



AZ Long Term Care

ALTCS-Arizona Long Term Care System (*medicaid*)

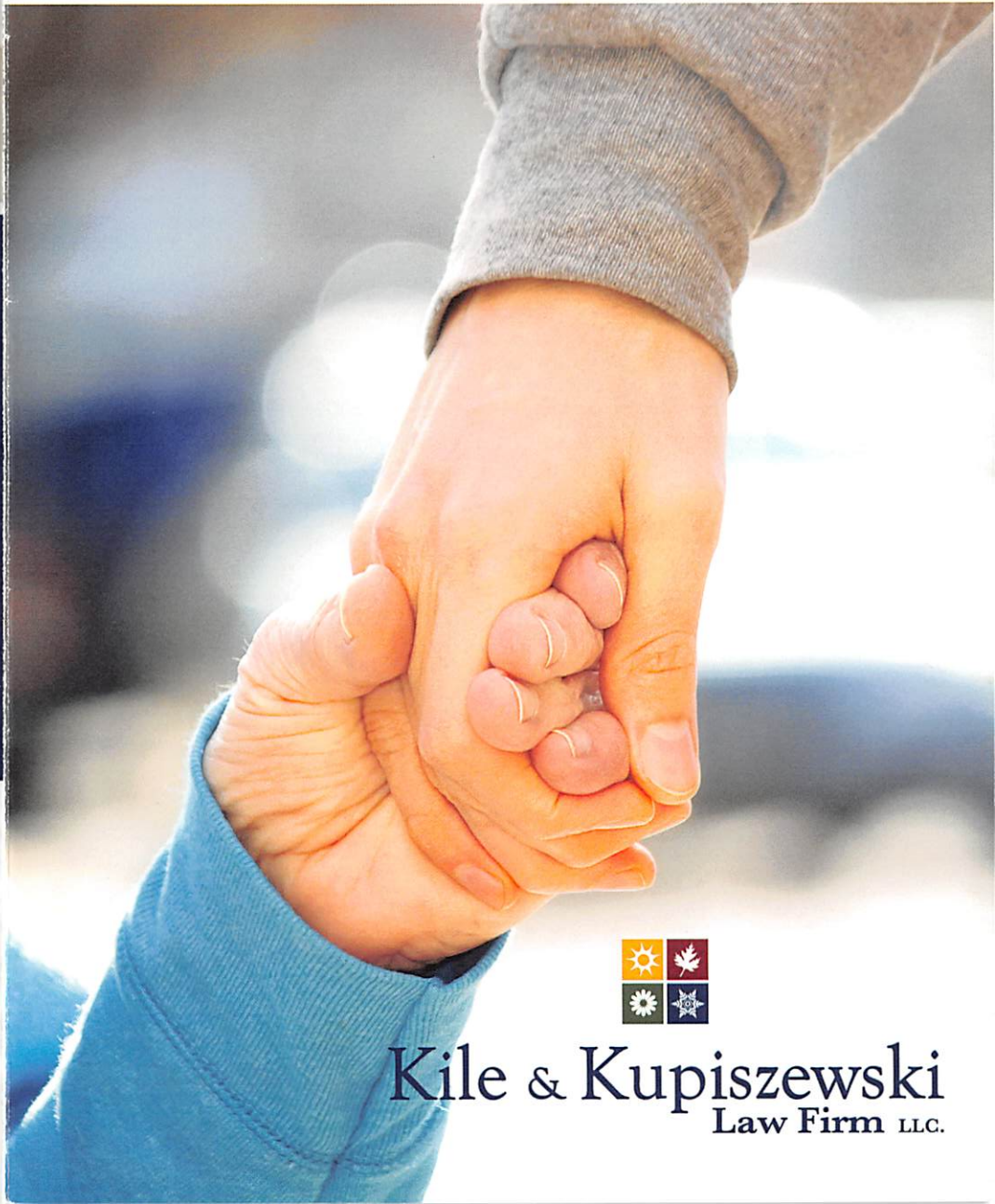
How We Can Help?

Our team is uniquely qualified to assist you and your family through this difficult process. We work with you to determine what assets will be counted and those that are excluded. If retained to do so, an attorney in our office will write a plan of action for how to handle any "excess assets" so you have a roadmap towards obtaining ALTCS benefits. We will also submit and handle all aspects of the application process. In most cases, these matters are handled on a flat fee basis so you know the cost before you retain our services.

If you believe your situation is very simple, we have created a website just for you!

Go to <http://www.azlongtermcare.info> to get started. If it turns out the application is more difficult or time consuming than you had expected, we are always happy to help you complete that process.

If you need help with resources in the community, please call the office and we will do our best to help find the right assistance for you and your family. We know this is a difficult time and appreciate your trust and confidence in our team.



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The Arizona Long Term Care System (“ALTCS”) is Arizona Medicaid.

Each State has its own Medicaid program, with its own eligibility and application process.
In Arizona, ALTCS can help offset the costs of home care, nursing home care, assisted living centers, group homes, and memory care centers. If you or a loved one are facing the high costs of care and are concerned about whether you have enough money to pay those costs, our Firm is here to help you through that process.



Applying for ALTCS can be a confusing and time consuming process. When applying, ALTCS takes into account most of the assets that are in both the applicant’s name and the name of the applicant’s spouse. Titling assets only in one spouse’s name is not a guarantee that the funds will be protected from the costs of care.

What is the Penalty Period?

This is the amount of time you must wait for ALTCS to provide assistance in paying for long term care costs because assets or money were given away to someone other than a spouse during the Look Back Period. The “Penalty Period” could be one month or much longer depending on the value of the gift. Adding a child or other person to the deed on your home is considered a gift and will impact when benefits are available.

What is the Look Back Period?

This is the time frame in which you need to disclose any gifts or other transfers made where you did not receive fair market value for the transfer. Under the current rules, this includes all gifts or transfers made within 5 years (60 months) from when you apply for ALTCS and would meet all of the eligibility criteria. The Penalty Period and the Look Back Period are not the same thing. The Look Back Period is just the time frame in which you need to disclose transfers.

What is Estate Recovery?

For services provided to a person who is age 55 or older, the State of Arizona may have a right to be paid back from any assets that remain in that person’s estate at death if ALTCS services were provided. While ALTCS may be able to file a lien against a home or other real property, there are exceptions to the rule to ensure that, for example, a spouse will not lose the home.

What is a Spend Down?

This is the total amount of money or other assets that exceed the eligibility limit for assets at the time of the application. Assets can be “spent down” on care, home improvements, a new car, pay off of credit card or mortgage debt, prepaid funeral or cremation services or anything else that benefits the ALTCS applicant or his/her spouse.

What are the General Eligibility Criteria?

The ALTCS applicant must meet certain medical criteria. Additionally, there are limits on the ALTCS applicant’s gross income. If the income is too high, a Miller Trust, sometimes called an Income Only Trust must be created. ALTCS also limits the total assets (excluding a home, car, personal possessions, and irrevocable pre paid funeral and burial plans) that a single person can keep or a married couple may keep.