

TENNCARE AFTER YOU TURN 21

2

TENNCARE TRANSITIONS BOOKLET 2

Changes to TennCare Benefits at Age 21

Revised June 2025

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

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. But you must be in a group TennCare covers. And 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

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

BOOKLET 2

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

BOOKLET 3

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

BOOKLET 4

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

BOOKLET 5

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

REMEMBER:

If you need help you can call your health plan. Here's the number to call:

BlueCare	1-800-468-9698
United Healthcare	1-800-690-1606
Wellpoint	1-800-600-4441

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

BOOKLET 2

Changes to TennCare Benefits at Age 21

“How is TennCare different for adults age 21+?”

Remember that federal Medicaid rules are not the same for adults 21 and older as they are for children under 21. So Medicaid benefits are different. Table 3 lists the main differences.¹

Table 3: How Do TennCare Services Change at Age 21?

Service	Coverage and Limits at Age 21 and older
Chiropractic	Chiropractic is covered for members aged 21 and older, with some limits. Note: If you have Medicare, then they may cover chiropractic.
Dental	Dental is covered for members age 21 and older, is limited to specific services, with some limits. Note: If you have Medicare Advantage, they may cover limited dental benefits. Adults in Employment and Community First CHOICES or in a 1915(c) waiver ¹ can also get dental.

¹ 1915(c) waivers include Statewide (SW) Waiver, Self-Determination (SD) Waiver, and the Comprehensive Aggregate Cap (CAC) Waiver

Home Health Care	Home health services for members age 21 and older have some limits in hours per day and hours per week.
Occupational Therapy (OT)	OT for members age 21 and older is covered. But only to restore, improve, or stabilize impaired functions.
Pharmacy	Pharmacy for members age 21 and older is limited to 2 brand-name drugs per month. There is no monthly limit on the number of generic drugs. There may be exceptions. Keep reading to find out more. Some pharmacy drugs for obesity management are covered, as medically necessary for members age 21 and older, with limits. Note: If you have Medicare, then they will cover your drugs. You won't get them from TennCare.
Physical Therapy (PT)	PT for members age 21 and older is covered. But only to restore, improve, or stabilize impaired functions.
Private Duty Nursing (PDN)	PDN for members age 21 and older is limited to members who rely on ventilators or other life-sustaining medical technology.

	But only when PDN is prescribed by a doctor for someone on a ventilator or life-sustaining equipment who needs constant supervision by a nurse. The PDN can't cost more than other options for care (for example nursing facility care).
Speech Therapy	Speech therapy for members age 21 and older is covered. But only as long as there is continued medical progress to restore speech after a loss or impairment.
Vision	Vision services for members age 21 and older are limited to medical evaluation and management of abnormal conditions and disorders of the eye. The first pair of cataract glasses or contact lens/lenses following cataract surgery is covered.

"I get SSI. Will my TennCare benefits change when I turn 21?"

Yes. Your benefits will change even if you get SSI. They will change the same way benefits change for everyone who turns 21. See Table 3 above.

“I take a lot of medications. Will TennCare still cover all of these?”

You can get prescriptions after you turn 21. There is no limit on the number of prescriptions you can get per month. But only 2 can be brand-name drugs.

There are two ways TennCare helps with these limits:

First, TennCare doesn't count drugs listed on the Automatic Exemption (Auto-Exempt) & Attestation List toward your prescription limit. These drugs are used for common chronic (long-term) health problems or infections. You can see the list at:

<https://www.tn.gov/tenncare/topic/member-pharmacy>.

Your doctor can also help you.

Second, some people do not have these limits. You don't have these limits if you are age 21 and older **and:**

- You are in CHOICES Group 1 or 2 (even if you still live at home);
- You are in Employment and Community First CHOICES and you qualify to get care in a nursing home (even if you still live at home);
- You are in a Home and Community Based Services (HCBS) waiver operated by DDA. DDA is the Department of Disability and Aging; or

- You are in a special nursing home for people with an intellectual disability. (This is called an intermediate care facility for individuals with intellectual disabilities or ICF/IID.)²

If you need long-term care (see Booklet 1, Table 1, page 6) and aren't getting it now, you might want to apply 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.

Example: Tina is turning 21, and she has an intellectual disability. She gets SSI. And she lives with her older sister. Tina has several medical conditions. She has a behavior disorder, attention deficit hyperactivity disorder, and abnormal involuntary movement. She also has seizures, hearing loss, and hypothyroidism. Tina takes many prescriptions. She wants to keep living with her sister.

When she turns 21, Tina can still get prescriptions. There is no limit on how many she can get each month. But TennCare only pays for 2 brand-name drugs each month. But some of her drugs are on the Automatic Exemption (Auto-Exempt) & Attestation List. These don't count toward her limits. Tina needs long-term care to help her live with her sister. She is applying for long-term care. If she qualifies and enrolls, she may not have any prescription limits.

Reference: TennCare Rule 1200-13-13-.04(1), 1200-13-14-.04(1).

“I get physical therapy now. If I keep TennCare, will I still get this when I turn 21?”

You can get physical therapy after you turn 21. But it has to meet the rules for adults. This is also true for occupational and speech therapy.

When you turn 21, TennCare must use different rules to see if it's covered.

Example A: John had an accident at age 17. The accident made it hard for him to speak clearly. John got speech therapy after the accident. And he has been making good progress. Under the rules for adults age 21 and older, John can get speech therapy as long as he continues to make progress from the speech therapy.

Example B: Betsy got physical therapy while she was under 21. The physical therapy helped her improve as much as she could. When Betsy turns 21, she can get physical therapy only if it meets the rules for adults. Physical therapy is only covered if it restores, improves, or stabilizes her condition. In this case, Betsy won't get physical therapy when she turns 21. She has improved as much as she can.

Reference: TennCare Rule 1200-13-13-.04(1), 1200-13-14-.04(1).

“I get home health care now. If I keep TennCare, will I still get this when I turn 21?”

- Home health care is part-time help from nurses or aides. You can get home health care at age 21. But there are strict limits when you turn 21. Within these limits, the amount of care you get is based on your needs. The amount of care most people need is less than these limits.
- You can only get up to a total of **8 hours per day** of home health care. This includes care given by a nurse and aide.
- You can get up to a total of **35 hours per week** of home health care. This includes care given by a nurse and aide.
- You can only get up to a limit of **27 hours per week from nurses**.

Other rules apply. For example, you can only have a home health aide visit twice per day. Also, there are rules about what the nurses and aides can do.³

There is one exception to these limits. You can get more care if you would need certain kinds of skilled nursing care if you were in a nursing home. If so:

- You could get up to a limit of **30 hours per week from nurses**.

- You can get up to a total of **40 hours per week** of home health care. This includes care given by a nurse and aide.

Your health plan will work with you to decide how many hours of home health care you will get within these limits. No matter which health plan you have, the amount of care you'll get (within the limits) is based on your needs. All TennCare health plans use doctors and nurses to review and decide based on TennCare rules.

What if you need more hours of care? You can't get more home health care. But you might get long-term care if you sign up for 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 if you already get long-term care in Employment and Community First CHOICES or in an HCBS waiver operated by DDA? You may be able to get more long-term care when your home health benefit changes.

Example: Chuck has an intellectual disability. He qualifies to get care in a nursing home. But he wants to live at home. He doesn't need skilled nursing services. At age 20, Chuck got 40 hours of home health aide services each week from an aide. But when Chuck turned 21, he could get a maximum of 27 hours per week. Since Chuck needs more care, he is now thinking about CHOICES or Employment and Community First CHOICES.

Reference: TennCare Rule 1200-13-13-.01, 1200-13-14-.01.

“I get private duty nursing now. If I keep TennCare, will I still get this when I turn 21?”

Private duty nursing is nursing in your home when you need at least 8 straight hours of nursing care per day. You may be able to get private duty nursing after you turn 21. But only if:

- You are on a ventilator or similar technology for at least 12 hours per day. OR
- You don't use a vent – but you have a tracheostomy (or “trach”) and need specialized care for this.

Also, you must need constant care by a nurse. Some other rules apply, too.⁴

The amount of private duty nursing you can get depends on what nursing care you need. But the total amount for adults will be much less than 24 hours per day. Keep reading to find out more.

You might get other kinds of care if you sign up for 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 if you already get long-term care in Employment and Community First CHOICES or in an HCBS waiver operated by DDA? You may be able to get more long-term care when your home health benefit changes.

“If I keep TennCare, how much private duty nursing can I get after I turn 21?”

First, you'll have to meet the private duty nursing rules for adults. If you qualify, the amount you can get depends on what nursing care you need.

When you turn 21:

- You may be able to get some private duty nursing if you use a ventilator or similar technology more than 12 hours a day.

- You may be able to get some private duty nursing if you don't use a ventilator but have a trach and need certain specialized care.
- If you don't have these kinds of needs, you won't qualify for private duty nursing anymore. But you may qualify for home health services. To read more about home health, go to page 12.
- If you're in an HCBS waiver operated by DDA, you may be able to get nursing through the waiver. Talk with your Independent Support Coordinator or case manager about this option.

If you qualify for private duty nursing as an adult your health plan will work with you to figure out how many hours of private duty nursing you can get. No matter which health plan you have, the amount of care you'll get is based on your nursing care needs and medical necessity rules. All TennCare health plans use doctors and nurses to review your needs and make these decisions based on TennCare rules.

“What if I get more hours of private duty nursing now than I can get after I turn 21?”

It's important that you **start planning now**. Read this handbook. Talk with your health plan. They can help you prepare. **Before** you turn 21, your health plan will start working with you to help you get the covered services you need as an adult.

You might get other kinds of care if you sign up for 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 if you already get long-term care in Employment and Community First CHOICES or in an HCBS waiver operated by DDA? You may be able to get more long-term care when your home health benefit changes.

Example A: Justin has an intellectual disability. And he needs a ventilator more than 12 hours each day. He qualifies to get chronic ventilator care in a nursing home. But he wants to live at home. At age 20, Justin got 24 hours of private duty nursing each day, 7 days per week.

When Justin turns 21, he could get a maximum of 16 hours of private duty nursing per day. Justin is now thinking about CHOICES or Employment and Community First CHOICES. He won't get more private duty nursing, but he may get other kinds of care that can help him live at home.

Example B: Sally has a physical disability and has a trach. She needs frequent suctioning through her trach. Sally qualifies to get tracheal suctioning care in a nursing home. She wants to live at home. At age 20, Sally got 24 hours of private duty nursing each day, 7 days per week.

When Sally turns 21, she could get a maximum of 10 hours of private duty nursing per day. Sally is now thinking about CHOICES. And if Sally has a developmental disability, she may also consider Employment and Community First CHOICES. She won't get more private duty nursing. But she may get other kinds of care that can help her live at home.

Example C: Leroy has a physical disability. He doesn't need a ventilator. He doesn't have a trach. But, he has a feeding tube and needs other kinds of skilled nursing care. Leroy qualifies to get care in a nursing home. But he wants to live at home. At age 20, Leroy got 12 hours of private duty nursing each day, 7 days per week.

When Leroy turns 21, he won't qualify for private duty nursing. As an adult, he could get up to 30 hours of home health nursing and 10 hours of home health aide services per week. Leroy is now thinking about CHOICES. And if Leroy has a developmental disability, he may also consider Employment and Community First CHOICES. He won't get private duty nursing, but he may get other kinds of care that can help him live at home.

Reference: TennCare Rule 1200-13-13-.01, 1200-13-14-.01.

“If I still qualify for TennCare when I turn 21, will I have to change health plans?”

People in TennCare have health plans. Your health plan helps you get the care you need. These plans are BlueCare, United HealthCare, and Wellpoint. And some children under age 21 are in a special health plan. This is called *TennCare Select*.

If you have *TennCare Select*, you **must** change health plans when you turn 21. You must move to BlueCare, United HealthCare, or Wellpoint. The *TennCare Select* care team will help you make this move. TennCare will mail you a letter with your new health plan before you turn 21.

If you have *TennCare Select*, you'll get an extra Booklet with more information. Read Booklet 5 to learn more about what happens when you turn 21. Booklet 5 is titled *TennCare Select and Turning 21*. If you apply for CHOICES or Employment and Community First CHOICES, TennCare may help you change health plans **before** you turn 21.

Notice of availability of language assistance services and alternate formats

Do you need free language or an auxiliary aid or service?

If you speak a language other than English, help in your language is available for free.

We have free interpretation and translation services to help you. We have free auxiliary aids and services, like large print, to communicate effectively with you. Call us at 1-800-690-1606 (TennCare) or 1-866-600-4985 (CoverKids) (TRS: 711).

Spanish: Español

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística.

Llame al 1-800-690-1606 (TennCare) o al 1-866-600-4985 (CoverKids) (TRS/TTY:866-503-0264).

Arabic: ربيةعلا

تنبيه: إذا كنت تتحدث العربية، فتتوفر خدمات المساعدة اللغوية مجاناً. اتصل على الرقم 1-800-690-1606 (TennCare) أو 1-866-600-4985 (CoverKids) (TRS/TTY:866-503-0264).

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。請致電 1-800-690-1606 (TennCare) 或 1-866-600-4985 (CoverKids) (電訊轉接服務/聽障專線 (TRS/TTY:866-503-0264).

Vietnamese: Tiếng Việt

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Hãy gọi 1-800-690-1606 (TennCare) hoặc 1-866-600-4985 (CoverKids) (TRS/TTY:866-503-0264).

Korean:	한국어
주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-800-690-1606 (TennCare) 또는 1-866-600-4985(CoverKids) (TRS/TTY:866-503-0264)로 전화주세요.	
French:	Français
ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le +1-800-690-1606 (TennCare) ou le +1-866-600-4985 (CoverKids) (TRS/TTY: 866-503-0264).	
Amharic:	አማርኛ
ማሳሰቢያ:- አማርኛ የሚናገሩ ከሆነ፣ የነጻ ቋንቋ እርዳታ አገልግሎቶች አሉ። በ1-800-690-1606 (TennCare) ወይም 1-866-600-4985 (CoverKids) (TRS/TTY:866-503-0264) ላይ ይደውሉ።	
Gujarati:	ગુજરાતી
ધ્યાન આપો: જો તમે ગુજરાતી બોલતા છો, તો નિ:શુલ્ક ભાષા સહાય સેવાઓ ઉપલબ્ધ છે. 1-800-690-1606 (TennCare) અથવા 1-866-600-4985 (CoverKids) (TRS/TTY:866-503-0264) પર કોલ કરો.	
Laotian:	ພາສາລາວ
ໂປດຊາບ: ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ເສັຽຄ່າ, ແມ່ນມີພ້ອມໃຫ້ທ່ານ. ໂທ 1-800-690-1606 (TennCare) ຫຼື 1-866-600-4985 (CoverKids) (TRS/TTY:866-503-0264).	
German:	Deutsch
ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufen Sie 1-800-690-1606 (TennCare) oder 1-866-600-4985 (CoverKids) an (TRS/TTY:866-503-0264).	

Tagalog:	Tagalog
PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-800-690-1606 (TennCare) o sa 1-866-600-4985 (CoverKids) (TRS/TTY:866-503-0264).	
Hindi:	हिंदी
ध्यान दें: अगर आप हिंदी बोलते हैं, तो निःशुल्क भाषा सहायता सेवाएं उपलब्ध हैं। 1-800-690-1606 (TennCare) या 1-866-600-4985 (CoverKids) (TRS/TTY: 866-503-0264) पर कॉल करें।	
Russian:	Русский
ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните по номеру 1-800-690-1606 (TennCare) или 1-866-600-4985 (CoverKids) (TRS/TTY: 866-503-0264).	
Japanese:	日本語
注意：日本語を話されるお客様へ。無料の言語支援サービスをご利用いただけます。TennCareに関するご相談があれば1-800-690-1606まで、CoverKidsに関するご相談があれば1-866-600-4985までお電話ください（TRS/TTY: 866-503-0264）。	
Persian:	فارسی
توجه: اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد. 1-800-690-1606 (TennCare) یا 1-866-600-4985 (CoverKids) تماس بگیرید. (TRS/TTY:866-503-0264)	

Notice of nondiscrimination

Protections

Discrimination is against the law. TennCare obeys federal and state civil rights laws. We don't discriminate on the basis of race, color, national origin including limited English

proficiency and primary language, age, disability, or sex. TennCare doesn't exclude people or treat them less favorably (differently) because of race, color, national origin, age, disability, or sex.

Help you can get

Disability related help

TennCare provides people with disabilities reasonable modifications. Reasonable modifications are reasonable requests for changes to a rule, policy, practice, or service to help a person with a disability related need. TennCare has free auxiliary aids and services to communicate effectively with you. Auxiliary aids and services are types of help like:

- Qualified sign language interpreters, and
- Written information in large print, audio, accessible electronic formats, letter reading, Braille, or other formats.

Language help

TennCare offers free language help to people whose primary language is not English like:

- Qualified interpreters, and
- Translations — Information written in other languages.

Who to contact

TennCare Connect

Do you need help like applying or renewing your TennCare, need auxiliary aids and services, or language help to talk with TennCare? Call TennCare Connect for free at 855-259-0701.

TennCare's Office of Civil Rights Compliance

- Reasonable modifications:

If you need reasonable modifications, contact TennCare's Office of Civil Rights Compliance ("OCRC").

- Grievance/complaint:

If you believe that TennCare failed to provide these services, or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance/complaint with TennCare's OCRC by email at **HCFA.fairtreatment@tn.gov**, mail at 310 Great Circle Road Floor 3W, Nashville, TN 37243, OCRC's website at **<https://www.tn.gov/tenncare/members-applicants/civil-rights-compliance.html>**, or calling 615-507-6474 (TRS 711). If you need help filing a grievance call TennCare Connect for free at 855-259-0701.

More information

You can find forms, policies and more information about civil rights and help like for food or other things on OCRC's website: **<https://www.tn.gov/tenncare/members-applicants/civil-rights-compliance.html>**.

You can file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at

<https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>,

or by mail or phone at:

U.S. Department of Health and Human Services 200 Independence Avenue, SW

Room 509F, HHH Building Washington, D.C. 20201
1-800-368-1019, 800-537-7697 (TDD)
Complaint forms are available at
<http://www.hhs.gov/ocr/office/file/index.html>.

- **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)**



BOOKLET 2

Notes and References

¹ The TennCare rules have a complete table listing all covered services. And it shows which services are covered before and after you turn 21 (if you still qualify). This table is at Tenn. Comp. R. & Regs. 1200-13-13-.04(1)(b) & 1200-13-14-.04(1)(b). at <https://publications.tnsosfiles.com/rules/1200/1200-13/1200-13.htm>. Table 3 in this booklet simply summarizes the information in the formal rule.

² Other people may also be exempt from the five-prescription limit. More information is available on the Covered Services Table found under Tenn. Comp. R. & Regs. 1200-13-13-.04(1)(b) & 1200-13-14-.04(1)(b) & 1200-13-14-.04(1)(b). at <https://publications.tnsosfiles.com/rules/1200/1200-13/1200-13.htm>

³ Home nursing care whose only skilled function is to administer medicines on an as needed basis is not covered. Home health providers are not to provide general childcare services, cleaning services, preparation of meals, or services to other household members. Tenn. Comp. R. & Regs. 1200-13-13-.01 & 1200-13-14-.01. <https://publications.tnsosfiles.com/rules/1200/1200-13/1200-13.htm>

⁴ Additionally, you must need the nurse to administer medicine through a gastrostomy tube or through a peripherally inserted central catheter line or central port; and provide bolus or continuous feedings through a G-tube or similar or by total

parenteral nutrition. Tenn. Comp. R. & Regs.1200-13-13-.01 & 1200-13-14-.01, at <https://publications.tnsosfiles.com/rules/1200/1200-13/1200-13.htm>