Simplified Guide to ALTCS

ArizonaLong-TermCareSystem

2026 july update

ALTCS is a part of AHCCCS – Arizona's version of Medicaid

ALTCS provides funding for:

- Care in a person's home
- Care in contracted nursing homes
- Care in contracted assisted living centers, assisted living homes, and adult foster care homes

General Eligibility Requirements

- Mustbe U.S.Citizen orhave Legal Resident Status for a required period
- Must have a valid Social Security Number
- Must reside in Arizona

Medical Eligibility

Each applicant is assessed for medical eligibility using a tool called the Pre-Admission Screening (PAS). To be eligible, the individual must need a level of care equal to what is provided at an intermediate level nursing facility.

This usually includes a need for assistance with bathing, toileting, and dressing. Applicants are assessed by social workers or nurses who review medical records, conduct face-to-face interviews, and assess the applicant's ability to perform activities of daily living.

Generally, a family member or responsible party should be present at the interview to provide input. Applicants often try to show the assessor how well they are doing, while what is required for eligibility is to show how much care is needed. Applicants may not tell a stranger they are incontinent of bowel or bladder even if they are, and incontinence scores high on the PAS. Also, a diagnosis of Alzheimer's or other forms of dementia gives extra consideration for eligibility.

Income Eligibility

Individuals: Gross income may not exceed **$2,982/month.**

Married Couples: If the income in the applicant's name is less than $2,982 they will be income eligible. Otherwise, the couple's joint income may not exceed **$5,964/month.**

Note: If income is higher than the limits above but less than the "Average Cost of Care" ($8,000/month), the applicant may be able to set up a special ***"Income Limiting Trust"*** and be eligible. The trust must make the State of Arizona the beneficiary upon death and meet specific guidelines. (PCOA recommends you consult with an Elder Law Attorney for this trust.) The spouse remaining in the community may keep all income in their name. If the community spouse's

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income is less than $2,705/month, then they may be able to keep a portion of the institutional spouse's income for a total monthly income of $2,705.

Share of Cost

If the member is living in a facility, they would be expected to pay a share of the cost to the facility. For an individual the share of cost is equal to their income, less $149.10 they can keep as a "Personal Needs Allowance." For a couple it is the individual's income less the $149.10 less the amount the community spouse is allowed by ALTCS regulation.

Resource (Asset) Eligibility

The state includes all assets (including most trusts) **except:**

- Equity Value of home up to $752,000 (Arizona residence with the intent to return even if the intent is not realistic).
- One car (for use in getting to medical care). • Burial plots (for applicant or spouse immediate family).

or

- Burial funds limited to $1,500 (simple separate account will do or ask the funeral home about an ALTCS qualifying plan).
- Life insurance if the total face value of all redeemable policies is less than $1,500.
- Household goods, including jewelry, furniture, pets, tools, etc.
- Special needs trust meeting ALTCS requirements.

For Individuals: Non-excluded resources may not exceed $2,000.

For a Couple: If only one spouse needs care, the following rules apply:

The spouse remaining in the community can keep all the exclusions listed for the individual plus the federally mandated allowance under "Spousal Impoverishment" guidelines. This means that if the couple's countable resources are:

- Less than $32,532, the community spouse may keep the total resource.
- Over $32,532, subject to a resource assessment.
- Maximum Community Spouse Resource Deduction $162,660. (See AHCCCS Public Information Brochure *Community Spouse Overview*.)

If both spouses are applying and live in a skilled nursing facility, then each applicant can keep $2,000. If both spouses are applying and still living in their home the Community Spouse regulations apply.

As with all government regulations, Estate Recovery may change.

WARNING

If you give away or Transfer of Property for Less than Value transfer funds or property for less than market value within five years (60 months) of applying for ALTCS, **that transfer may make you ineligible.** The penalty may be calculated at a rate of one-month

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ineligibility for every $8,000 (the “Average Cost of Care”) that has been transferred.

Estate Recovery

In Arizona, the state may file a claim for reimbursement against the estate of an individual who received services through ALTCS for what the state calculates as the value of those services. This recovery is no longer limited to the Probate Estate of the recipient of services. Therefore, property that does not go through probate, such as property held in joint tenancy with right of survivorship, may be subject to recovery. Arizona will not seek to recover from an estate if there is: a surviving spouse, and/or child under age 21, and/or a blind or totally disabled child. (See *ALTCS Long-Term Care Medical Assistance Estate Recovery Program* brochure.)

ALTCS Workshops

PCOA holds a FREE workshop on ALTCS the fourth Wednesday of each month from 2:00–4:00 pm.

The presentation alternates each month between In-Person (seating is limited) and Virtual via Zoom. **Registration Required for all events** Visit **bit.ly/ALTCSWorkshop** or call (520) 929-7197.

Location and dates may be subject to change. Eventbrite registration will reflect the most accurate information. Webinar is available by telephone or via Zoom on a computer or smart device.

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