilities (MAWD) ²	Workers with Job Success (WJS) ²	Income Spenddown Trust ³	Act 150 Program	Options Program
Age to Qualify	21+	16 through 64	16 through 64	n/a	18 through 59 Grandfathering if enroll before turning 60	60+
Monthly Countable Income Limit (2025)	300 % FBR: \$2,901 (Only applicant's income counts even if married)	250% FPL: ⁴ \$3,261 (single) \$4,407 (married)	600% FPL: ⁴ \$7,825 (single) \$10,575 (married)	Waiver limit + \$500 income spenddown \$3,401	No income limit	No income limit

¹ There are 6 additional Medicaid waivers and the LIFE Program in Pennsylvania which all offer HCBS. They use the same financial eligibility rules at the CHC Waiver, but have different clinical and other non-financial eligibility requirements.

² MAWD & WJS are Medicaid eligibility categories through which someone can also access Medicaid waiver if they meet non-financial waiver eligibility.

³ An income spenddown trust is not a Medicaid eligibility category or an HCBS program. It is a pathway to become income eligible for a Medicaid Waiver.

⁴ For MAWD & WJS, less than half of earnings from work are considered countable income.

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	Community HealthChoices (CHC) Waiver ¹	Medical Assistance for Workers with Disabilities (MAWD) ²	Workers with Job Success (WJS) ²	Income Spenddown Trust ³		
Resource Limit	\$8,000 (single) + Spousal share if married None if live with child under 21 ⁵	\$10,000	\$10,000 at enrollment None after enrolled	Same as Medicaid waivers	No resource limit	No resource limit
Clinical Eligibility	Nursing Facility Clinically Eligible (NFCE) Physical disability (including TBI, dementia)	For Waiver - meet specific waiver's clinical criteria	For Waiver - meet specific waiver's clinical criteria	Meet specific waiver's clinical criteria	Nursing Facility Clinically Eligible (NFCE) Physical disability and mentally alert	Unmet needs that impact daily functioning
Citizenship or Immigration Status ⁶	US citizen or in an immigration status eligible for federal Medicaid	US citizen or in an immigration status eligible for federal Medicaid	US citizen or in an immigration status eligible for federal Medicaid	US citizen or in an immigration status eligible for federal Medicaid	US citizen or lawfully present immigrant	US citizen or lawful permanent resident (green card holder)

⁵ Children and young people under 21 do not have a resource limit for the Medicaid waivers for which they are age eligible.

⁶ Determining which immigration statuses are eligible for which benefits can be complicated. Immigration statuses eligible for federal Medicaid are described in [DHS Medical Assistance Eligibility Handbook Secs. 322.31 – 322.32](#).

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Other Eligibility	n/a	Meet SSA disability definition or certified disabled by MRT Working	Meet SSA disability definition or certified disabled by MRT Working	Establish and fund qualified pooled income spenddown trust and comply with spenddown requirements	Able to manage own financial and legal affairs; and select, supervise, and fire an attendant Determined ineligible for a Medicaid waiver	Determined ineligible for a Medicaid waiver (unless only receive meals or care management, or pay full cost of Options services)
Costs	None	Monthly premium (5% applicant's countable income)	Monthly premium (7.5% applicant's countable income or "full premium" for some)	Deposit monthly excess income in qualified pooled income trust	Sliding scale fee for people with countable income above 330% FBR	Sliding scale service cost sharing if countable income is 134-300% FPL Full cost of service if countable income is above 300% FPL No cost for home delivered meals, care management and some other services

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HCBS Covered	HCBS covered by the waiver	HCBS covered by the relevant waiver (if eligible)	HCBS covered by the relevant waiver (if eligible)	HCBS covered by the relevant waiver	Personal assistance services, personal emergency response system, service coordination	Adult day services, care management, home delivered meals, some personal assistance services, other services dependent on county
Medicaid Coverage?	Yes	Yes	Yes	Yes	No (not health insurance)	No (not health insurance)
Estate Recovery?	Yes	Yes (for HCBS)	Yes (for HCBS)	Yes	No	No

KEY

FBR: Federal Benefit Rate for Supplemental Security Income (SSI)

FPL: Federal Poverty Level

HCBS: Home and Community-Based Services

MRT: Department of Human Services' Medical Review Team