

Question	Answer
What is the Long-Term Care Partnership Program?	The Long-Term Care Partnership Program is a joint effort between the State of Arizona and private long-term care insurers. It helps individuals plan for future long-term care needs while protecting some personal assets. It works with the Arizona Long Term Care System (ALTCS).
How does the program help protect my assets?	If you have a qualified Long-Term Care Partnership Program (LTCP) insurance policy, you may receive Asset Disregard when applying for ALTCS.
What is Asset Disregard?	<p>Asset Disregard means:</p> <ul style="list-style-type: none"> • When you apply for ALTCS, some of your assets may not be counted if you have received benefits from a qualified Long-Term Care Partnership Program (LTCP) insurance policy. • The amount of assets disregarded equals the total insurance benefits paid by your policy before your ALTCS application month. • The same amount of assets is also protected from Medicaid Estate Recovery, allowing you to pass those assets to your heirs. <p>For example:</p> <p>If your policy paid \$80,000 toward care before applying for ALTCS, then \$80,000 of assets will not be counted and \$80,000 of the estate is protected from recovery.</p>
What makes a policy Partnership-qualified?	<p>The policy must meet federal and state requirements, including:</p> <ul style="list-style-type: none"> • Inflation protection built into the policy • Meeting all federal Partnership Program standards • Being purchased on or after July 1, 2008, if bought in Arizona • If your policy was purchased in another state, Arizona will honor it if that state also has a Partnership Program. AHCCCS can review your out-of-state policy to confirm its Partnership status.
Does a Partnership policy guarantee ALTCS eligibility?	No. You must still meet all medical, financial, and program eligibility requirements.
Can a Partnership policy lose its status?	Yes. This can happen if the policy is changed, if you move to a non-Partnership state, or if laws change.