



SUBSIDIZED PROGRAM GUIDELINES AS OF 2025

Group Adult Foster Care (GAFC)

Although the private pay rates are considerably lower than that which is charged at other communities, the rates are still higher than many can afford. Recognizing the need to provide affordable living, Massachusetts has created the Group Adult Foster Care (GAFC) program, which is sponsored by the Division of Medical Assistance (MassHealth). For qualified individuals, MassHealth reimburses Whaler's Cove for providing daily assistance with personal care, nursing and social work oversight.

FINANCIAL REQUIREMENTS:

- A. Must be eligible for Mass Health Standard Coverage and Supplemental Security Income (SSI). All applicants are subject to a five (5) year look-back period as per Mass Health Regulations.
- B. Individuals must have a gross monthly income of less than \$1,440 as well as less than \$2,000 in total assets. Married couples must have a gross monthly income of less than \$2,150 as well as less than \$3,000 in total assets.
- C. All residents must have funds available to pay first and last month's rent payments at the time of the move.
- D. You must provide proof of current income sources, including a Social Security Statement of Benefits Letter for 2025 (if applicable).

MEDICAL REQUIREMENTS:

- A. A physician's report and clinical review confirm that the participant has a medical impairment/diagnosis which must be related to one of the Activities of Daily Living (ADL) needs: bathing, dressing, grooming, or transferring. Assistance may be physical, supervisory and/or cueing.
- B. This program allows for up to two (2) hours of personal care assistance. Any time above this will be billed according to our Schedule of Fees.
- C. Residency is dependent on clinical and financial approvals from Coastline Elderly Services and the Social Security Administration.

