

2026 ALTCS Eligibility

ALTCS FINANCIAL REQUIREMENTS

Gross Monthly Income Limit for an Individual.....	\$2,982
Resource Limit for an Individual.....	\$2,000
Maximum Community Spouse Resource Allowance.....	\$162,660
Minimum Community Spouse Resource Allowance.....	\$32,532
Maximum Monthly Maintenance Needs Allowance.....	\$4,066.50
Minimum Monthly Maintenance Needs Allowance.....	\$2,644
Personal Needs Allowance.....	\$149.10
Home Equity Limit.....	\$752,000

For a **FREE** phone pre-screen with an Elder Care Advisor to discuss ALTCS/Medicaid, coordination of benefits, or other Elder Law issues, call **1.800.243.1160**

Visit us online for more **FREE** resources, including **forms** and **event calendars**



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ALTCS Questionnaire for Pre-Screen

Determine if the applicant needs the assistance of an Elder Law attorney to proceed with the ALTCS application by answering the following questions:

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- Is the applicant single, having gross income over \$2,982 each month?
- Is the applicant single, having more than \$2,000 in assets?
- Is the applicant married, having more than \$34,532 in assets?
- Does the applicant's assets include any of the following: Trust, life insurance, annuities, long-term care insurance, interests in real property (including a residence), time shares, promissory notes, loan agreements, personally held stocks/bonds, multiple vehicles, business property, and/or a life care contract?
- Has the applicant or the applicant's spouse gifted or transferred any cash, bank accounts, real property, or personal property (i.e. something other than typical birthday and holiday presents) to another person or entity within the last 60 months? (This would include placing another's name on any accounts and/or property.)
- If the applicant has enough income and assets to currently pay for his/her care needs, is the applicant, due to a chronic, long-term illness, going to be paying for long-term care longer than a period of two months with private funds?
- Does the applicant need a guardian, conservator, or fiduciary to assist with the application?
- Has the applicant recently been diagnosed with a chronic illness and must financially plan for future medical needs?
- Does the applicant want to legally protect assets for a spouse and/or children?

If YES was checked on one or more of the above questions, it is in the best interest of the applicant to pre-screen with an Elder Care Advisor before applying for benefits.

Identify Red Flags That May Cause ALTCS Ineligibility

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