



BAI Beacon

The Newsletter from Family and Community Services

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Arizona Long Term Care System (ALTCS)



Progressive diseases such as Alzheimer's disease and related dementias eventually result in increased care needs for people with these diagnoses. Family caregivers may need additional assistance from formal in-home caregivers, adult day health centers or residential care centers. Most of these care options are out of pocket expenses not covered by medical insurance. Financing long term care can be costly and worrisome.

The Arizona Long Term Care System (ALTCS) is Arizona's Medicaid program that provides long term health care for financially and medically eligible Arizona residents. Program applicants must qualify based on their income and resources and they must pass a medical face-to-face interview with an ALTCS

nurse or social worker. You can start an application over the phone by calling the ALTCS office at (602) 417-7000. Supporting documentation may be requested and can be faxed or brought into the ALTCS office.

Financial Eligibility

To be eligible for ALTCS, a single person cannot have a monthly income of more than \$2,094. If married, the applicant can qualify if the monthly gross income in his/her name does not exceed \$2,094, or if the couple's combined monthly gross income does not exceed \$4,188. If the applicant's income is over the monthly limit, then establishing an ALTCS approved income-only or Miller trust may help to qualify.

When the applicant has a spouse who does not need long term care, the well spouse or "Community Spouse" can retain one-half of the couple's resources, up to a maximum of \$113,640. If the couple's resources are \$22,728 or below, then the "Community Spouse" can retain all of this. Resources include checking accounts, savings accounts, stocks, bonds, certificates of deposit, 401K savings and property other than the home the applicant is living in. Resources that do not count as income include the person's home (not in a trust), one vehicle, burial plots, pre-paid funeral arrangements and life insurance with \$1,500 or less cash value.

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Services Provided by ALTCS

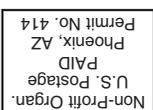
Acute Care Services including physicians, hospital, prescription medications, lab work, x-ray

Skilled Care in a licensed facility such as a nursing home, assisted living facility (>10 residents) or assisted living home (<10 residents)

Home and Community Based Services includes home health care, rehabilitation, Adult Day Health Care, personal care, respite care, homemaker services, home health aide, home delivered meals and medical transportation

Beacon Bits

The STAR Program is now enrolling participants with early memory loss. The goal of this



Medical Eligibility

Medical Eligibility is determined during a face to face interview called the Pre-admission Screen (PAS). This interview is done with the person needing care and is conducted by an ALTCS nurse or social worker. For a person with Alzheimer's disease or a related dementia, it is always necessary to have a family member participating in this interview. The PAS focuses on the applicant's ability to manage activities of daily living, such as bathing, dressing, mobility, and toileting; safety concerns; behavioral changes; medication management; and having the diagnosis of a cognitive impairment. It is very important to be as detailed as possible about the limitations and difficulties that the person with Alzheimer's disease or a related dementia is having with daily activities. It is helpful to begin documenting these changes prior to the PAS so the worker has a complete assessment of the applicant's limitations.

During the eligibility process, the applicant will be asked to choose an ALTCS plan. Current plans to choose from for those residing in Maricopa County include Bridgeway, Evercare Select and Mercy Care. If the applicant is currently receiving care in a program (e.g. Adult Day Health Care) or a residential care center that ALTCS will pay for once eligible, it is important to ask which ALTCS plan the program/facility contracts with. Once a plan is chosen, this can only be changed once a year. Upon eligibility, a case manager from the plan will be assigned to help establish services.

It is important to keep in mind that ALTCS requires disclosure of transfers or gifts of assets that occurred within five years of the application. If funds were transferred, this can result in a penalty at the time of eligibility which will delay payment for services. There is an estate recovery for a single person's home after death, up to the cost of care. Under certain circumstances, the estate recovery can be waived. If the Community Spouse is living in the home at the time of the ALTCS recipient's death, there is no estate recovery process.

Alzheimer's disease and related dementias can affect families physically, socially and emotionally as they attempt to provide the best care for their loved one. Knowing that there are benefit programs to help with the financial burden of care can help relieve the stress of the cost of care. Being familiar with the ALTCS program and when to apply is an effective, proactive strategy.



Ask The Expert

Mary Lou Hernandez

Dear Mary Lou:

I have been told by members in my support group that I should see an attorney for estate planning purposes. While my husband and I own our home and have some savings, we are by no means rich. I understand that at some point I may not be able to meet all his care needs and will need to hire help or maybe even find a nursing home for him. But, I really don't see how an attorney can help me with this. Can you please explain?

Signed:
Planning Ahead

Dear Planning Ahead:

This is a great question and I am glad you are thinking ahead. We know that most families will need more help in caring for a person with Alzheimer's disease and the costs can be staggering. Therefore, we routinely recommend that families consider a consultation with an Elder Law Attorney, even early in the course of the disease, when care is not yet needed. These attorneys provide expert legal counsel that help families organize both their medical and financial affairs and plan to protect limited financial resources.

Since the Arizona Long Term Care System (ALTCS) process can be overwhelming, Elder Law Attorneys are well versed and understand the wide range of issues that apply to this program. They provide counsel to families to preserve important resources for the well spouse and can help to avoid unnecessary costs. Many of these attorneys also have expertise working with the Veteran's Administration Aid and Attendance Program. This benefit can provide additional income to cover the cost of assistance with personal care for Veterans and their widow(er)s. However, like ALTCS, applying for these benefits can be confusing and overwhelming for family members so Elder Law Attorneys can once again be very helpful.

There are many Elder Law Attorneys throughout Arizona, and the U.S. To find one close to you, visit www.haela.org or email www.haela.org and ask for a list of Elder Law Attorneys in Maricopa County to be sent to you.

Have a question?
To submit your question for future consideration email us at
baiinfo@bannerhealth.com

program is to stimulate and maintain the cognitive abilities of the participants while reading and discussing interesting content. The class meets from 9:30 – 11:30 a.m. every Monday for four weeks. While participants are enjoying the STAR program, care partners can participate in a caregiver renewal program that meets at the same time. The cost of the program is \$40 for STAR participants and \$20 for care partners. For more information or to register call the events line at (602) 839-6850 or email Deidra.Colvin@bannerhealth.com.

Planning Ahead will be held from 4-6 p.m. on April 9 in the BAI 3rd floor conference room. Family caregivers attending this FREE 2-hour workshop will learn about financial, legal and medical planning when caring for someone with Alzheimer's disease/related dementia. Caregivers will also learn about community resources to assist with caregiving and how to pay for them. For more information or to register call the events line at (602) 839-6850 or email Deidra.Colvin@bannerhealth.com.

BAI Website has a new look and feel to better meet the needs of our patients and families. Check us out at www.banneralz.org.

Brain Health Tip:

Try this exercise to sharpen your brain: For one day, use your non-dominant hand to eat, drink, comb your hair, apply your make up, get dressed, etc.

While this may feel awkward, you will be stimulating neurons on the opposite side of your brain!



Our Mission

To end Alzheimer's disease without losing a generation, to set a new standard of care for patients and their families, and to forge a model of collaboration in biomedical research.