



# ALTCS MARRIED APPLICANT

(1 ILL SPOUSE / 1 WELL SPOUSE)

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



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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)

- 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.

OR

### Facility Care

- 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:

ALTCS allows a married couple to keep one home, one car, burial plot(s), and irrevocable burial plans or trusts. With planning, the well spouse can also protect the home and prevent ALTCS from attaching a lien. Couples with more than **\$31,724** need to have a prescreen to preserve available resources, 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.

Well spouse's income of any amount will not impede ALTCS eligibility.

# 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