



Long-Term Services and Supports (LTSS) are comprised of paid and unpaid care delivered to individuals who require assistance with daily living tasks. Medicaid serves as the largest payer for LTSS, which are provided either in an individual's community or in a nursing facility. With so many different ways to provide LTSS, these terms help define how this care is delivered.

Activities of Daily Living (ADLs)

Activities of daily living (ADLs) are the most basic, fundamental daily activities an individual does every day to live independently. ADLs include (but are not limited to) dressing oneself, eating, bathing and household mobility.¹

Direct Support Professional (DSPs)

Direct support professionals (DSPs) are paid professionals trained to offer support and services to individuals with complex health needs who are unable to live independently, either due to age or intellectual and/or developmental disabilities (I/DD).²

Financial Management Services (FMS)

Financial management services (FMS) are services offered to individuals who opt in to self-directed services. FMS include (but are not limited to) financial tasks including paying monthly bills or working with an employer or bank representative.³

Home- and Community Based Services (HCBS)

Home- and Community-Based Services (HCBS) provide care for Medicaid beneficiaries in their own home or community (e.g., hospice), rather than institutions or other facility-based settings. HCBS programs help a variety of targeted population groups, such as people with intellectual and/or developmental disabilities (I/DD), physical disabilities, and/or mental illnesses. Examples of HCBS include home-delivered meals, transportation, home repairs and modifications, and financial services.⁴

Independent Living

Independent living gives individuals with complex needs autonomy over their living situation. While individuals may not be able to completely support themselves on their own, an independent living setting allows individuals to make their own choices, pursue interests, and receive assistance when needed.⁵

Institutional Long-Term Care

Institutional long-term care refers to the comprehensive services and supports provided in a residential, live-in setting to an individual who can no longer live independently, either due to age or a disability.⁶

Instrumental Activities of Daily Living (IADLs)

Similar to activities of daily living (ADLs), instrumental activities of daily living (IADLs) are the more complex tasks an individual completes to live independently. IADLs include activities such as financial and bill management, meal preparation and housekeeping.⁷

Intellectual and/or Developmental Disabilities (I/DD)

Intellectual and/or developmental disabilities (I/DD) refer to the mental and/or physical conditions that significantly affect an individual's ability to live, engage and enact activities of daily living (ADLs).⁸

Long-Term Care

Long-term care includes a variety of both institutional and community-based services that address the medical and non-medical needs of people living with a chronic illness or disability. Long-term care typically includes customized, coordinated services to improve independence and quality of life, while also consistently meeting the needs of patients over time.⁹

Long-Term Services and Supports (LTSS)

Coordinated across providers and settings, Long-Term Services and Supports (LTSS) include a range of services that assist individuals with functional limitations on their ability to carry out daily activities. Among the millions of children, adults, and seniors making use of LTSS in the United States, Medicaid is the leading payer.¹⁰

Managed Long-Term Services and Supports (MLTSS)

Managed Long-Term Services and Supports (MLTSS) refers to the way that Long-Term Services and Supports (LTSS) are delivered in capitated Medicaid managed care programs. More and more states are shifting to an MLTSS model to help expand Home- and Community-Based Services (HCBS), promote community inclusion and increase the efficiency of programs.¹¹

Natural Support/Family Caregiver

In Medicaid terms, a natural support or family caregiver refers to an individual, typically a family member or friend, who provides unpaid day-to-day assistance to someone who otherwise could not easily live on their own due to age and/or complex health care needs.¹²

Program of All-Inclusive Care for the Elderly (PACE)

Program of All-Inclusive Care for the Elderly (PACE) refers to a program, primarily designed for dually eligible Medicare and Medicaid members, that aims to provide comprehensive medical and social care to senior citizens, which enables them to live in a community rather than a nursing home.¹³

Self-Directed Services

Under Medicaid, self-directed services refer to an individual's (or representative's) autonomy in selecting certain supports and services offered by the individual's Medicaid plan. Typically covered by Medicaid waivers, self-directed services include long-term care and Home- and Community-Based Services (HCBS).¹⁴

Read the Full Glossary

These LTSS terms are a small selection of terms available in the [UnitedHealthcare Community & State Medicaid Glossary](#). Read more at uhccs.com/Medicaid-glossary

Sources

- ¹ <https://www.cancer.gov/publications/dictionaries/cancer-terms/def/activities-of-daily-living>
- ² <https://thearc.org/policy-advocacy/direct-support-professionals/>
- ³ https://www.dhs.state.mn.us/main/idcplg?IdcService=GET_DYNAMIC_CONVERSION&RevisionSelectionMethod=LatestReleased&dDocName=dhs-307068#
- ⁴ <https://www.medicaid.gov/medicaid/home-community-based-services/index.html>
- ⁵ <https://www.umh.org/assisted-independent-living-blog/bid/245242/the-difference-between-assisted-independent-living>
- ⁶ <https://www.medicaid.gov/medicaid/long-term-services-supports/institutional-long-term-care/index.html>
- ⁷ <https://betterhealthwhileaging.net/what-are-adls-and-iadls/>
- ⁸ <https://ici.umn.edu/welcome/definition>
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- ¹⁰ <https://www.uhccommunityandstate.com/articles/a-framework-for-success-for-mltss.html>
- ¹¹ <https://www.uhccommunityandstate.com/articles/a-framework-for-success-for-mltss.html>
- ¹² <https://www.uhccommunityandstate.com/articles/family-caregivers-challenges-and-opportunities.html>
- ¹³ <https://www.medicaid.gov/medicaid/long-term-services-supports/program-all-inclusive-care-elderly/index.html>
- ¹⁴ <https://www.medicaid.gov/medicaid/long-term-services-supports/self-directed-services/index.html>

This glossary is intended to be informational only and relates to terms used commonly in Medicaid programs and design. In most cases, terms are derived from publicly available sources. Terms covered in this glossary are subject to change and may have alternate definitions when used in relation to other programs or products, or by other sources or companies.

