



Caring for Senior Veterans – VA Long Term Care Benefits

The Veterans' Assistance program goes back to 1636 when the Pilgrims of Plymouth Colony fought the Pequot Indians. The Pilgrims enacted a law, based on British law, which reads: *"If any man shall be sent forth as a soldier and shall return maimed, he shall be maintained competently by the colony during his life."* In 1789, the United States Congress passed a law stating that pensions were to be provided to disabled veterans and their dependents. And, in 1811, the first domiciliary and medical facility for veterans was completed.

Since that time, the U.S. Department of Veterans Affairs (VA) has opened a multitude of care facilities nationwide. According to that agency's website:

"VA's health care system has grown from 54 hospitals in 1930 to 157 medical centers in 2005, with at least one in each state, Puerto Rico, and the District of Columbia. More than 5.3 million people received care in VA health care facilities in 2005, a 29 percent increase over the 4.1 million treated just four years earlier.

VA operates more than 1,300 sites of care including nearly 900 ambulatory care and community-based outpatient clinics, 136 nursing homes, 43 residential rehabilitation treatment programs, nearly 90 comprehensive home-care programs, and more than 200 Veterans Centers."

Some of the benefits provided for veterans by the VA include:

- Health Care Clinics
 - Mental Health
 - Counseling
 - Job training
 - Burial and Memorial benefits
 - Education
 - VA Home Loan
 - DIC
 - Compensation
 - Pension
 - Care Management
 - Home Renovation for Disability
 - Assisted Living
 - Prosthetics
 - Rehabilitation
 - Weight management
 - Nursing Homes
 - Prescriptions
 - Hospitals
- and much more.

"Pension" is the official title for a little-known veterans' disability income more commonly referred to as "aid and attendance." Many veterans, or their single surviving spouse, can become eligible for Pension if they have a regular need for the aid and attendance of a caregiver or if they are housebound. Evidence of this need for care must be certified by VA as a "rating." With a rating, certain veterans or their single surviving spouses can now qualify for Pension. Pension is also available to low-income veteran households without a rating, but at a lesser dollar amount.

Pension is an underused benefit.

A study commissioned by VA in 2001 estimated that over the next 14 years only about 30% of eligible veterans would apply for Pension. This is likely because most veterans simply don't know about the program. In fact, about a third of all seniors in the U.S., age 65 and older, could become eligible for Pension under the right circumstances. That's how many elderly war veterans or their single surviving spouses there are. There are different income categories for Pension, but the highest could pay as much as \$1,949 a month in disability income to a qualifying veteran household.

To receive Pension, a veteran must have served on active duty, at least 90 days, with at least one of those days during a period of war. There must be a discharge under conditions other than dishonorable. Single surviving spouses of such veterans are also eligible. If younger than 65, the veteran must be totally disabled. If age 65 and older, there is no requirement for disability. There is no age or disability requirement for a single surviving spouse.

There are income requirements, but a special provision does allow household income to be reduced by 12 months' worth of future recurring medical expenses. Normally, income is only reduced by medical expenses incurred in the month of application. Allowable, annualized, medical expenses include such things as insurance premiums, ongoing prescription drug costs, out-of-pocket cost of monthly medical equipment rental, the cost of home care, the cost of paying adult children to provide care, the cost of adult day services, the cost of assisted living, and the cost of a nursing home facility. These are all considered medical costs and can be deducted from income to receive this benefit.

The secret for receiving a successful award for aid and attendance or housebound ratings is not in filling out the form but in knowing what documents and evidence must be submitted with the application. Knowing the secrets for a successful award -- with the special case of long term care recipients -- is 95% of the battle. Even though the form is challenging, filling out and filing a claim is only a formality.

A knowledgeable consultant can provide information to shorten VA's decision window of 6 to 12 months to possibly 3 to 4 months; understands how to maximize the benefit or avoid a denial, and can provide guidance for meeting the asset test. Finally, the consultant can suggest the actual strategies for reallocating assets and arrange for trusts or income conversions to allow for the best possible accommodation of assets for beneficiaries thus avoiding or reducing taxes, family disputes, and Medicaid penalties.

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Questions? Please contact us at Cypress Home Care.
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