

# 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

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

OR

## Home Community Based Services (HCBS)

- Average 20 to 30 paid caregiving hours
- 600 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.

## 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

- 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 given 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 (in some circumstances)
- 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 **\$2.901**. Countable income includes regular, recurring monthly payments, including Social Security, retirement, LTC, Insurance payments, etc.