

Comparison of Eligibility and Benefits
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 physician, plus written documentation proving that the care being provided addresses those needs.	Medical assessment performed by AHCCCS staff.
Maximum Monthly Benefit (as of 1/1/17)	Married Veteran: \$ 2,127. Single Veteran: \$1,794. Surviving Spouse: \$1,153.	Cost of approved care, less share of cost paid by customer.
How Benefit Is Paid	Cash deposit to account of veteran or, for incompetent veteran, 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 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 1/1/17)	IAVP for the household (income less unreimbursed medical expenses) must be less than the above amounts. The unreimbursed expenses (for either/both spouses) must be at least 5% of income. Standard premium for Medicare Part B is \$121.80.	\$2,205/month. For married applicants, it is based on "the name on the check," or, if applicant's income exceeds this amount one-half of household income if no more than \$4,410. Excess income can be sheltered in an income-only trust.
Maximum Allowable Assets (as of 1/1/17)	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 one-half of total cash assets, up to a maximum of approximately \$120,900.
Assets that Are NOT Counted	Primary residence. Vehicles used by applicant and/or spouse. Personal and household items. Home may be titled in a trust.	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 are counted as income.
Transfer Penalty	n/a	Penalty period for transfers in excess of value received made within five years before application.
Recertification Requirements	May require recertification of medical eligibility. Need for Financial Eligibility Report has been eliminated. IRS and SSA records subject to examination.	Medical eligibility must be recertified every 90 days. Financial eligibility re-certified each year.

