

ALTCS Fact Sheet

Arizona Long Term Care System (division of AHCCCS/Medicaid)



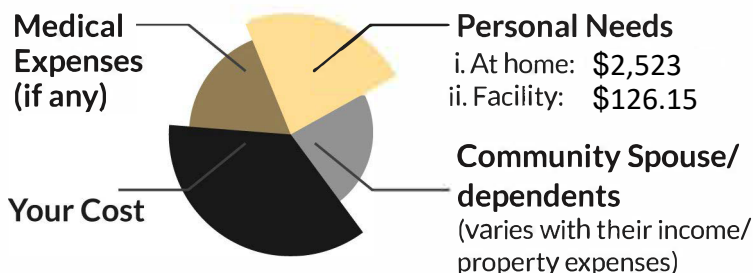
Coverage

- ✓ Care facilities
- ✓ In-home care (avg. 30 hrs/wk)
- ✓ Respite care
- ✓ Adult day programs
- ✓ Medical/prescription expenses
- ✓ Adult briefs/hygiene supplies
- ✓ Transportation to medical appts
- ✓ Home modifications
- ✓ Durable medical equipment
- ✓ Dental/vision



Cost

A portion of your monthly income



Eligibility



Services

- ✓ **In-Network:**
Caregivers/facility must accept ALTCS

Medical

- ✓ **Pre-Admission Screening (PAS):**
Please assist patients if you want them to be approved!

Income

- ✓ **Gross monthly limits:**
Individually: ≤ \$2,523 OR
Both spouses: ≤ \$5,046
- Income too high? Income Only Trust (aka Miller Trust)**

Assets

- Excluding AZ home, one vehicle, household items and irrevocable burial arrangements**
- ✓ Applicant: ≤ \$2,000
- ✓ Community spouse: ½ assets
(At least \$27,480, up to \$137,400)
- ✓ Beware of gifts (5-Year Look-Back Rule)



Consult Elder Law Attorney if:

- ✓ Assistance with applications
- ✓ Income too high
- ✓ Married applicant with assets ≥ \$27,480
- ✓ Spend down options
- ✓ Revocable living trust
- ✓ Protect home/assets/spouse

ALTCS Myth Busters



Medicare will NOT pay for your long term care.



ALTCS covers more than nursing homes



Married applicants do NOT have to be completely impoverished.



Giving away your assets generally delays, rather than accelerates, ALTCS eligibility.



The State will not take your house if you or your spouse still reside there. And there may be steps you can take to protect it against estate recovery by the State on your death.



Your revocable trust will NOT protect your assets.



There are usually better alternatives to divorce in order to protect assets.

VA Fact Sheet

Veterans Aid & Attendance Pension (U.S. Department of Veterans Affairs)

Military Service:

- ✓ Honorable discharge
- ✓ 90 days active duty, 1 day during period of war

WWII	12/7/41-12/31/46
Korean	6/27/50-1/31/55
Vietnam	8/5/64-5/7/75 (or 2/28/61-5/7/75 if served in Vietnam)
Gulf War	8/2/90-TBD

Monthly benefit maximum:

(reimbursement = income minus medical/care expenses above 5% benefit rate)

Married Veteran	\$2,431
Single Veteran	\$2,050
Surviving Spouse	\$1,317

Net worth limit:

\$138,489

- ✓ Assets + annual income (less unreimbursed medical/care expenses)
- ✓ (Excluding home, one vehicle, household items and irrevocable burial arrangements)
- ✓ New 3-year look-back period

Consider:

- ✓ Is VA benefit, income, and savings enough to cover ALL of their expenses? For how long?



QUESTIONS? Please call us!

(602) 358-8606