

Consumer Directed Services (CDS) Explained

*A Simple Guide to Understanding How CDS
Gives You More Choice and Control*



**Scan the QR code to learn
more or contact our team.**

www.thewholeperson.org



More Choice. More Control.

What Kind of Help Do You Need?

When people first hear the term **Consumer Directed Services (CDS)**, they often assume it's simply another home care program.

In reality, CDS is different.

Instead of having someone else decide who provides your care, Consumer Directed Services allows eligible individuals to have a much greater role in those decisions.

For many people, that's one of the biggest advantages.

It's about receiving the support you need while having more choice, greater flexibility, and more control over your daily care.

This guide will help you understand what Consumer Directed Services is, how it works, and whether it may be the right option for you or someone you love.



What Makes CDS Different?

Traditional home care agencies typically assign caregivers.

With Consumer Directed Services, eligible participants choose, train, and supervise their own personal care attendant according to Missouri program requirements.

That one difference changes everything.



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What Is Consumer Directed Services?

Consumer Directed Services (CDS) is a Missouri Medicaid program that allows eligible adults with disabilities to direct their own personal care services while continuing to live safely at home.

Rather than having a caregiver assigned by an agency, participants choose, train, supervise, and direct their own personal care attendant.

For many people, this creates greater independence, stronger relationships with caregivers, and care that better fits their daily lives.



CDS Supports Everyday Living

Consumer Directed Services focuses on assistance with everyday activities such as:

- ✓ **Bathing**
- ✓ **Dressing**
- ✓ **Grooming**
- ✓ **Meal preparation**
- ✓ **Mobility**
- ✓ **Personal hygiene**
- ✓ **Other approved daily living activities**

These services are designed to support independence — not provide skilled medical care.



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Could CDS Be Right for You?

Consumer Directed Services may be worth exploring if you:

- ✓ **Want greater choice in who provides your care.**
- ✓ **Prefer someone you already know and trust.**
- ✓ **Want more flexibility in your daily routine.**
- ✓ **Are comfortable directing your own care.**
- ✓ **Want to continue living in your own home whenever possible.**

Every person's situation is different.

Talking with a CDS specialist can help determine whether this program fits your needs.



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Who Can Be a Caregiver?

Depending on Missouri program requirements, your caregiver may include:

- ✓ **An adult child**
- ✓ **A sibling**
- ✓ **Another qualifying relative**
- ✓ **A trusted friend**
- ✓ **Want to continue living in your own home whenever possible.**

Certain individuals—including spouses and legal guardians—cannot serve as paid attendants under Missouri’s CDS program.

Your care coordinator can explain the current eligibility requirements.



At a Glance

Traditional Home Care vs. Consumer Directed Services

Traditional Home Care vs. Consumer Directed Services

	Traditional Home Care	Consumer Directed Services (CDS)
Who Chooses the Caregiver?	Agency	You
Who Directs Daily Care?	Agency	You
Scheduling Flexibility	Agency managed	Greater flexibility
Caregiver Relationship	Assigned caregiver	Someone you choose (program guidelines apply)
Goal	Personal care services	Personal care with greater choice and self-direction

Did You Know?

Many people are surprised to learn that **your personal care attendant does not need to be a nurse, CNA, or home health aide.**

Instead, Consumer Directed Services allows participants to train and direct their attendant based on their own approved plan of care.

Common Questions

“Can I hire a family member?”

Often, yes.

Missouri’s Consumer Directed Services program allows many participants to choose certain family members as paid attendants.

However, eligibility rules apply, and not every relationship qualifies.

The Whole Person can explain the current program requirements.

“Do I have to manage payroll?”

No.

A state-approved CDS vendor manages payroll, tax reporting, and other administrative responsibilities.

Your role is directing your care and supervising your attendant.

“Does CDS provide medical care?”

No.

Consumer Directed Services focuses on approved personal care activities that help individuals remain safely at home.

Medical services are generally provided through other healthcare programs.

Understanding Eligibility

Eligibility for Consumer Directed Services is determined through Missouri's Medicaid program and the Missouri Department of Health and Senior Services (DHSS).

While every situation is unique, participants generally must:

- ✓ **Be at least 18 years old.**
- ✓ **Be eligible for Missouri Medicaid.**
- ✓ **Have a qualifying physical disability.**
- ✓ **Be able to direct their own care.**
- ✓ **Meet the program's functional eligibility requirements.**

A professional assessment is completed to determine eligibility and the services that may be available.



How The Whole Person Can Help

Understanding Consumer Directed Services is often the first step.

Our team can help you:

- Learn how CDS works
- Answer your questions
- Explain eligibility requirements
- Explore whether CDS fits your situation
- Connect you with additional resources

Every conversation begins with listening.

Our goal is to help you make informed decisions with confidence.

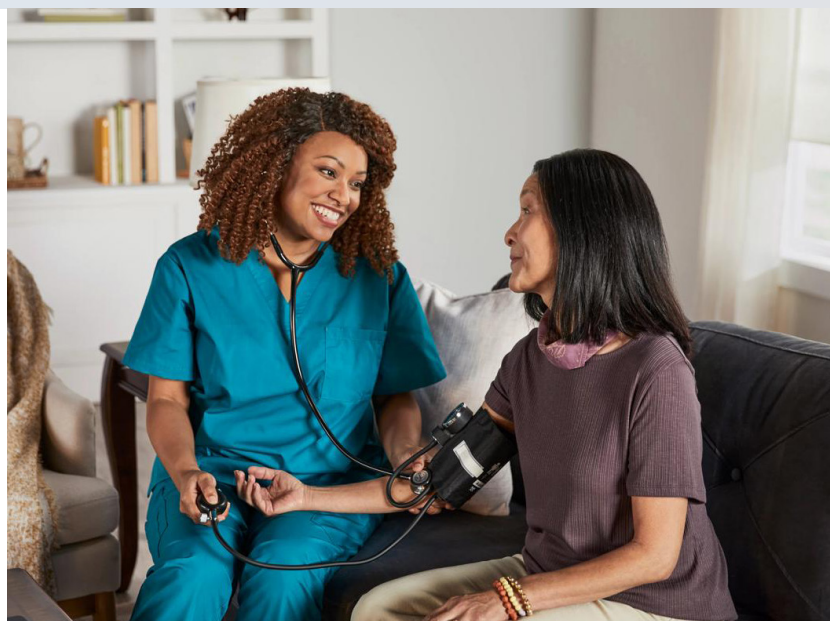


Learn more on our website:
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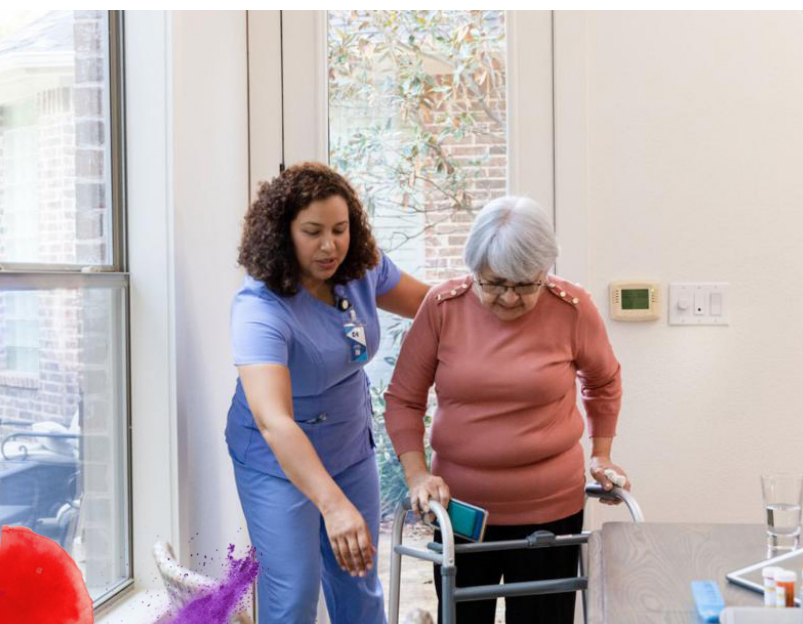
Choice Can Change Everything

The most important part of Consumer Directed Services isn't the paperwork, the payroll, or even the program itself. It's having a greater voice in your own care.

For many people, that means living with greater confidence, maintaining familiar routines, receiving care from someone they know and trust, remaining in the home they love, and having more independence in everyday life.



Because the best care isn't just about receiving help. It's about receiving help in a way that respects your choices, your goals, and your life.



Learn more on our website:
www.thewholeperson.org



You Don't Have to Figure It Out Alone.

Choosing the right care starts with understanding your options.

Whether you're exploring Consumer Directed Services for yourself or helping a family member, The Whole Person is here to answer questions, explain the program, and help you determine whether CDS may be the right fit.

You don't have to know everything before reaching out.

We'll help you figure it out—together.



Learn more on our website:
www.thewholeperson.org

Want to Learn More?

If you'd like to explore Consumer Directed Services in greater detail, we recommend reading:

How Consumer Directed Services Works in Missouri

Learn more about eligibility, choosing a caregiver, the enrollment process, and what to expect if you decide CDS is right for you.



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