# Service Program Options – Comparison Chart LTSS vs OPI-M

**Audience:** Those who determine financial eligibility or provide Options Counseling can use this guide to determine if the individual is requesting LTSS or OPI-M. If OPI-M, make a note in the ONE case and follow local guidelines.

Click the arrow [►] on the left to expand or collapse each heading.

## Full Program Name

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| --- | --- | --- |
| **Program Elements** | **Long-Term Services and Supports (LTSS) and State Plan Personal Care (SPPC)** | **Oregon Project Independence – Medicaid (OPI-M)** |

## Program Intent

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| **Program Elements** | **LTSS and SPPC** | **OPI-M** |
| **Care Settings** | **LTSS:**  In-home, NF, PACE and CBC services  **SPPC:**  In-home only | In-home only |
| **Overview** | **LTSS:**  Provides services for eligible individuals who require a nursing facility level of care and can no longer meet their daily care needs.  **SPPC:**  Provides essential services to meet care needs below the LTSS level of care. | Provides in-home services to individuals who need help with daily care needs and support to unpaid caregivers.  Higher income and resource limits than LTSS and SPPC. |

## Financial Eligibility

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| **Program Elements** | **LTSS and SPPC** | **OPI-M** |
| **Income Limits** | **LTSS:**  Up to 300% SSI, or higher with income cap trust  **SPPC:**  OSIPM/MAGI Eligible | 400% of the [Federal Poverty Level (FPL)](https://aspe.hhs.gov/topics/poverty-economic-mobility/poverty-guidelines) for ONE |
| **Resource Limits** | **LTSS:**  Individual: $2,000  Couples: determined by a Resource Assessment  **SPPC:**  None | Up to 6 months of nursing facility costs.  Couples: determined by a Resource Assessment |
| **Citizenship** | Must meet citizenship requirement; exceptions with Healthier Oregon | Must meet citizenship requirement |
| **Estate Claim** | Yes | No |
| **Costs** | No cost for in-home and PACE services  Liability/service contribution for CBC/NF | No monthly fees |

## Service Eligibility

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| --- | --- | --- |
| **Program Elements** | **LTSS and SPPC** | **OPI-M** |
| **Age** | 18+  **LTSS:** Those under 65 with a diagnosis of mental/emotional or substance use disorder must have an MED completed.  **SPPC:** Those under 65 with a diagnosis of mental/emotional or substance use disorder may complete an SPPC MED consult. | 18+  If under 60, must meet SSA disability standards or through PMDDT.  Those under 60 with a diagnosis of mental/emotional or substance use disorder must have an MED completed. |
| **Ineligible** | Not eligible if primary driver of need is based on MH or substance use disorder, if under **65**.  I/DD diagnosis under 65 may be served through ODDS. | Not eligible if primary driver of need is based on MH or substance use disorder, if under **60**.  Individuals with an I/DD diagnosis are not eligible. |

## Benefits and Services

Note: benefits and services depend on the individual meeting service eligibility and financial eligibility.

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| **Program Elements** | **LTSS and SPPC** | **OPI-M** |
| **Medical Benefits** | **Yes** | Possible but not always |
| **In-Home Service Hours** | **LTSS:** Hours based on assessed need  **SPPC:** 270 hours annually | Up to 40 hours based on assessed need |
| **Exceptions** | Yes | No |
| **Supports/ Caregivers** | Paid caregivers | Paid caregivers (unpaid caregivers support) |
| **Paid Spouse Caregiver** | **LTSS:** Yes, depending on ADL need  **SPPC:** No | No |
| **Personal Care** | Yes | Yes |
| **LTCCN** | Yes | Yes |
| **Behavior Supports Services** | Yes  **SPPC:** No | No |
| **Money Management** | Yes | No |
| **Emergency Response System** | Yes  **SPPC:** Basic only | Yes |
| **Home Delivered Meals** | Yes | Yes |
| **Transportation** | Yes | Yes |
| **Shopping** | Yes | Yes |
| **Assistive Technology** | Yes  **SPPC:** No | Yes |
| **Chore Services** | Yes | Yes |
| **Home Modifications** | Yes  **SPPC:** No | Yes |
| **Adult Day Services (ADS)** | **LTSS:** Yes  **SPPC**: No | Yes |
| **Caregiver Training** | Yes, through OHCC and LTCCN | Yes |
| **Supportive Services (i.e., support groups)** | No | Yes |

## Resources

Please refer to the following rules for more information on eligibility for each program:

OPI-M Eligibility Rules: <https://www.oregon.gov/odhs/rules-policy/apdrules/411-014.pdf>

HCBS Rules: <https://www.oregon.gov/odhs/rules-policy/apdrules/411-004.pdf>