



ALTCS SINGLE APPLICANT

ANY RED FLAG POTENTIALLY HAS A SOLUTION. PLEASE DO NOT GIVE UP HOPE. CONTACT JACKSONWHITE FOR A FREE CONFIDENTIAL PRESCREEN TO HELP NAVIGATE AND REVIEW OPTIONS

 **1.800.243.1160**

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ALTCS Benefits - A family choice.

Contact JacksonWhite for planning if the applicant exceeds these stringent requirements.

Home Community Based Services (HCBS)

OR

Facility Care

- Average 20 to 30 paid caregiving hours
- 720 Respite hours annually.
- Family or Home Care Agency must be contracted with ALTCS approved program contractors. Program contractors include Mercy Care, Banner, and United Healthcare, depending on the county applicant resides in.
- Applicant receiving ALTCS in-home care may get to keep all of their income.
- ALTCS supplemental health insurance may pick up co-pays at pharmacy, transportation, PCP, Specialists, and for hospitalization and rehabilitation stays.

- If a decision has been made to admit to a group home, assisted living, or nursing home, they must be contracted with Mercy Care, Banner, and/or United Healthcare, depending on the county the applicant resides in.
- An applicant in this setting would be provided with nursing care 24/7, meals, snacks, semi-private room and board, and activities.
- ALTCS supplemental health insurance may pick up co-pays at pharmacy, transportation, PCP, Specialists, and for hospitalization and rehabilitation stays.

MEDICAL REQUIREMENTS:

- ALTCS is performing medical assessments telephonically due to COVID-19.
- Medical assessments are scored numerically, and applicant must score at least 60 points to qualify.
- Points are awarded for the degree of assistance the applicant requires with activities of daily living (ADL).
- ADLs include bathing, dressing/undressing, feeding, mobility, transferring, toileting, continence issues, grooming, etc.
- Assessors consider whether an applicant requires verbal cues and reminders, but this level of assistance does not score high.
- Applicants who require physical assistance receive more points on the assessment.
- Applicants with a neurologist's diagnosis of dementia or Alzheimer's can be awarded 20 points if this diagnosis negatively impacts their ADLs.
- Applicants with serious behaviors such as sun-downing, resistance to care, wandering, verbal disruption, and physical aggression can score points.

ASSET ELIGIBILITY:

Applicant is allowed to have:

- 1 home
- 1 car
- Burial plot(s)/ irrevocable burial plan
- No more than \$2,000 of available assets, such as bank accounts, stocks, bonds, life insurance cash value, etc.
- ALTCS reviews five years of financial accounts and will impose a penalty period, during which time they will not cover long-term care costs if the applicant has made uncompensated transfers during this time period. Uncompensated transfers can include gifting of any available asset, uncollected debts, and charitable donations.

INCOME ELIGIBILITY:

Applicant's gross monthly income cannot exceed **\$2,742**. Countable income includes regular, recurring monthly payments, including Social Security, retirement, LTC Insurance payments, etc.

Identify Red Flags That May Cause Ineligibility

Call 1.800.243.1160 for a free pre-screen with an Elder Care Advisor today

POTENTIAL ISSUES

- Income higher than limit
- Rules are different for married and single applicants
- Living Trust
- Fear of losing home
- Spend down

OUR SOLUTIONS

- JacksonWhite can help create an Income Only Trust
- JacksonWhite can provide valuable information about protecting the well spouse
- JacksonWhite knows when and how to revoke a trust
- JacksonWhite understands the Estate Recovery Act & spousal exemptions
- JacksonWhite knows spend down rules and can reduce the risk of gaps in payment

TIP: VA WARTIME BENEFITS VA Wartime Pension is a great benefit, but can cause ineligibility if it makes an applicant's income higher than the limit, or the retroactive amount puts them over the asset maximum. Pre-screen with JacksonWhite prior to applying for ALTCS to resolve issues like these in advance.

Wartime Periods According to USDVA

World War II: December 7, 1941– December 31, 1946

Korean Conflict: June 27, 1950 – January 31, 1955

Vietnam Era: August 5, 1964 – May 7, 1975*

Gulf War: August 2, 1990 – TBD

* Feb. 28, 1961 – May 7, 1975 for veterans who served in the Republic of Vietnam during that period