

Gaming Payments' Effect on AHCCCS Programs

How are Tribal Gaming Payments Treated for Eligibility?

Gaming payments are counted as unearned income for the medical programs administered by the Arizona Health Care Cost Containment System (AHCCCS), KidsCare and the Department of Economic Security (DES). However, how the income is treated is not always the same.

For the KidsCare and the DES Medical Assistance Programs:

The payment is prorated over the number of months the income is intended to cover.

Example: The tribe informed us that a quarterly gaming payment will be received October 5th in the amount of \$1,221. The \$1,221 payment is divided by 3 (the # of months the payment covers) to determine the monthly income. This means \$407 will be counted for each of the months of October, November and December.

When the tribal gaming payment is added to the person's other countable income, it may make them over the income limit for KidsCare or DES Medical Assistance.

When a person's total countable income is more than the income limit for KidsCare or DES Medical Assistance, the person's medical application will be denied or current benefits stopped.

For AHCCCS Health Insurance for individuals who are aged, blind, or disabled (SSI MAO) and the Medicare Savings Programs:

The entire payment is counted as unearned income in the month it is received.

When the gaming payment is added to the person's other countable income (i.e., Social Security, pension), it may make them over the income limit.

When the person's total countable income is more than the income limit, the application will be denied or current benefits may be stopped.

Example: Gaming payments are issued quarterly. Depending on the amount of the payment, a person may have their benefits stopped once every three months or may be reduced to a lower benefit for just those months. A person on AHCCCS Health Insurance may lose their benefits or may be eligible only for help with their Medicare Part B premium for that month from the SLMB or QI-1 program.

For the Arizona Long Term Care System (ALTCS):

The entire payment is counted as unearned income in the month it is received. In addition, if the money is not spent, it will be counted as a resource in following months.

When a person's total counted resources (e.g., cash, checking and savings account balances, stocks, bonds, etc.) are over the ALTCS resource limit of \$2,000, the person's ALTCS application will be denied or current benefits will be stopped.

The tribal gaming payment could increase the payment the person is required to pay toward the cost of long term care services (i.e., Share of Cost).

★NOTE: Persons who need ALTCS services and who are over the ALTCS income or resource limit can sometimes still be eligible if they set up a Special Treatment Trust as described in the informational sheet- ALTCS Policies on Special Treatment Trusts (DE-819).

Who is Responsible for Reporting the Tribal Payments to AHCCCS, KidsCare or DES?

At the option of the tribe or community, either the individual or the tribe or community is responsible for reporting the future issuances of tribal gaming payments to AHCCCS and DES Central Office.