



APRIL 2004 NEWSLETTER

MEDICARE COST SHARING PROGRAM INCOME UPDATES (effective 04/2004)

The **SSI-MAO** program provides **acute care medical services for those individuals who are 65 or older or who are considered blind or disabled by the Social Security Administration. Members can qualify if they meet non-financial guidelines and have (after a \$20 general deduction) less than **\$776.00** in monthly income (couples: less than **\$1041.00**).

The **QMB** program provides medical assistance including payment of a member's Medicare Part B premium, annual deductibles, and co-insurance, up to and including **acute care medical services. Members may qualify for this program if they meet non-financial guidelines, have Medicare Part A, and have (after a \$20 general deduction) less than **\$776.00** in monthly income (couples: **\$1041.00**). There are NO asset limits for this program!

The **SLMB** program provides medical assistance by paying for a member's Medicare Part B premium. Members may qualify for this program if they meet non-financial guidelines, have Medicare Part A, and have (after a \$20 general deduction) income that ranges from **\$776.01 - \$931.00** per month (couples: **\$1041.01 - \$1249.00**). There are NO asset limits for this program!

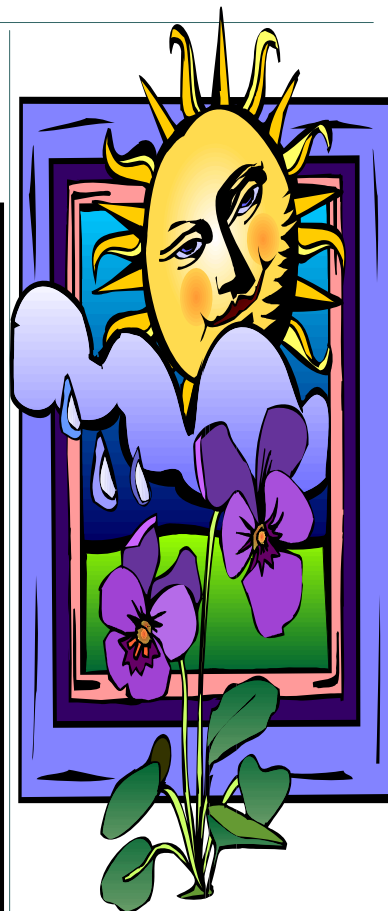
The **QI-1** program provides medical assistance by paying for a member's Medicare Part B premium. Members may qualify for this program if they meet non-financial guidelines, have Medicare Part A, and have (after a \$20 general deduction) income that ranges from **\$931.01 - \$1048.00** per month (couples: **\$1249.01 - \$1406.00**). There are NO asset limits for this program!

AHCCCS (Arizona Health Care Cost Containment System) processes these applications via the SSIMAO office which is located at 1209 E. Washington Street; Phoenix, AZ. Potential members can request applications in person or by calling 602/417.5100 or 602/417.4000.

Montgomery & Associates, Inc. can assist the potential member with the application process. However, we do charge \$50.00 for this service. As always, the potential member can apply directly to AHCCCS for these benefits without paying a fee.

If you have clients or residents whose income falls within these guidelines, encourage them to apply for these benefits. For single individuals, this frees up \$66.60 per month (couples: \$133.20 per month).

****Acute care medical services** may include: prescription medications, doctor's office visits, lab and x-ray services, hospitalization, medical supplies, behavioral health care, and/or transportation to medical services.



Happy
Mother's
Day!
(in advance)

Looking for a unique
Mother's Day gift?
Give the gift of healing
(a relaxing massage)!

Healing Chi Therapeutic
Bodyworks
Steve Miller, Therapist

602/820.6768

Tell him Carol sent you!

Give and it shall be given unto you . . .

If you are receiving this newsletter it is because you either work in or are associated with agencies or companies that provide services to the older adult and physically disabled populations. These populations contribute to your employment and paycheck. Without them you would be in another field and servicing a different population.

Have you ever considered making a donation to the organizations that provide free or reduced fee services to that population? It seems that every day organizations are sending out requests to fund or support a program that is already in place or that needs to be implemented.

Donations to the 400 largest charities dropped 1.2 percent in 2002, to \$46.9 billion from \$47.5 billion in 2001, according to The Chronicle of Philanthropy's annual survey. During the previous five years, donations increased 12 percent on average each year.

With so many people in need, won't you consider setting aside a portion of your

income to assist those that contribute to your paycheck?

I have found in my own life that the more I give away, the more comes back to me. Even when I was a single parent people asked me why I gave away so much money when it seemed like I was the one who needed it the most? My response was always the same, "You have to have faith in something bigger than yourself." I'm not talking about a specific god or entity, but rather that there is something more than just us involved in our lives (karma, faith, etc.).

There is an old saying, "What goes around comes around." By making contributions to non-profit organizations, we are sending something "around" and it always makes its way back "around" to us. An added benefit is that donations to non-profit organizations are tax-deductible.

Let's challenge ourselves to this test. Even if you already contribute to church or other charities, make a commitment to donate \$25.00-50.00 per month for at least 12 months to an agency or organization that

contributes to the populations your company serves.

Watch your finances over the next 12 months. You'll be amazed at the opportunities that open up in your finances. An example of something that happened in my life . . .

I had an unexpected auto repair bill recently. Within a week of the unexpected bill, my auto insurance agent called to let me know that some event with our insurance changed (I can't even recall the reason!) and our auto insurance bill reduced by almost the exact amount of the unexpected bill.

HAPPY GIVING!!!

Thought for the month . . .

"The more we give of anything, the more we shall get back."

—Grace Spare

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

Montgomery & Associates, Inc.

A.L.T.C.S. / Medicaid Planning Firm
PO Box 458

Mesa, AZ 85211-0458

Telephone: 480/464.4968

Fax: 480/969.9779

Mobile: 602/615.2354

VALLEY-WIDE SERVICE

www.altcsplanning.net