



# FEBRUARY 2004 NEWSLETTER

## “COMMUNITY SPOUSE RESOURCE ASSESSMENT”

ALTCS applicants who have a spouse that continues to reside in a community setting (in their own home, assisted living center, adult care home, adult foster care home, or in another setting—but not a nursing home or hospital) have a separate set of rules to determine resource eligibility. One part of those rules includes a CSRA or Community Spouse Resource Assessment. Since Arizona is a community property state, all assets are combined when determining if an applicant qualifies under the ALTCS resource guidelines. The CSRA is used to establish the community assets that the community spouse is allowed to keep and what must be spent before the ALTCS applicant will qualify for medical assistance.

The first thing that ALTCS does when establishing resource eligibility for community spouse cases is determine the First Continuous Period of Institutionalization (FCPI). ALTCS is looking for the first period (from 9/30/1989 –through the present) that the ALTCS applicant either needed ALTCS services or was in a hospital and/or nursing home for 30 consecutive days. The 30 consecutive days could be any combination of services (home– and community-based services, hospitalizations, nursing facility care, assisted living care, or adult care home) that occurred for 30 consecutive days without a break of 30 days in-between. Once ALTCS establishes this date, the eligibility specialist requests verification of the value of all assets owned during that period of time. The reason that ALTCS does this is because it is assumed that the applicant and his/her spouse, more likely than not, owned more assets then, than now. By using this policy, ALTCS is attempting to allow the community spouse to retain a greater share of the community assets.

ALTCS divides the assets in 1/2 and places each half on the appropriate side of the pie (see pie next page). ALTCS then compares the community spouse’s share to the minimum and maximum amounts that ALTCS will allow the community spouse to keep (not spend down to qualify for medical assistance).

(see next page . . .)

Thought for the  
month . . .

“The future  
depends on what  
we do in the  
present.”

—Mahatma Gandhi

**It is critical in cases whereby one spouse needs long term care—whether it is in a nursing facility, adult care home, assisted living center, or at home—that the community spouse request a resource assessment from ALTCS at the first set of 30 consecutive days of services (or a combination of institutionalization and services). If they wait, often it is difficult to go back several years to find financial data for ALTCS to establish the CSRD.**

**If you need assistance with the Resource Assessment process, Montgomery & Associates, Inc. can help!**

**Call 480/464.4968 today!**

**Want to learn more about ALTCS & its requirements?**

**Call 480/464.4968 and have Carol Aragon-Montgomery speak to your staff or residents at your next meeting.**



**“COMMUNITY SPOUSE RESOURCE ASSESSMENT” continued . . .**

(Continued from page 1)

Does this mean that if an ALTCS applicant with a community spouse has \$500,000.00 in assets, that the applicant can only spend \$250,000.00 and qualify for ALTCS? **NO!** As with all bureaucratic rules, there are always exceptions (see below for illustrations).

If the community spouse's 1/2 of the assets are above the maximum CSRD (Community

Spouse Resource Deduction) \$92,760.00\*, then the community spouse is only allowed to keep \$92,760.00\* and the difference must be spent before the applicant will qualify for ALTCS. See Example 1.

If the community spouse's 1/2 of the assets is between \$18,552.00\* and \$92,760.00\*, then the community spouse is allowed to keep his/her half, but the remainder must be spent before the applicant will qualify

for ALTCS. See example 2.

If the community spouse's 1/2 of the assets are below \$18,552.00\*, then the community spouse is allowed to keep a minimum of \$18,552.00\* and the difference must be spent before the applicant will qualify for ALTCS. See Example 3.

**Clear as mud, huh???! Help is only a phone call away—  
480/464.4968!**

\* These figures are current for year 2004.

**Example 1—**

Combined assets:  
\$200,000.00

**Example 2—**

Combined assets:  
\$100,000.00

**Example 3—**

Combined assets:  
\$25,000.00

Husband is the one needing care		Wife is the community spouse	
HUSBAND		WIFE	
<b>Example 1—</b>		<b>Example 1—</b>	
HIS HALF	\$100,000.00	HER HALF	\$100,000.00
They must spend: \$107,240.00		She can keep: \$92,760.00	
<b>Example 2—</b>		<b>Example 2—</b>	
HIS HALF	\$50,000.00	HER HALF	\$50,000.00
They must spend: \$50,000.00		She can keep: \$50,000.00	
<b>Example 3—</b>		<b>Example 3—</b>	
HIS HALF	\$12,500.00	HER HALF	\$12,500.00
They must spend: \$6,448.00		She can keep: \$18,552.00	

Because ALTCS has many guidelines and the process can be overwhelming for someone needing care, refer them to

**Montgomery & Associates, Inc.**

for a no-obligation 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**

**A.L.T.C.S. / Medicaid Planning Firm**

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**VALLEY-WIDE SERVICE**

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