

2024 BENEFIT OVERVIEW



Your Benefit Coordination Partner



ACMI

Thank you for Joining Us Today!

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 biggest concerns regarding these benefits?

3



Arizona Long Term Care System - ALTCS

- Arizona's Medicaid program for chronically ill, elderly and disabled who are at **risk** of going into a nursing home
- Need **ongoing** services- medical needs
- Have income and resources **at or below** the program limits

Timing of application is very important - but many factors determine timing!

To Apply:
ALTCS Call Center
888-621-6880

7

ALTCS Services

Home & Community Based Services

Hospital, Nursing home, Assisted Living and Group home care

• Acute Care	• Durable Medical Equipment
• Meals on Wheels	• Medical Transportation
• Homemaker Services	• Home Health Aide
• Personal Care	• Hospice
• Respite Care	• Mental Health Services
• Home Health Nursing	• Adult Day Care
• Home Modification	
• Attendant Care	

8

Before you begin with any benefit quest – make sure

- Strong Paper Trail
- Good, Clear Documentation
- Are Organized

78% of all applications are denied

BE PREPARED BEFORE YOUR FILE!

In order to be eligible for ALTCS you must pass four eligibility tests:

1. Income	3. Citizenship
2. Resources	4. Medical
	Pre-Admission Screening Process (PAS)

9

INCOME

What Income is counted?

- Social Security
- Pensions
- Retirement
- Any money that comes routinely

Interest is not counted in determining ALTCS income eligibility

Policy:

Gross Income must be less than:

If Single:


Individual limit = **\$2,829/mo.**

If Married (**both** are applying at the same time):

Total income of both spouses = **\$5,658/mo.**

If Married, (one spouse ill):

Divide by 2 rule OR Name on check rule = Less than \$2829



10

Resource Rules

COUNTABLE RESOURCES ALLOWED


\$2,000 for an Individual

\$3,000 for a Couple
(applying at the same time)

**If Married Community Spouse Rules apply!

EXEMPTIONS

- House** — in state
- Car** — any value
- Pre-paid burial plan**
(must be irrevocable)
- Burial plots**



11

Rules allow well spouse to keep up to HALF of their resources minus exemptions - *limits apply*


Half of Asset Up to

\$154,140

Spouse can keep a minimum of

\$30,828

ANTI IMPOVERISHMENT RULES – PROTECT ASSET FOR WELL SPOUSE



12

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

NO GIFTING

5 YEAR LOOK BACK

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!

15

do not duplicate without permission

© benefitresults 2021



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!

17

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.

18

Eligibility Manual
Chapter 1000

(Pre-Admission Screening 1006)

An applicant or member who is EPD and is seriously mentally ill, as defined in ARS 36-550, who scored at or above the threshold of 60 but may not meet the requirements of ARS 36-2936... the physician consultant **shall exercise professional judgement** to determine if the applicant or member meets requirements.

19




Medical vs Mental Health

20

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

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



And to provide necessary documentation to support
.....**LOTS** of documentation


21

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 on earnings and to those who have accumulated enough work credits.

Need 40 work credits, 20 of which were earned in the last 10 years

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 low-income 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



24

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 22nd 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](https://ssa.gov/myaccount)

800-772-1213

Go to office

Get award letter to know what you have!

26

Contacting Us:



Offering Comprehensive Cost-Effective Benefit Guidance

27210 N 78th Street
Scottsdale AZ 85266

844-810-1467
www.benefitresults.com

Offering Nationwide Service

- Single Case Agreements
- Facility Contracts
- Health Plan Contracts

Thank you for joining us today –
QUESTIONS?

27
