

# NEWSLETTER

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## 2008

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#### CONTACT INFORMATION

PHONE:  
480/464.4968

FAX:  
480/464.4968

WEBSITE:  
[www.altcsplanning.net](http://www.altcsplanning.net)  
[www.altcsplanning.com](http://www.altcsplanning.com)

E-MAIL:  
[info@altcsplanning.net](mailto:info@altcsplanning.net)

# 2009 ALTCS & MCS GUIDELINES

## ALTCS Individual Standards

**\$2022.00**—ALTCS  
Monthly Income Limit  
**\$2000.00**—Resource Limit

## MCS Individual Standards

**\$867.00**—QMB Income  
Limit  
**\$867.01**—**\$1040.00**—  
SLMB Income Limit  
**\$1040.01**—**\$1170.00**— QI  
-1 Income Limit

## MCS Spousal Standards

**\$1167.00**—QMB Income  
Limit for couples  
**\$1167.01**—**\$1400.00**—  
SLMB Income Limit for  
couples  
**\$1400.01**—**\$1575.00**—QI-  
1 Income Limit for couples

## ALTCS Community Spouse Standards

**\$4044.00**—ALTCS  
Monthly Income Limit\*  
**\$23912.00**—Initial  
Resource Limit  
**\$21912.00**—Minimum  
Resource Allowance  
**\$109560.00**—Maximum  
Resource Allowance

## ALTCS Community Spouse Monthly Income Allowance Standards

**\$1750.00**—Monthly  
Spousal Need  
**\$525.00**—30%  
deduction from excess  
shelter expenses  
**\$326.00**—Standard  
Utility Allowance  
**\$2610.00**—Maximum  
Minimum Maintenance  
Needs Allowance

## Other Standards

**\$101.10**—Personal Needs  
Allowance  
**\$2022.00**—HCBS Personal  
Needs Allowance  
**\$210.00**—Home  
Maintenance Allowance  
**\$96.40**—Standard  
monthly Medicare Premium



**MONTGOMERY  
& Associates**

A Long Term Care Planning Firm

## INCOME-ONLY TRUST COST COMPARISON SHEET

FIRM	FEE	WHAT IS INCLUDED	HOW SOON CAN I GET IN FOR AN APPOINTMENT?
<b>Montgomery &amp; Associates, Inc.</b>	<b>\$750.00</b>	Consultation & explanation appointment with ALTCS-experienced consultant, preparation of trust documents, signing with our notary, and set-up of income-only trust checking account (if you want us to do that for you)	We guarantee that if you need the trust this week we will fit you into our schedule. If you've already spent the current month's income, we will schedule the appointment for the week in which the next month's income is received.
A law firm in Mesa, AZ	\$1000.00	Consultation with social worker, preparation of trust, set-up of account with bank	Within two weeks
A law firm in Phoenix, AZ	\$850.00	Preparation of trust only	Within one week
A law firm in Sun City, AZ	\$1000.00	Creation and preparation of trust only	Within two weeks
A law firm in Phoenix, AZ	Does not give out fee quote unless you agree to an hourly consultation		Within one week
A law firm outside the Phoenix metro area	\$455.00	Creation and preparation of trust, instructions on how to set up trust	Within two weeks

**Montgomery & Associates, Inc.**

**“We're not the first ones,  
we're not the only ones,  
but we are the best one.”**

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**480/464.4968**

