



Understanding Home and Community-Based Services Updated: July 9, 2025

Home and Community-Based Services (HCBS) are programs that help people with disabilities, chronic health conditions, and aging-related needs live in their own homes and communities, rather than being placed in nursing homes or other institutions. HCBS programs include both waivers (special programs with extra services for people who need them) and other supports like personal care, day programs, and caregiver help. Medicaid funds HCBS services, enabling 7.8 million people to live independently.

In July 2025, the President signed into law a sweeping bill that will deliver significant cuts and fundamental changes to Medicaid-funded programs, including home and community-based services. We are deeply concerned about the impact that this will have on individuals, families, providers, and the state budget. [You can read our full analysis here.](#)

This is a frightening moment. The Arc is here to help you understand this bill and engage in advocacy in Massachusetts. It is important to start by understanding HCBS programs and how they relate to Medicaid. This fact sheet aims to provide a basic overview.

Note: the law that passed in July 2025 will be implemented over the course of the next decade. The law's provisions have varying implementation dates but taken all together they will radically transform Medicaid and related programs as we know them. The information provided below is a summary as of July 2025. We will make updates as things change.

Historical Context

Historically, services were mostly offered in institutions. Starting in the 1970s, lawsuits and advocacy pushed states to shift support to community settings. These services ensure that everyone can live with dignity, choice, and belonging in their communities.

How HCBS Works in Massachusetts

Medicaid, known in Massachusetts as MassHealth, is the foundation of both waiver programs and other home and community-based services (HCBS). The cost of MassHealth is shared by the state and federal governments, with the federal government reimbursing Massachusetts for more than half of what the state spends. Cuts to Medicaid jeopardize the availability of HCBS programs, threatening people's ability to choose where and how they live.

HCBS Services

Massachusetts offers important HCBS programs funded through Medicaid and state agencies.

Program	What It Does
Personal Care Attendant (PCA) Program	Helps people hire aides for daily living tasks
Adult Foster Care	Supports people living with trained caregivers in a home
Group Adult Foster Care	Helps people in group living settings
Adult Day Health	Provides daytime nursing care, meals, and social activities
Behavioral Health Services	Supports mental health needs in home and community settings
Day Habilitation Services	Helps people with disabilities build independence skills
Family Support Services (DDS)	Offers flexible support for families
MassHealth Community Partners Program	Coordinates health and social services for complex needs



Waivers

Waivers allow Massachusetts to offer extra services and flexible supports beyond what traditional Medicaid normally covers. HCBS waivers are how the state supports people who need long-term care to live more independently. These waivers allow the state to “waive” certain federal Medicaid rules, such as requiring institutional care, so eligible individuals can get the support they need in less restrictive settings. These programs give states more flexibility in how they offer services. For example, Massachusetts can:

- Choose who qualifies for each waiver program (provided they meet federal guidelines)
- Limit how many people can be in each program
- Offer extra services that traditional MassHealth doesn’t cover
- Adjust the usual income and asset rules to help more people qualify

Why Do HCBS Programs Matter?

- **Dignity:** HCBS honors the right to live independently with support.
- **Community:** These services allow people to stay connected to family, school, work, and friendships.
- **Cost:** Community-based care often costs less than institutional care.
- **Civil Rights:** Protecting HCBS protects the promise of the Americans with Disabilities Act and landmark lawsuits.

What Changed in July 2025?

On July 4, 2025, President Trump enacted a sweeping bill that will deliver devastating cuts and fundamental changes to critical programs relied upon by millions of Americans, with particularly adverse consequences for the disability community. At a high-level, this includes \$1 trillion in Medicaid cuts—the largest in the programs’ history. This will undoubtedly impact HCBS programs, funding, and exacerbate current waitlists.

We will continue to work closely with our state leaders to ensure that Massachusetts is doing all that it can to blunt the worst of these cuts. [Learn more here.](#)

Example: Meet “Lucas,” age 9, from Worcester, MA

Lucas is autistic and has epilepsy. He’s non-speaking and has high support needs. Right now, thanks to an HCBS waiver through MassHealth, his family receives several critical supports:

- A personal care attendant (PCA) comes every afternoon to help Lucas with hygiene, dressing, and sensory regulation after school.
- An occupational therapist works with Lucas and his family in their home on motor development twice a week, funded under a waiver.
- His mom, a single parent, uses limited respite care hours to pick up groceries, attend her own doctor appointments, and take breaks that keep her from burning out.

Medicaid cuts could mean that his waiver slot gets frozen and he loses his services. Without PCA or respite coverage, his mother may lose her job. Lucas may also end up in a more restrictive setting, if there isn’t an available HCBS program to meet his needs.



What Can We Do?

- **Contact your legislators:** The state will be forced to make difficult choices about eligibility, funding for programs, and other services due to these federal cuts. We are working closely with the Governor's administration and the state legislature to do all that we can to bolster our service system. Please reach out to the [Governor](#) and your [legislators](#) to share your story, your concerns, and why these programs are important to you.
- **Join us:** Advocacy efforts are more effective when individuals band together. Join The Arc of Massachusetts' [Action Center](#) to learn about upcoming advocacy opportunities.
- **We are here to help:** [The Arc of Massachusetts](#) can play a key role in helping families navigate these changes by providing resources, guidance, and support for families of individuals with disabilities.

For More Information

Please reach out for more detailed information by contacting Nora Bent, Director of Government Affairs and Strategic Partnerships (nbent@arcmass.org).