

# ALTCS MARRIED APPLICANT

(ONE ILL SPOUSE / ONE WELL SPOUSE)

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

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 **\$33,584** 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 **\$2,901**. 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.