

1

We recognize how frustrating coordination and approval of benefits can be. We also know how challenging it is to get clear, concise advice that is specific to your situation that is not based on a need to sell services.

Benefit Results is dedicated to calm and correct education based on policy to guide families and providers through complex benefit procurement issues.

We know it can be daunting... Medicaid, Medicare, Social Security, Veteran Benefits... insurance, co-pays... **We are here to help!**



We are pleased to be your Benefit Coordination Partner!



2

Benefit Options- Always a lot of RED TAPE

AHCCCS ALTCS SSI SSDI DAC



What are your higgest concerns regarding these henefits?

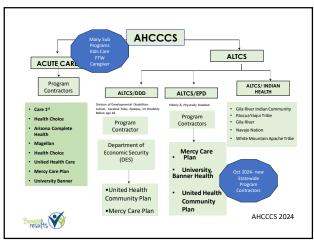


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All government benefits are

- Complicated
- Paper driven
- · Lack common sense
- Many layers of bureaucracy
- Have timelines
- Usually have many answers for same question

5

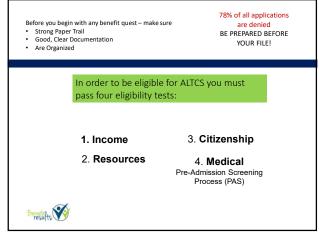


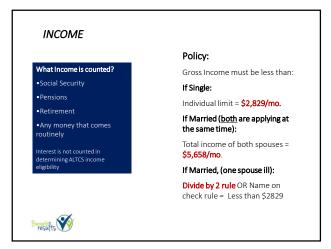


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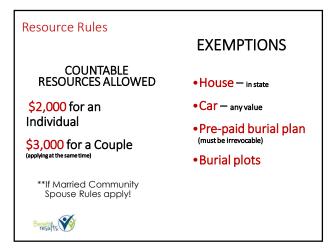
ALTCS Services Home & Community Based Services Hospital, Nursing home, Assisted Living and Group home care Acute Care • Meals on Wheels • Durable Medical Equipment • Medical Transportation • Homemaker Services • Personal Care • Home Health Aide • Respite Care Mental Health Services • Home Health Nursing Adult Day Care Home Modification Attendant Care Benefit ts W

8

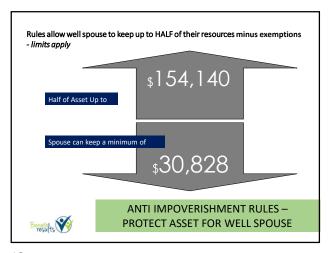




10



11



Eligibility Areas

Other Areas to Consider



Citizenship Residence Income vs Care Transfers/ Gifting Cars/ Land Other hidden assets: Oil Rights

13

"Spend Down"- the need to reduce your resources below allowable limits

ALLOWABLE WAYS TO SPEND DOWN

- Medical expenses
- Car

NO GIFTING 5 YEAR LOOK BACK

- Needed items for client/spouse
- Final Wishes burial, cremation
- · Legal/Benefit Coordination
- House



14

Medical Eligibility **PAS- Pre-Admission Screening**

The state assessment to determine medical eligibility

In order to be eligible for ALTCS you must score at least

60 points on the PAS:

Based on Hands on Care Needs

Should have someone else present during medical assessment

Dementia Diagnosis scores 20 points

Worst Day



DOCUMENTATION IS KEY!



16

Potential Problems that can cause ineligibility

- •Over Income
- •Hidden Resources such as Life Insurance Cash Value!
- •No family to follow through with application
- •Community Spouse
- •Misunderstanding of Process
- •Transfers/gifts that family didn't realize could cause problems
- •SMI Diagnosis

If you are not paying attention to these issues prior to applying, you have over a 78% chance of denial!



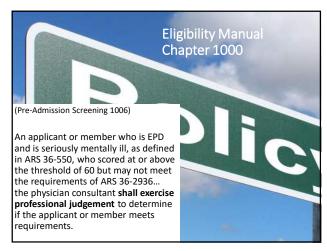
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ARS 36-2936

Preadmission screening programs; functional tests; screening review.

A., a person shall have a nonpsychiatric medical condition or have a developmental disability as defined in section 36-551 that, by itself or in combination with other medical conditions, necessitates the level of care that is provided in a nursing facility

- State Statute mandates ALTCS policy
- This statute is the basis for many denials
- Physician Review can override a score if they feel (very subjective) the individuals care is based on the mental health issue – however, there are little to no benefits for LTC for behavioral/ SMI patients.



19



20

Your goal when applying when psychiatric diagnosis exists is to prove that the needed care is due to a medical issue

- Parkinson's?
- Stroke? • COPD?
- Diabetes?
- CHF?

And to provide necessary documentation to support

.....LOTS of documentation

Strategies for documenting MEDICAL need



- Coordinate all parties involved
- Work with Primary Care to list medical diagnosis first
- Encourage ADL need related to medical need
- Advocate Be present during PAS!

22



Social Security Disability Income (SSDI)

SSDI provides benefits to disabled or blind persons who are "insured" by workers' contributions to the Social Security trust fund.

These contributions are based $\underline{\text{on earnings}}$ and to those who have accumulated enough work credits.

Need 40 work credits, 20 of which were earned in the last

Dependents may also be eligible for benefits from your earnings record.

SSDI doesn't consider non-disabled senior citizens, since this group would qualify for Social Security retirement benefits on their work record, making SSDI eligibility a moot point.

23

Supplemental Security Income (SSI)

The SSI program makes cash assistance payments to aged, blind, and disabled persons (including children) who have limited income and resources.

SSI disability benefits are available to lowincome individuals who have either never worked or who haven't earned enough work credits to qualify for SSDI.

Still must prove Medical disability

If applying for a child, income and resources of household are considered often causing ineligibility

All medical determinations or sent to the Disability Determination Services office.

Focus on medical/physical need not mental health need- harder to prove



Disabled Adult Child Benefit Program (DAC)

- Unmarried adult child of a retired, disabled or deceased worker.
- Unlike SSDI there is no requirement that the disabled adult child worked enough to pay into Social Security
- DAC benefit is based on the earnings record of the parent.
- A person can claim DAC benefits at any age, so long as they can prove continuous disability since their 22^{nd} birthday.
- No asset test like SSI
- Must have a parent that has become disabled under SSA rules, has claimed SS retirement or has died.
- Must meet disability definition for SSA
- Not currently possible to apply online for DAC- call Social Security to start application or request appointment

25



2024 monthly federal SSI maximum payment rates

\$943 for an individual \$1,415 for a couple



SSA.gov/myaccount

800-772-1213

Go to office

Get award letter to know what you have!

26





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Thank you for joining us today – QUESTIONS?