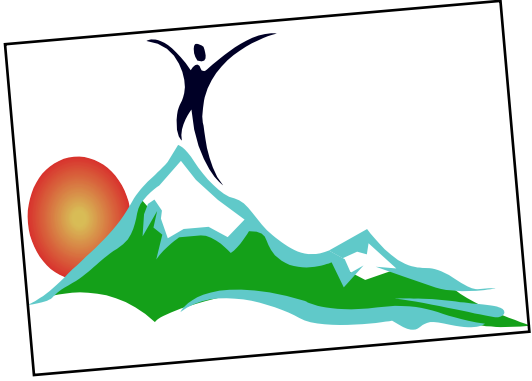




Montana Department of Public Health & Human Services



Big Sky Bonanza

Montana's New Consumer Directed Medicaid Waiver



Your Choice- Your Plan- Your Budget
You're in Control with Big Sky Bonanza

Giving Consumers Choice and Control

Welcome to the Big Sky Bonanza Waiver!

Welcome to the Big Sky Bonanza (BSB) Consumer Directed Waiver! This is a new program that began in April 2006 in six Montana counties. This introduction will help you decide whether the BSB waiver and consumer direction is right for you. There are four main parts of this orientation:

Section 1—Introduction

Section 2—Roles and Responsibilities

Section 3 —Your BSB Training

Section 4 —Your Next Steps

A DVD or video should be included with this orientation. If you did not receive a copy, please contact your local Regional Program Officer. Their contact information is listed on page 37.

You will be receiving a lot of information in this orientation packet as well as in the future. Take the time you need to review it and make a list of questions you have about this program.



If you select the Big Sky Bonanza waiver you will be given a Consumer Training Manual and be required to attend an additional training program that will provide you with the basic information you will need in order to direct your own services.

If you select this waiver option of directing your own care, do not be afraid to ask for help. Surround yourself with people who support your independence and want to see you succeed at directing your own services. If you choose to participate in the BSB waiver we hope it will be a satisfying experience for you and those you love.



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Section One:
Getting the Most From
the Big Sky Bonanza
Waiver

What is the Big Sky Bonanza (BSB) Waiver?

The BSB Waiver is a specific type of Medicaid funded long-term care program that offers advanced consumer-direction. It puts you, the **Consumer**, in charge of directing services and managing a monthly budget that is based on your needs. You use this budget to meet your long-term needs and goals.



In the BSB waiver you direct your own care in areas of planning, budgeting, and spending. This is what is meant by “ **Consumer Direction.** ” This waiver allows you additional choice and control over your life. You will educate yourself, assert your rights, and take action on your own behalf.

You may be familiar with the **Self Directed Personal Assistance Service (SDPAS)** program, which is another self direct approach to Medicaid services in Montana. In that program you set your personal care schedule and you judge the results. You are responsible for hiring and firing. You develop a back up plan so that your needs get met. The BSB Waiver is similar yet different in that you not only plan and direct your own care, but you are responsible for budgeting and spending.

You may need the assistance of a **Personal Representative** who directs your care and acts on your behalf. When you choose to appoint a Personal Representative, they assume all consumer responsibilities. Therefore, references to the “**Consumer**” throughout this orientation also refers to the Personal Representative.

To help you understand the BSB Waiver and get the best out of it day to day, you will have an **Independence Advisor** and a **Financial Manager**. The Independence Advisor’s job is to assist you with meeting your goals, but not to make choices and decisions for you. The Financial Manager handles your BSB accounting and pays for your employees, purchases, and taxes.



How does the Big Sky Bonanza Waiver work?

Two important aspects of the BSB Waiver are the Support Services and Spending Plan and your Individual Budget. The **Support Services and Spending Plan (SSSP)** is the key to your success in the BSB Waiver program. This plan describes your needs, the services you require to meet those needs, and the cost to cover your needs.



In the first part of the SSSP, you outline the supports and services you need. In the second part of the plan, you complete your **Spending Plan**, which is where you outline the costs for these services.

In the BSB Waiver, you will be provided a **BSB Individual Budget**. Your budget is based on your need for services and supports. Your budget is the total amount of money you may spend for the services outlined in your SSSP.

In your SSSP you decide who you want to provide services – perhaps a neighbor, friend, or a certain member of your family. You will decide what service may best fit your needs. You will define what those services look like. Within certain limits you can buy services, supplies, and equipment from whomever and wherever you choose.

If you would like to see a sample Support Service and Spending Plan, contact your Regional Program Officer to obtain a copy. Each plan is unique, but this may help you decide if the BSB Waiver is the right choice for you.



How is the BSB waiver different from my current waiver?

If you have used the Home and Community Based Service (HCBS) Waiver program, a Case Manager would have explained the services available, developed a plan with you and managed the cost of those services, scheduled services for you, and checked to make sure you were satisfied with those services.

In the BSB Waiver you are responsible for the planning and ongoing management of services to meet your needs, not the Case Manager. Also, you have the responsibility to manage a budget and direct your spending to access the services and supports you need.

Is Help Available if I need it?

In BSB you are in charge, but there are people there to help you. While you may not have a case manager directing your waiver services, you may get help from your Independence Advisor and your Financial Manager. There will be more details about their Roles and Responsibilities on pages 13-28.



What is the First Step in Directing My Own Care?

First you need to understand that any new program is a learning process. You will learn through the orientation and DVD/Video and gain additional knowledge through the training offered to you. You will want to understand your new role as a Consumer of the BSB Waiver program. To be a success, you need to know what your own role is, but also the role of those who will be assisting you.



If you enroll in BSB, you will have more choice, flexibility, and control over the services you receive. Your decision to enroll means that your role as a consumer will change as well. You will have the freedom to make choices that were not available to you before; but you also have the responsibility to choose well and get good value from the Medicaid Waiver funds provided for your care.

Your increased rights and responsibilities are balanced by the personal power and independence that comes from the flexibility of this waiver. You will assume new responsibility for your needs, as well as own the consequences of your actions.

To become the leader of your BSB services and get your needs met, you must follow through with your responsibilities, which are listed in both the orientation and training materials.

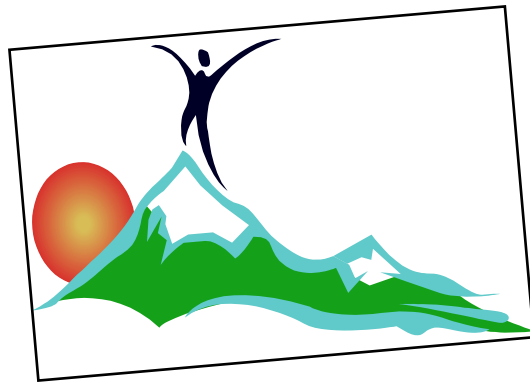


In Summary....

In BSB you have more choice, flexibility, control, and responsibility:

- You decide what services and purchases you need.
- You develop a spending plan.
- You manage your individual budget.
- You train workers on how you want things done.
- You decide if you are happy with the quality of what is done, and if things are working out.
- You resolve any problems you may have with your workers and even replace them, if necessary.
- Your BSB Independence Advisor and Financial Manager are there to help you.
- You become the leader and coordinator of your services.
- You are responsible for your Medicaid Consumer -Directed spending dollars.

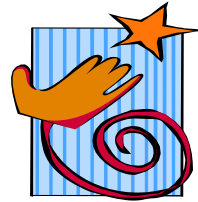




Section 2:

Roles and Responsibilities:

To make the BSB Waiver a success, you need to have a good understanding of what to expect as a Consumer. You also need to understand the roles and responsibilities of people around you who are there to help you succeed.



Consumer Role:

As a Consumer you have a number of roles:

You are a Planner: Your role as a Consumer is to make decisions and plan for the best way to meet your needs and receive and use goods and services. You then evaluate how well they worked for you and make changes in your **Support Service and Spending Plan (SSSP)** as needed.

As a Consumer you have choices about what to buy with your BSB individual budget, where you buy it, and from whom you buy, within program limits.



You are an Employer: Your role is to find and hire people to work for you. You will train your workers and schedule when you want the work done. You will decide how much to



pay your employees, based on a fair market value of the average wage within the home health agencies. You will let your workers know if they are doing things the way you want. You will authorize your workers' paychecks and obtain back up services in case of an emergency or when people need time off. You will assume all medical and related liability associated with your care.

You are responsible for Public Money:

As a Consumer of BSB your role is to use your budget responsibly. You are responsible for planning your services, managing a budget, and spending your money according to your plan. The individual budget must be used to meet your long-term care needs. Your budget is not a personal bank account. You will only be able to access money outlined in the Spending Plan and by submitting time-sheets and invoices to your Financial Manager.



You will write the **Spending Plan** portion of the **SSSP** to describe how you intend to purchase goods and services. You will also have the freedom to be creative and you can change your mind along the way. However, you must make purchases that help you remain in your home and keep you out of a nursing home, hospital, or other institution.

You are a Leader: Your role is to help establish this BSB consumer directed approach. Because this is a pilot program, your experiences and your successes will help determine whether others in Montana and the nation will have the opportunity to manage their own services in the future.



The Roles of the Personal Representative

As a consumer you have a right to choose a **Personal Representative** who can act on your behalf.

The Personal Representative is the Consumer's agent. The Personal Representative will assist and/or direct the development of the **Support Service and**

Spending Plan (SSSP) ; assist and/or direct the day to day services and support needs of the consumer; hire, fire, manage and train all attendants; and manage all budget, spending, and paperwork functions.



The Personal Representative must be immediately available to provide or obtain back up services in case of an emergency.

Additionally, the Personal Representative assumes all medical and related liability associated with directing the consumer's care. Whenever possible, the consumer should be involved in developing the **SSSP**, hiring workers, setting work schedules, etc.

The Personal Representative is authorized and can sign off for the Consumer in all program administration and financial matters. A Personal Representative assumes all responsibility for services a consumer needs.



A Personal Representative must be an individual who understands the support and service needs of the consumer, has a personal relationship with the consumer, and is willing and able to fulfill the responsibilities outlined in the training manual. It is essential that the Personal Representative know the Consumer well in order to effectively communicate his/her preferences and desires and direct his/her support and service needs.

Consumer Rights and Responsibilities

As a Consumer of BSB services you have some basic rights and responsibilities. For example, you have the right to purchase services, but you also share in the responsibility to make sure the services you get are meeting your needs. You also have the right to return to the traditional HCBS Waiver. The following rights and responsibilities are listed to affirm the right of everyone in the Big Sky Bonanza Waiver program to participate fully in all decisions related to their life.



Consumer Rights:

You have the right to:

- Live independently, actively and fully as desired.
- If needed, choose a Personal Representative to direct BSB services on your behalf.
- Make decisions about services, identify how the monthly budget will be spent and update your **Support Service & Spending Plan (SSSP)** as needed.
- Set personal goals, to anticipate success in reaching goals and solving problems related to service delivery.
- Make personal service decisions, including the right to change service providers without fear of retaliation or repercussions.
- Determine your own future and make your own life choices.
- Have personal information treated in a confidential manner.
- Be treated with courtesy, dignity, and respect.
- Agree or disagree with others.
- Ask questions until you understand the answer.
- Make verbal or written complaints and expect a prompt response.



You have the right to:

- Know about all service fees.
- Receive a monthly report of how you have spent your individual budget.
- Return to your previous way of getting services if you prefer.
- Know the Fair Hearing procedure for the BSB program.

Along with your rights come responsibilities

You have the responsibility to:

- Complete mandatory training.
- Protect your health and safety.
- Cooperate with your Personal Representative for assistance with managing finances or decision making if needed.
- Communicate clearly and openly with your Independence Advisor, Financial Manager, and your workers.
- Develop a list of Support Services and a Spending Plan to show how your SSSP budget will be spent each month.
- Keep track of the balance of your monthly budget so you do not overspend.
- Make purchases that are the same as listed on the SSSP.



You have the responsibility to:

- Recruit, hire, train, manage, and supervise employees and submit the employment forms and required paperwork to the Financial Manager on time.
- Manage and stay on top of your own care in areas of planning, budgeting, and spending.
- Develop an emergency back-up plan for coverage when your regular employee is absent.
- Train employees about their job duties and what you expect from them.
- Contact your Independence Advisor if you have concerns so small problems don't get out of control.
- Approve invoices from vendors or service agencies and mail them to the Financial Manager.
- Accept, acknowledge, and be accountable for the consequences of your choices.
- When needed, carry out the Appeals procedure for the BSB program.



The Roles of the Independence Advisor

The Independence Advisor is trained in Big Sky Bonanza and Consumer-Direction:

The Independence Advisor is required to attend BSB Waiver training and receive certification. You will pay the Independence Advisor a fee for assisting you in the following:

The Independence Advisor is a Trainer:

The Independence Advisor makes sure you have the skills and knowledge you will need to manage your services. The Independence Advisor will provide support and training information to help you develop your **Support Service and Spending Plan (SSSP)**. The Independence Advisor will also discuss and develop your emergency back up plan. The Independence Advisor will provide ongoing training and support that is adjusted to meet your individual needs such as budgeting, management, and assertiveness.

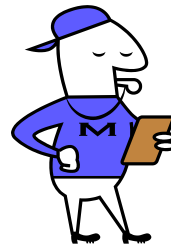


The Independence Advisor is a Consultant:

The Independence Advisor is highly experienced in matching Consumers to the services they need. You will assess how your plan is working for you and you are accountable for your choices. If there are problems that need to be resolved an Independence Advisor can listen to your concerns and suggest ways for you to resolve them.

The Independence Advisor is a Coach:

The Independence Advisor answers your questions, provides information, offers suggestions and encourages and supports you in making independent choices about services, purchases and employees. The Independence Advisor is available to discuss your ideas and help you solve any problems you may experience one step at a time.



The Independence Advisor is a Resource Person:

The Independence Advisor can help you access local community resources. The Independence Advisor is available to you to answer questions or provide technical assistance in resolving problems.



The Independence Advisor is a Partner:

The Independence Advisor will review your **Support Service and Spending Plan (SSSP)** and monthly purchases to ensure that you spend your BSB Waiver budget on meeting your long-term care goals and needs. The Independence Advisor will assist you in evaluating your SSSP and make changes when necessary.

The Independence Advisor will not . . .

- Make decisions for you.
- Interview, hire, train, supervise, or fire your employees.
- Tell your employees if you are unhappy with their work.
- Fill out the employment form package
- Find emergency back up employees or providers for you.
- Take more than their reasonable responsibility for assisting you in developing and implementing your **SSSP**.
- Be able to get you extra money if you spend more than your monthly budget.
- Be accountable for your choices.



The Roles of Financial Manager

You will pay the Financial Manager a fee to assist you in the following:

The Financial Manager Authorizes Services:

The Financial Manager will use the individualized Spending Plan portion of your **SSSP** to make the payment for the supports and services you receive.

The Financial Manager Processes Payroll:

Your Financial Manager will perform the employer related functions associated with hiring and paying workers. You will act as the managing employer and the Financial Manager will act as the employer of record. You will decide who to



hire, when they work, what they do, etc. The Financial Manager you select will be responsible for receiving the completed employment packet and issuing paychecks for your workers. They will deduct the payroll and taxes from your budget, complete and file the tax forms with the federal and state government and pay the employer taxes for you.

In addition to handling payroll on your behalf a Financial Manager also maintains Workers ' Compensation and unemployment insurance coverage for your employees and files any claims.



The Financial Manager is like a Budget Reporter or Tracker:

The Financial Manager will track your BSB spending. The Financial Manager will send you a monthly report that will reflect your spending history. The report will list how you have spent your individual budget and include how much of your budget is left for future expenses or emergencies.



The Financial Manager will work in partnership with you regarding your use of Public Money:

The Financial Manager will send a monthly Spending Report to you and your Independence Advisor that describes how you are spending your budget. The Financial Manager will call you and your Independence Advisor if it appears if you are requesting payment for services or goods outside the scope of your SSSP.

You are responsible for contacting the Financial Manager when you need to make any changes to your **Spending Plan** portion of the SSSP.



The Financial Manager will not . . .

- Make decisions for you.
- Interview, hire, train, supervise or fire your employees.
- Tell your employees if you are unhappy with their work.
- Fill out the employment form package.
- Find emergency back up employees or providers for you.
- Take more than their reasonable responsibility for assisting you with your budget needs.
- Be able to get you extra money if you spend more than your monthly budget.
- Be accountable for your choices.



Roles and Responsibilities Summary

When you consider enrolling in the BSB Waiver program it is important to understand that your role is different from in the traditional waiver and self-direct programs. BSB offers you the opportunity to experience **advanced** consumer-direction.

It is important that you understand your own and other's roles.

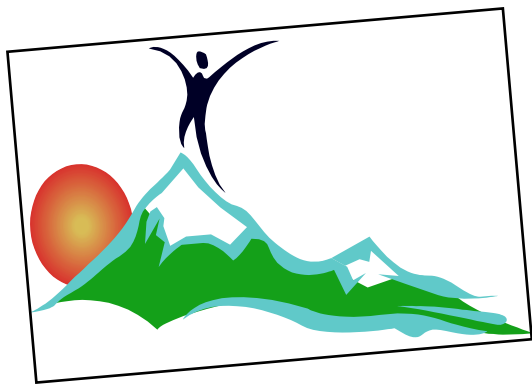
- You are a consumer and planner of services, an employer, a custodian of public money, and leader in Montana.
- You are accountable and responsible for all stages of planning, setting a budget , and spending your money through your **Support Service and Spending Plan (SSSP)**.
- Your Personal Representative (if you have one) is your agent and will assume all of your Consumer roles.
- Your Independence Advisor is a partner, trainer, consultant, coach, resource person, and planner.
- Your Financial Manager is a fiscal agent, a resource, and a custodian of public money.



In Summary:

In this program we would like to stress that your BSB Waiver services are yours to direct. You have much more flexibility and control and the trade off is that there is also more responsibility.





Section 3:
Your BSB Training

Getting Started: The Five Key Steps to Success

Before you choose the BSB Wavier, we want to summarize and highlight keys to this program. These key areas will help you succeed if you choose the BSB Waiver!

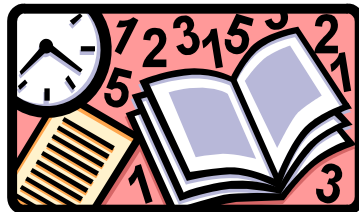
1. **Planning and Budgeting:** There are two parts to developing your **Support Services and Spending Plan (SSSP)**. The first part is developing your **Support Services** through community resources and natural support/caregivers that are available. The second part is a **Spending Plan** which describes how you spend your individual budget. Remember that your budget is limited. You must not over-spend your budget or go beyond what your Spending Plan allows.
2. **Managing Your Services:** You need to know how to work with people, stores, and agencies to get the services you need. You will continue to improve your management and leadership skills with the practical experience you gain in the BSB Waiver!
3. **Supervision:** You will want to get the best quality in all of your services. This means you will need to oversee the people who work for you and provide them with the training, direction, and support to do the job right.



4. **Changes and Troubleshooting:** You may need to make changes in your **SSSP**. Life is all about change and the Independence Advisor will help you make those changes and feel prepared.

5. **Emergency Back up Plan:** In your best interest, you need a back up plan for what happens if a critical employee is absent or if there is an emergency.

Once you select the BSB Waiver you will be provided with training in these five areas, as well as learning the BSB procedures, protocol, and paperwork.



How long before I am really on top of what I need to do?

Based on our experience with other BSB consumers, getting to the point where you feel really confident may take you between six months and a year. But the effort is well worth it and you are not expected to do this on your own. Your Independence Advisor and Financial Manager are there to help you, from start to finish, beginning with assisting and teaching you how to get going.



Your Training

It is a condition of participating in the BSB Waiver program that you complete a training program provided by the Senior and Long Term Care Division. It is part of the trainer's job to provide quality initial training to you. Your Independence Advisor will provide ongoing assistance to help you understand your role.

There is a great deal of information to cover. Take things one step at a time and do not try to learn everything in one day. You do not have to memorize anything, though in time you will find you have gained more and more knowledge.



Section 4:
Your Next Steps

Once you 've decided to switch to the Big Sky Bonanza Waiver, you need to follow these steps:

- Contact your Case Manager and Regional Program Officer (see the next page) and indicate your interest in switching to the Big Sky Bonanza Waiver.
- Receive brainstorming material to help you develop your **Support Services and Spending Plan (SSSP)**.
- Receive your Individual Budget amount.
- Complete the BSB Consumer Training sessions.
- Select an Independence Advisor and Financial Manager.
- Develop your SSSP.
- Begin directing your services.



NEED MORE INFORMATION??

The following is a list of Regional Program Officer (RPO) offices in Montana. Please feel free to call the RPO in your area.

RPO Office	Phone	Counties
Billings Office 2121 Rosebud Dr. Suite D Billings, MT 59102	Phone: 655-7644 Phone: 655-7635 FAX: 655-7646	Big Horn, Carbon, Golden Valley, Musselshell, Stillwater, Treasure, Wheatland, Yellowstone
Bozeman Office 220 W. Lamme, Suite 1E Martel Building Bozeman, MT 59715	Phone: 586-4089 FAX: 782-8728	Gallatin, Madison, Park, Sweetgrass
Butte Office 700 Casey Butte, MT 59701	Phone: 496-4989 FAX: 782-8728	Beaverhead, Deer Lodge, Granite, Silver Bow, Montana State Prison
Glendive Office 218 W. Bell, Suite 205 Glendive, MT 59330	Phone: 377-6252 FAX: 377-1240	Carter, Custer, Daniels, Dawson, Fallon, Garfield, McCone, Powder River, Prairie, Richland, Roosevelt, Rosebud, Sheridan, Valley, Wibaux
Great Falls Office 201 1st Street South Great Falls, MT 59405	Phone: 453-8902 Phone: 453-8975 FAX: 454-6084	Blaine, Cascade, Choteau, Fergus, Glacier, Hill, Judith Basin, Liberty, Petroleum, Phillips, Pondera, Teton, Toole
Helena Office 2030 11th Ave Helena, MT 59604	Phone: 444-1707 FAX: 444-7743	Broadwater, Jefferson, Lewis & Clark, Meagher, Powell, Montana State Hospital Long Term Care Unit
Kalispell Office 121 Financial Dr Ste B Kalispell, MT 59903	Phone: 755-5420 FAX: 751-5944	Flathead, Lake, Lincoln
Missoula Office 2681 Palmer Ste K Missoula, MT 59808	Phone: 329-1312 Phone: 329-1310 FAX: 329-1313	Mineral, Missoula, Ravalli, Sanders



Self Direct Personal Assistant Services & Big Sky Bonanza Comparison

	Self Directed Personal Assistant Services Program	BSB Waiver
Responsibilities	Consumer selects a Self-Direct agency to employ workers. The Self-Direct agency follows authorized services outlined by the Mountain Pacific Quality Health Foundation.	The Consumer, working with the Independence Advisor, is responsible for developing, implementing, monitoring, and amending the Support Service and Spending Plan (SSSP) .
Direction of Services	Consumer manages the personal assistant's work schedule, length of employment, and training. Consumer has a predetermined number of hours of service.	Consumer must direct personal assistant, respite, homemaker, chore services, and can also direct nursing services.
Budget	There is no individual monthly budget. The Self-Direct agency bills for services.	Consumer manages budget with help from the Financial Manager.
Training	Consumer does not need to attend training.	Consumer attends a mandatory training program.



Traditional HCBS Waiver & Big Sky Bonanza Comparison

	Traditional HCBS Waiver	BSB Waiver
Responsibilities	Case Manager, with consumer input, is responsible for plan of care development, approving services, implementing the plan, and modifying the plan when necessary.	The consumer, working with the Independence Advisor, is responsible for developing, monitoring, and amending the Support Service and Spending Plan (SSSP).
Direction of Services	Consumer can choose to self-direct personal assistant services or have a Personal Assistance Agency direct care.	Consumer must direct personal assistant, respite, homemaker, chore services, and can also direct nursing services.
Budget	Case Manager manages budget.	Consumer manages budget with help from the Financial Manager.
Training	Consumer does not need to attend training.	Consumer attends a mandatory training program.

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