



Coming in next month's newsletter:

**Community Spouse
Share of Cost Calculation**

THOUGHT FOR THE MONTH . . .

Maxwell's Law: Nothing is as hard as it looks; everything is more rewarding than you expect; and if anything can go right, it will, and at the best possible moment.—John Maxwell

CHANGES OCCUR WHEN?

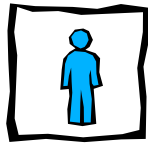
Throughout each year ALTCS adjusts the eligibility standards based on the changes to different federal guidelines.

Since most of the ALTCS financial criteria is based on Federal Benefit Rates, the ALTCS monthly income limit, personal needs allowance, the maximum and minimum community spouse resource allowances, and the Qualified Individual-2 program benefits change annually in January.

Some of eligibility standards are based on the Federal Poverty Level guidelines. These guidelines change annually in April. The Medicare Cost Sharing programs monthly income limits are affected by these changes. The programs affected are QMB (Qualified Medicare Beneficiary), SLMB (Specified Low-Income Medicare Beneficiary), QI-1 and QI-2 (Qualified Individual Programs).

The next set of changes occur in the month of July. These are also based on Federal Poverty Levels. The community spouse monthly need, excess shelter allowance, and family allowances are affected by these changes.

The final standards that are changed annually include the average cost for private-pay rate, and the standard utility allowance for community spouse cases. These standards change each October.

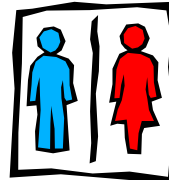


**2002
GUIDELINES
Individual Standards**

- \$1635**—ALTCS Monthly Income Limit
- \$2000**—Resource Limit
- \$716.00**—QMB Income Limit
- \$716.01-859.00**—SLMB Income Limit
- \$859.01-967.00**—QI-1 Income Limit
- \$967.01-1253.00**—QI-2 Income Limit

Community Spouse Standards

- \$3270**—ALTCS Monthly Income Limit*
- \$19856**—Initial Resource Limit
- \$17856**—Minimum Resource Allowance
- \$89280**—Maximum Resource Allowance



- \$1452**—Monthly Spousal Need
- \$436**—30% deduction from excess shelter expenses
- \$228**—Standard Utility Allowance
- \$968.00**—QMB Income Limit
- \$968.01-1161.00**—SLMB Income Limit
- \$1161.01-1307.00**—QI-1 Income Limit
- \$1307.01-1694.00**—QI-2 Income Limit

Other Standards

- \$81.75**—NF Personal Needs Allowance
- \$1635**—HCBS Personal Needs Allowance
- \$210**—Home Maintenance Allowance
- \$3.91**—QI-2 Monthly Reimbursement
- \$54**—Monthly Medicare Premium

SPEAKING SCHEDULE

- January 23—Prescott NAFSSP
- January 25—Ahwatukee Rec. Ctr.
- January 30—Medtronics
- March 23—Scottsdale NAFSSP

Want to learn more about ALTCS & its requirements? Call 480/464.4968 and have Carol Aragon-Montgomery speak to staff or residents at your next meeting.

Because ALTCS has many guidelines and the process can be overwhelming for someone needing care, refer them to **Montgomery & Associates** for a no-obligation free initial evaluation. We can help them spend down, organize their assets, and sort through the ALTCS red tape to qualify as soon as possible.
480/464.4968

**NEED A PREVIOUSLY
ISSUED NEWSLETTER?
HAVE A SUGGESTION or A
NEWSLETTER IDEA?
CALL US!**



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