

Comparison of Eligibility and Benefits: 2018
VA Aid and Attendance vs. Arizona Long Term Care System (ALTCS)

	VA Aid and Attendance	ALTCS
Basic Eligibility	Veteran, or surviving spouse, who served in active duty for at least 90 days, at least one of which was during wartime	U.S. citizen residing in Arizona
Medical Requirement	Over 65 and/or disabled, such that the individual requires the regular aid and attendance of another person	Over 65 and/or disabled (as defined by SSA), with reduced cognitive function (<i>not</i> merely behavioral) or unable to perform at least two Activities of Daily Living (ADLs)
How Medical Requirement Is Proven	Form completed by claimant's own physician, plus written documentation proving that the care being provided addresses those needs	Medical assessment performed by AHCCCS staff
Maximum Monthly Benefit (as of 1/1/18)	Married Veteran: \$ 2,170 Single Veteran: \$1,830 Surviving Spouse: \$1,176	Cost of approved care, less share of cost paid by customer
How Benefit Is Paid	Cash deposit to account of veteran or, for incompetent veterans, a VA Fiduciary (i.e., spouse or POA)	Paid to care provider
What Is Covered	Any residential facility or home care that provides the needed services, even if provided by family members (except spouse or parent)	Assisted living or memory care facility, but not but not a skilled nursing facility. Home care, even if provided by a family member, up to a maximum number of hours approved on a case-by-case basis
When Benefits Start	Medical need plus actual expenses incurred to meet income requirement	Medical need plus financial criteria; expenses may not yet have been incurred
Maximum Allowable Income (as of 1/1/18)	IAVP for the household (income less unreimbursed medical expenses) must be less than the Maximum Monthly Benefit shown above The unreimbursed expenses (for either/both spouses) must be at least 5% of income; standard premium for Medicare Part B is \$134	\$2,250/month: For married applicants, it is based on "the name on the check," or, if applicant's income exceeds this amount, 50% of household income if no more than \$4,500 Excess income can be sheltered in an Income-Only Trust
Maximum Allowable Assets (as of 1/1/18)	Not clearly defined; approximately \$80,000 for a married veteran or \$40,000 for a single applicant	\$2,000 for a single applicant; spouse of applicant can retain 50% of total cash assets, up to a maximum of approximately \$123,600
Assets Not Counted	Primary residence (home may be titled in a trust); vehicles used by applicant and/or spouse; personal and household items	Primary residence; vehicles used by applicant and/or spouse; personal and household items; a specific type of annuity; income-producing property
Treatment of Trusts	Claimant must have no control or right to the proceeds; otherwise, it is counted as a resource	Claimant must have no control or right to the proceeds (otherwise, it is counted as a resource); proceeds from some approved trusts is counted as income
Transfer Penalty	n/a	Penalty period for transfers in excess of value received made within 5 years before application
Recertification Requirements	May require recertification of medical eligibility; need for Financial Eligibility Report has been eliminated; VA will examine IRS and SSA records	Medical eligibility must be recertified every 90 days; financial eligibility re-certified each year