

The Long Term Care Partnership Program

Under the Long Term Care Partnership Program, the Arizona Long Term Care System (ALTCS) will not count some or all of the applicant's resources (assets) when determining eligibility if the applicant has a long-term care insurance policy that meets certain requirements. In addition to the amount not counted in determining eligibility, AHCCCS will not recover the same amount from the person's estate under the Estate Recovery program.

- The resource exclusion can be applied to any type of countable resources, including real property.
- When the ALTCS applicant has a spouse, the resource exclusion only applies to resources owned solely or jointly by the applicant and cannot be applied to resources owned solely by the spouse.

How much of my resources are not counted?

AHCCCS will not count resources that a person with a qualified long-term care insurance policy has in an amount equal to the insurance benefit payments received through the end of the month before the month the person applied for ALTCS. The same dollar amount of the person's resources are protected from the Estate Recovery program.

Example:

Mr. X, a single man, buys a qualifying long term care insurance policy. When he enters a nursing home, the policy begins issuing benefits to Mr. X that he uses to pay for his nursing home costs.

Mr. X receives \$80,000 in payments before he applies for ALTCS. As a result, \$80,000 of his resources will not be counted in determining if he is resource eligible for the ALTCS program. In addition, \$80,000 of any estate he may leave when he dies will be exempt from the Estate Recovery program and can be passed to Mr. X's heirs.

How do I know if I have a Qualified State Long-Term Care Insurance Partnership Policy?

There are certain requirements that insurance companies must meet in order to have a long term care insurance policy approved under the partnership. For example, policies must have built in inflation protection and meet other legal requirements. Policies purchased in Arizona prior to July 1, 2008 will not meet requirements for the partnership. Contact your insurance agent to find out if your policy is a qualified LTCP policy.

Several states have participated in the Partnership for a number of years, and Arizona honors Long Term Care Partnership policies purchased in other states. If you bought your policy in another state and you think it may meet requirements for the partnership, AHCCCS will review it to determine if it meets the requirements.

Please contact your local ALTCS office for additional information.