

# **TENNCARE AFTER YOU TURN 21**

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## **TENNCARE TRANSITIONS BOOKLET 1**

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### **Qualifying for TennCare at Age 21**

Revised July 2023

# **This series of booklets tells you how your TennCare will change when you turn 21.**

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As you know, TennCare is the state of Tennessee's Medicaid program and follows the Medicaid rules of the federal government. Medicaid rules are different for adults age 21 and older than they are for children under age 21. The rules to qualify for Medicaid are different. And the Medicaid benefits you get after you turn 21 are different. We want to help you plan for these changes.

## **YOU GOT THIS BOOKLET BECAUSE:**

- You are turning 21 soon (at least in the next few years).
- And you get home health care or private duty nursing paid for by TennCare.

You may be able to keep TennCare after you turn 21. However, you must be in a group TennCare covers. And you must be under the income and resource limit for that group. Even if you keep TennCare after you turn 21, your benefits will change. Along with this booklet, you can also read the following booklets in this series to learn more about these changes.

## BOOKLET 1

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**Qualifying for TennCare at Age 21** tells you who can keep TennCare at age 21.

## BOOKLET 2

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**Changes to TennCare Benefits at Age 21** explains how TennCare benefits change when you turn 21.

## BOOKLET 3

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**CHOICES and Employment & Community First CHOICES** describes two programs you may qualify for – and who is eligible. It also tells you about the services in these programs.

## BOOKLET 4

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**What to do next?** explains next steps. It also suggests things you may want to talk about with your health plan.

## BOOKLET 5

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**TennCare *Select* and Turning 21** is for people in a special health plan called *TennCare Select*.

# REMEMBER:

If you get confused, you can always get help. Just call your health plan. Here's the number to call:

**Amerigroup** 1-800-600-4441

**BlueCare** 1-800-468-9698

**United Healthcare** 1-800-690-1606

Your health plan can answer your questions. We want to help you make informed choices about your TennCare.

# **BOOKLET 1**

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## **Qualifying for TennCare at Age 21**

# **“Can I keep TennCare when I turn 21?”**

To keep TennCare when you turn 21, you must be in a group TennCare covers and meet the income and resource limit for that group. Table 1 (on page 6) lists **some** of these groups.<sup>1</sup> Table 2 (on page 14) lists the income and resource limits for these groups.

To learn more about **all** of the groups that may qualify for TennCare, go to <https://www.tn.gov/TennCare>. On this website click the Eligibility Reference Guide at the bottom of the page under Quick Links for the most current income and resource limits<sup>2</sup> Or call TennCare Connect 855-259-0701.

If you're not in any of the groups TennCare covers, you can't keep TennCare after you turn 21. If you are in a group that TennCare covers but you're over the income or resource limit for that group, you can't keep TennCare after you turn 21.

**Table 1: Some groups who can get TennCare at Age 21**

<b>Group</b>	<b>Who can qualify</b>
<b>SSI (Supplemental Security Income)</b>	People who are disabled (or age 65) and get SSI from the Social Security Administration
<b>People receiving long-term care*</b>	People in one of these groups who get long-term care paid for by TennCare <sup>3</sup> : <ul style="list-style-type: none"><li>• Age 65 or older</li><li>• Age 21 or older with a physical disability</li><li>• Any age with an intellectual or developmental disability</li></ul>
<b>Parents and Caretaker Relatives<sup>4</sup></b>	Parents or relatives of dependent children under age 18 (or 18 and a full-time student) who are primarily responsible for the child's care.
<b>Pregnant Women</b>	Women who are pregnant or are in their postpartum period (the time after their pregnancy ends).

**Table 1: (Continued)**

<b>Group</b>	<b>Who can qualify</b>
<b>Former Foster Children</b>	People under age 26 who were in foster care and received Medicaid until they aged out of foster care at age 18 or older. <sup>5</sup>
<b>Employment and Communities First CHOICES (ECF)</b>	People with I/DD (Intellectual or Developmental Disabilities) who: <ul style="list-style-type: none"><li>• Qualify for nursing home care or are “at risk” of qualifying for nursing home care,</li><li>• And are eligible for Medicaid in an ECF CHOICES group or because they get SSI cash,</li><li>• And are getting HCBS (Home and Community-Based Services)</li></ul>



## **\*Long-term care includes:**

- Care in a nursing home. There are special nursing homes for people with intellectual disabilities – called intermediate care facilities for individuals with intellectual disabilities or ICFs/IID.
- Services people get at home and in the community to keep them from going into a nursing home. These are called home and community-based services (or HCBS). HCBS programs include CHOICES, Employment and Community First CHOICES, and HCBS waivers operated by the Department of Intellectual and Developmental Disabilities (DIDD).

# “What do I need to do to keep my TennCare when I turn 21?”

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First, **open all of your mail**. Usually, you must renew your TennCare each year. We'll send you a renewal packet in the mail. When **you get a renewal packet, fill it out and send it back**. Or you can renew faster online using your TennCare Connect account at <https://tenncareconnect.tn.gov>. Do this right away!

Second, you must be in a group TennCare covers and meet income and resource rules for that group. If you receive SSI or TennCare long-term care services, you're already in one of those groups (see Table 1, page 6). If not and you have a disability, you may need to apply for SSI. Or, if you need long-term care, you may need to apply for one of TennCare's long-term care programs: CHOICES or Employment and Community First CHOICES.

Have you created an account with TennCare Connect yet? This is the easiest way to access TennCare and make sure TennCare has your current address!

Using TennCare Connect you can also review your coverage, upload documents, read letters we send you, and report changes. Go now to <https://tenncareconnect.tn.gov>.

You can also download the TennCare Connect App to your mobile phone from the App Store or Google Play.

Using the app, you can see your coverage from anywhere, at any time.

Keep reading to find out more about keeping TennCare. If you want to learn more about CHOICES or Employment and Community First CHOICES, see Booklet 3. Booklet 3 is titled CHOICES and Employment and Community First CHOICES.

## **“I don't have SSI. Should I apply for it?”**

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Yes, if you have a disability. SSI is a monthly payment you can use to help pay your living expenses. If you get SSI, you automatically qualify for TennCare. And if you get SSI, you don't have to renew your TennCare each year. There are also other benefits.<sup>6</sup>

To apply for SSI, call **1-800-772-1213**. Or visit <https://www.ssa.gov/forms/apply-for-benefits.html>. Also, you can apply at any Social Security office. To find your local office, visit <https://www.ssa.gov/locator/>.

If you have a disability, apply for SSI **now**. It may take a long time to get a decision. While you are waiting, **open all your mail from TennCare. And send back anything we ask for.**

Do you need long-term care? Remember, this includes services at home or in the community too. If you need long-term care (see Table 1, page 6 and Booklet #3) and

aren't getting it now, think about applying for CHOICES or Employment and Community First CHOICES. These programs may help you get services you can't get in "regular" TennCare. These include things like personal assistance, respite for caregivers, and other services. To find out more, read Booklet 3. Booklet 3 is titled CHOICES and Employment and Community First CHOICES.

You can apply **both** for SSI **and** for CHOICES or Employment and Community First CHOICES. Apply for SSI with Social Security (see above). Your health plan can help you apply for CHOICES or Employment and Community First CHOICES.

## **"I get money from Social Security not SSI. Do I get TennCare right away?"**

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No. You get TennCare automatically **ONLY** if you get SSI. There are other kinds of Social Security payments (like Social Security Disability Insurance payments or SSDI). If you get SSDI instead, you don't get TennCare automatically.<sup>7</sup>

If you don't get SSI, you could qualify for TennCare another way. But you must take action to keep TennCare. You might qualify for TennCare if you need long-term care and enroll in CHOICES or Employment and Community First CHOICES. To find out more, read Booklet 3. Booklet 3 is titled CHOICES and Employment and Community First CHOICES.

# “What are the income and resource limits for TennCare?”

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Table 2 (on page 14) shows income and resource limits for **some** groups that TennCare covers. Income limits are updated each year and may change. To find the current income and resource limits for **all** of the groups TennCare covers, go to <https://www.tn.gov/tenncare>. On this website click the Eligibility Reference Guide at the bottom of the page under Quick Links for the most current income and resource limits<sup>8</sup> Or call the TennCare Connect at 855-259-0701.

**Table 2: Income and Resource Limits<sup>9</sup> for Some Groups**

<b>Group</b>	<b>Income Limit</b>	<b>Resource Limit</b>
<b>SSI (Supplemental Security Income)</b>	<b>\$914</b> per month in unearned income for a single person and <b>\$1,371</b> per couple. Other rules apply to earnings. <sup>10</sup>	\$2,000 for a single person and \$3,000 for couples.
<b>People receiving long-term care</b>	<b>\$2,742</b> per month for a single person	\$2,000

<p><b>Parents and Caretaker Relatives</b></p>	<p><b>\$1,329</b> per month for a parent or caretaker relative in a family of two  <b>Note:</b> The limit changes based on your family size.</p>	<p>No limit</p>
<p><b>Pregnant Women</b></p>	<p><b>\$2,976</b> per month for a pregnant woman expecting one child  <b>Note:</b> The limit changes based on the number of children you are expecting and your family size. Also, some pregnant women over the income limit may get CoverKids instead.<sup>11</sup>  Or qualify as Medically Needy.<sup>12</sup></p>	<p>No limit</p>
<p><b>Former Foster Children</b></p>	<p>No limit</p>	<p>No limit</p>
<p><b>Employment and Communities First CHOICES (ECF)</b></p>	<p>Income limits are different for some of the ECF CHOICES groups. And some income limits change based on family size.</p>	<p>\$2,000</p>

## **“What types of income count toward the limits?”**

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In most cases, TennCare counts all of your income. We count the total, even before taxes are taken out. But the rules are different for each group. It's important to renew your coverage each year and let TennCare see if you qualify. Remember, when it's time to renew, we'll send you a renewal packet in the mail.

If your income is over the limit, you may be able to set up an income trust. The income trust may help you get your income below the limit.<sup>13</sup>

## **“What types of resources count toward the limits?”**

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TennCare counts money in bank accounts. And we count the value of stocks, bonds, and other resources. But we don't usually count the value of the home you live in. Also, we may not count the value of a car.<sup>14</sup>

If your resources are over the limit, you may be able to set up a special trust. This special trust may help you get below the limit.<sup>15</sup>

## **“Why does TennCare count my parent's income and resources?”**

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TennCare won't count your parent's income and resources if you're age 18 or older. If you're under age 18, TennCare must count your parent's income and resources in most cases.<sup>16</sup>

But TennCare won't count your parents' income and resources if you're under age 18 as long as both of these things are true:

- You qualify for the level of care provided in a nursing home (or ICF/IID)
- AND you receive long-term care (see page 6)<sup>17</sup>.



# “What if I don’t qualify in a group TennCare covers at age 21?”

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If you don’t qualify anymore, your TennCare will end. After we review your renewal packet, we’ll send you a letter that tells you if you can keep TennCare or not, and what benefits you qualify for. Booklet 4 tells you more about what to do if you don’t qualify in a group TennCare covers or you have too much income or resources. Booklet 4 is titled What to do next?

But you could apply now for SSI. If you need long-term care (see Table 1, page 6) and aren’t getting it now, you could apply for CHOICES or Employment and Community First CHOICES. You might qualify. If you qualify and there is a slot for you to enroll, you could keep your TennCare and receive long term care. To find out more, read Booklet 3. Booklet 3 is titled CHOICES and Employment and Community First CHOICES.

If you don’t qualify for TennCare anymore, you might qualify for other insurance. Visit <https://www.healthcare.gov> to learn more. Or call 1-800-318-2596.

If your TennCare ends, you might also qualify for help paying for prescriptions. This is called CoverRx. Visit <https://www.tn.gov/tenncare/coverrx.html> to learn more. Or call 1-800-424-5815.

**Do you need free help with this letter?**  
**If you speak a language other than English, help in your language is available for free. This page tells you how to get help in a language other than English. It also tells you about other help that's available.**

**Spanish: Español**

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-855-259-0701 (TTY: 1-800-848-0298).

**Kurdish: كوردی**

ئىگادارى: ئەگەر بە زمانی کوردی قەسە دەکەیت، خزمەتگوزاریەکانی یارمەتی زمان، بەخۆرایى، بۆ تۆ بەردەستە. پەیوەندی بە 1-855-259-0701 (TTY: 1-800-848-0298) بکە.

**Arabic: العربية**

ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1-855-259-0701 (رقم هاتف الصم والبكم: 1-800-848-0298).

**Chinese: 繁體中文**

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-855-259-0701 (TTY 1-800-848-0298)。

**Vietnamese: Tiếng Việt**

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-855-259-0701 (TTY: 1-800-848-0298).

**Korean: 한국어**

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-855-259-0701 (TTY: 1-800-848-0298). 번으로 전화해 주십시오.

<p><b>French:</b></p> <p>ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-855-259-0701 (ATS : 1-800-848-0298).</p>	<p><b>Français</b></p>
<p><b>Amharic:</b></p> <p>ማስታወሻ: የሚናገሩት ቋንቋ አማርኛ ከሆነ የትርጉም እርዳታ ድርጅቶች፣ በነጻ ሊያገዝዎት ተዘጋጅተዋል። ወደ ሚክተለው ቁጥር ይደውሉ 1-855-259-0701 (መስማት ለተሳናቸው: 1-800-848-0298) .</p>	<p><b>አማርኛ</b></p>
<p><b>Gujarati:</b></p> <p>સુચના: જો તમે ગુજરાતી બોલતા છો, તો નિ:શુલ્ક ભાષા સહાય સેવાઓ તમારા માટે ઉપલબ્ધ છે. ફોન કરો 1-855-259-0701 (TTY: 1-800-848-0298).</p>	<p><b>ગુજરાતી</b></p>
<p><b>Laotian:</b></p> <p>ໂບດຊາບ: ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານ ພາສາ, ໂດຍບໍ່ເສັຽຄ່າ, ແມ່ນມີພ້ອມໃຫ້ທ່ານ. ໂທ 1-855-259-0701 (TTY: 1-800-848-0298).</p>	<p><b>ພາສາລາວ</b></p>
<p><b>German:</b></p> <p>ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-855-259-0701 (TTY: 1-800-848-0298).</p>	<p><b>Deutsch</b></p>
<p><b>Tagalog:</b></p> <p>PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-855-259-0701 (TTY: 1-800-848-0298).</p>	<p><b>Tagalog</b></p>
<p><b>Hindi:</b></p> <p>ध्यान दें: यदि आप हिंदी बोलते हैं तो आपके लिए मुफ्त में भाषा सहायता सेवाएं उपलब्ध हैं। 1-855-259-0701 (TTY: 1-800-848-0298). पर कॉल करें।</p>	<p><b>हिंदी</b></p>

**Serbo-Croatian: Srpsko-hrvatski**

OBAVJEŠTENJE: Ako govorite srpsko-hrvatski, usluge jezičke pomoći dostupne su vam besplatno.

Nazovite 1-855-259-0701

(TTY- Telefon za osobe sa oštećenim govorom ili sluhom: 1- 800-848-0298).

**Russian: Русский**

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода.

Звоните 1-855-259-0701 (телетайп: 1-800-848-0298).

**Nepali: नेपाली**

ध्यान दिनुहोस्: तपाईंले नेपाली बोल्नुहुन्छ भने तपाईंको निम्ति भाषा सहायता सेवाहरू निःशुल्क रूपमा उपलब्ध छ । फोन गर्नुहोस् 1-855-259-0701 (टिटिवाइ: 1-800-848-0298 ।

**Persian: فارسی**

توجه: اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد. با

1-855-259-0701 تماس بگیرید. (TTY: 1-800-848-0298)

- **Do you need help talking with us or reading what we send you?**
- **Do you have a disability and need help getting care or taking part in one of our programs or services?**
- **Or do you have more questions about your health care?**

Call us for free at **1-855-259-0701**. We can connect you with the free help or service you need. **(For TTY call: 1-800-848-0298)**



Division of TennCare Authorization  
No. 318383. August 2023.

# BOOKLET 1

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## Notes and References

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<sup>1</sup> TennCare also covers Medically Needy individuals, who are children under age 21 or pregnant women who have medical bills and/or who have very low incomes. The Medically Needy group also has a resource limit, which is \$2,000 for a household of one and \$3,000 for a household of two. If there are more than 2 individuals in the household, the Medical Needy resource limit increases by \$100 for each additional household member. TennCare covers individuals in the “Pickle” category, which includes former SSI recipients who received SSI and OASDI (Old Age, Survivors, or Disability Insurance) in the same month and would still qualify for SSI if their cost-of-living adjustments (COLA) were disregarded. TennCare also covers the Breast and Cervical Cancer group, who are women getting care for breast and cervical cancer. The income limit in this group for a single person is \$3,038 per month – but the income limit varies by family size. Income limits may be adjusted every year. For the current income limits see the Eligibility Reference Guide at the bottom of the webpage <https://www.tn.gov/tenncare>. Or call 1-800-424-5815. Table 1 does not include these groups since they may not be strictly relevant to members turning 21.

<sup>2</sup> Income and resource limits of the groups are updated annually and may change. The most current income and resource limits can be found in the Eligibility Reference Guide

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at the bottom of the webpage under "Quick Links"  
<https://www.tn.gov/tenncare>.

<sup>3</sup> Individuals could also be approved for TennCare if they are confined in an institution for 30 days in a row or if they meet medical eligibility based on a level of care determination called a Pre-Admission Evaluation (PAE). But they must also meet other medical and financial rules to receive payment for long-term services.

<sup>4</sup> Caretaker Relative. A relative of a dependent child by blood, adoption, or marriage with whom the child lives, assumes primary responsibility for the child's care, and is one of the following:

- (a) The child's father, mother, grandfather, grandmother, brother, sister, stepfather, stepmother, stepbrother, stepsister, uncle, aunt, first cousin, nephew, or niece; or
- (b) The spouse of such caretaker relative, even after the marriage is terminated by death or divorce.

Tenn. Comp. R. & Regs. 1200-13-20-.02.

<sup>5</sup> If an individual aged out of foster care in a state other than Tennessee, the individual must have turned 18 on or after January 1, 2023, to be considered for the Former Foster Children category.

<sup>6</sup> By "other benefits," we mean that your health plan may be able to enroll you in programs like CHOICES and Employment and Community First CHOICES even if the program is at the enrollment cap. They can do this only if you would otherwise go into a nursing home.

<sup>7</sup> SSDI stands for "Social Security Disability Insurance."

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<sup>8</sup> See endnote 2

<sup>9</sup> See endnote 2

<sup>10</sup> TennCare does not determine eligibility for SSI. More information about the income rules for SSI is at <https://www.ssa.gov/ssi/text-income-ussi.htm>.

<sup>11</sup> CoverKids covers pregnant women and children who are not eligible for TennCare. For CoverKids, the income level for a household of two is \$4,109 per month. More information can be found at <https://www.tn.gov/coverkids>. For current income guidelines see <https://www.tn.gov/content/dam/tn/tenncare/documents/eligibilityrefguide.pdf>

<sup>12</sup> See endnote 1 for the description of the Medically Needy group.

<sup>13</sup> This is called a Qualifying Income Trust or “QIT.” More information is at <https://www.tn.gov/content/dam/tn/tenncare/documents/ABDTrusts.pdf>.

<sup>14</sup> More information about countable resources is at <https://www.tn.gov/content/dam/tn/tenncare/documents/ABDCountableAndExcludedResources.pdf>.

<sup>15</sup> This is called a Special Needs Trust. More information is at <https://www.tn.gov/content/dam/tn/tenncare/documents/ABDTrusts.pdf>. If you do not follow the rules in setting up the trust, you face a penalty. More information about penalty periods is at <https://www.tn.gov/content/dam/tn/tenncare/documents/TransferOfAssetsAndPenaltyPeriods.pdf>.



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<sup>16</sup> In Employment and Community First CHOICES, for example, TennCare usually counts your parent's income if you are younger than age 18 unless you meet the rules to get care in a nursing facility. See also endnote 17 below.

<sup>17</sup> Whether TennCare counts your parent's income depends on the group you may qualify in. If you don't need long-term care, then you might qualify as a pregnant woman or parent. In this case, TennCare may count your parents' income if they claim you as a dependent. More information is at <https://www.tn.gov/content/dam/tn/tenncare/documents/HouseholdCompositionForMAGI.pdf>.