

OASIS · AT A GLANCE

When you can't find a worker, become the employer

Every state and the District of Columbia now offer some form of consumer-directed personal care. In a workforce crisis with turnover near 40%, hiring your own worker has stopped being a preference and started being the only reliable option.

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STATES AND DC

All of them now offer some form of consumer-directed personal care.

How self-direction works

BUDGET, HIRE, PAY

STAGE 1

You get a budget

Instead of an agency assigning whoever is available, you control an individual budget tied to your adult child's assessed needs.

→

STAGE 2

You hire the worker

You recruit, interview, hire, schedule, and supervise. In most arrangements you can hire relatives and people your adult child already trusts.

→

STAGE 3

A fiscal intermediary pays

They handle payroll, taxes, workers compensation, and compliance so you are not personally running a payroll department.

The three Michigan pathways

STATE PLAN AND TWO WAIVERS

Home Help, HSW self-determination, and MI Choice

These stack rather than compete. Many families use Home Help for personal care and waiver self-determination for community supports. Ask about all three by name.

MEASURE	HOME HELP	HSW SELF-DIRECTION	MI CHOICE
Authority	State Plan	Waiver	Waiver
Waiting list	None	Slot dependent	Slot dependent
Rate	\$17.13 per hour	Set by the budget	Set by the budget
Parent can be paid	Yes, at age 18	Generally yes	Generally yes
Spouse can be paid	No	Program specific	Program specific
Level of care	Personal care need	IDD eligibility	Nursing facility level

62%

Providers turning away referrals

For lack of staff. This is why an authorization is not a service.

12% to 15%

National DSP vacancy rate

With turnover near 40%. Agencies cannot staff the hours they are contracted to deliver.

2029

Waskul settlement runs through

Over \$110 million in additional Medicaid expenditure, with CLS budgets required to be costed out to meet need.

THE NEIGHBOR WHO WAS ALREADY DOING IT

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For eleven months an agency sent Kevin's family nobody at all. Twenty authorized hours a week, zero delivered. Then his mother Bev learned she could hire directly, and hired the neighbor who had been taking Kevin to the hardware store on Saturdays since he was nineteen. Same person. Now paid, scheduled, and covered.

THE STAFFING CRISIS IS REAL. IT IS NOT ALWAYS LOCAL.

THE TAKEAWAY

Self-direction moves the work, not the money. You get control and recruiting duty. What you get in exchange is reliability, because the neighbor who has known your adult child for six years does not turn over at 40% a year.

TURN THE PAGE

How to request self-direction, what to confirm before you hire, and the honest downsides nobody puts in the brochure.

From waiting for staff to hiring staff

CONFIRM BEFORE YOU COMMIT

REQUEST

How to switch

☐ Ask which options you qualify for now, in writing

☐ Request self-direction at a planning meeting

☐ Get the individual budget in writing, line by line

☐ Choose a fiscal intermediary from the approved list

☐ Ask by program name, not just self-direction

CONFIRM

Before you become the employer

☐ Who handles payroll taxes and workers compensation

☐ The hourly rate the budget actually supports

☐ Whether relatives can be hired in your program

☐ What happens when your worker is sick

☐ How overtime is handled and funded

RECRUIT

Where the workers actually are

☐ People your adult child already knows and trusts

☐ Neighbors who have been helping informally

☐ Former agency staff who left for better hours

☐ Family members other than a spouse

☐ Complete background checks before the first shift

KNOW

The honest downsides

☐ You become the recruiter, with no HR department

☐ You become the scheduler, with no agency bench

☐ You supervise someone who may be a relative

☐ The rate is what the state set, not what you choose

☐ Home Help income is taxable, plan for it

BRING ONE PAGE, NOT A BINDER

The budget adequacy sheet

01

Authorized hours

What the plan says your adult child should receive weekly.

02

Delivered hours

What actually happened last month, with dates.

03

Budget rate

What the individual budget can pay per hour.

04

Market rate

What a real person in your county will accept.

YOUR MOVE

From twenty authorized hours to twenty delivered hours

1

Ask what you qualify for

By program name, in writing, with next steps.

2

Start Home Help

No waiting list, and it does not conflict.

3

Request the budget

Line by line, at a planning meeting.

4

Check adequacy

Can it buy the hours at a real wage?

5

Hire and log

Background checks, then EVV from day one.

Nobody is fixing the wage floor this year. The fastest path from authorized to delivered usually runs through somebody your family already knows. Go find them.

SOURCES

ANCOR. The State of America's Direct Support Workforce Crisis 2025. Survey of 469 providers across 48 states and the District of Columbia.

Michigan Department of Health and Human Services. Adult Services Manual ASM 138, County Rates, effective January 1, 2026. Home Help individual provider rate \$17.13 per hour.

Waskul v. Washtenaw County Community Mental Health. Settlement approved 2025, over \$110 million in additional State and federal Medicaid expenditure, policies running through 2029. National Center for Law and Economic Justice and Disability Rights Michigan.

Applied Self Direction. State-by-state consumer-directed program information.

ABOUT THE AUTHOR

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