



Long Term Care for Senior Veterans

Written On November 11, 2009 By [Bob Kraft](#)

This guest post is courtesy of the National Care Planning Council.

In the year 1919 President Woodrow Wilson proclaimed November 11 as Armistice Day to honor those Veterans who served during World War I. On November 11, 1954, Armistice Day was proclaimed a legal national holiday and the name was changed to "Veterans Day" to honor all veterans of all wars.

Every November 11, ceremonies are held throughout the United States honoring Veterans of wars. A National Ceremony is held at Arlington Cemetery at the Tomb of the Unknown Soldier, where the laying of the presidential wreath and military playing of "Taps" is presented.

Since its establishment in 1930, the Department of Veterans Affairs has evolved to supporting and aiding the nation's veterans in numerous ways. One of these services for example, the Veterans Health Administration, is the largest single provider of medical care in the United States. Its 22 regions with 154 hospitals and their associated 875 outpatient clinics offer the following services.

Hospital, outpatient medical, dental, pharmacy and prosthetic services

Domiciliary, nursing home, and community-based residential care

Sexual trauma counseling

Specialized health care for women veterans

Health and rehabilitation programs for homeless veterans

Readjustment counseling

Alcohol and drug dependency treatment

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Medical evaluation for disorders associated with military service in the Gulf War, or Treatment for exposure to Agent Orange, radiation, and other environmental hazards

HISA grants

Other special benefits

The Department of Veterans Affairs provides three types of long term care services for veterans.

The first are health care benefits provided to veterans who have service-connected disabilities, who are receiving VA Pension or who are considered low income. These services include free medical care, possible free prescription drugs, orthotics and prosthetics, home renovation grants for disabilities, home care, assisted living, domiciliary care, nursing home care, and a possible host of other services or benefits.

The second benefit is state veterans homes. The majority of these homes offer nursing care but some may offer assisted living or domiciliary care. The Department of Veterans Affairs in conjunction with the states helps build and support state veterans homes. Money is provided to help with construction and a federal subsidy of \$72.71 a day is provided for each veteran using state veterans nursing home services. These homes are generally available for most veterans and sometimes their spouses and in some cases for so-called "Goldstar parents." Veterans homes are run by the states, sometimes with the help of contract management. There may be waiting lists in some states.

The third benefit for veterans is disability income programs. The most familiar of these benefits is an income for service-connected disabled veterans called "Compensation." The least known of these is a program officially called "Pension" but popularly known as the "aid and attendance benefit."

- All active-duty veterans who served at least 90 days during a period of war are eligible for Pension and the additional income from aid and attendance or housebound allowances. A single surviving spouse of such a veteran is also eligible.

- All qualifying veteran applicants over the age of 65 are eligible for pension but must meet income and asset tests. Applicants under the age of 65 must in addition be totally disabled to qualify. Disability does not have to be service-connected.
- A surviving spouse can be any age and there is no need for disability.

The aid and attendance benefit can pay additional income to provide for the costs associated with home care, assisted living, nursing homes, adult day care and other unreimbursed medical expenses. It can also pay for a family member other than a spouse to be the care giver. The amount of payment varies with the type of care, recipient income and the marital status of the recipient. Here are some examples of how this benefit can help veterans.

Example #1

The National Care Planning Council receives many calls from family members of veterans, asking if there is any help available to them. One such call came from a woman who had been juggling her job and caring for her father in her home for over five years. She had just lost her job and with no income, did not know how she would keep her home or give her father the care he needed. She read an article that had been written by the National Care Planning Council and published in her local newspaper and called their phone number. The article mentioned that a member of the family — not including a spouse — can be paid through VA to provide care for a loved one at home who is either a war veteran or the surviving spouse of a war veteran. Her father is a war veteran. When told that she could get an additional \$1,644 a month through her father by providing her father's care she was shocked. She was also extremely grateful and ended up sobbing into tears over the phone when she found out about the benefit and realized it would help her keep her home and her father may probably get a check for her retroactive previous care from VA worth tens of thousands of dollars.

Example #2

Another recent caller's mother is 89 years old and has been in assisted living for four years. As a widow of a veteran she did not qualify for the Aid & Attendance Pension 4 years ago because her assets were too high. In the meantime she has been using up her assets along with her income to pay for the assisted

living. The local veterans service office has not been helpful in getting this claim approved even though she had reached the allowable asset limit over two years ago. The family was considering putting her in a less desirable facility under Medicaid. The family knew this would be devastating for their mother. Her health was still good and she had many friends and comforts at the assisted living.

The National Care Planning Council directed the caller and his family to a more cooperative veterans service office that will submit the claim and likely get it approved retroactively so that this woman can get a check for roughly \$40,000 worth of previous care costs for which she was not reimbursed. In addition, she will likely get the full benefit of \$1,056 a month to help pay the cost of the assisted living where she is happy.

These types of claims require medical evidence in order to receive a rating for aid and attendance or housebound allowances. These ratings must be received or certain non-medical expenses associated with long term care are not deductible from income. Special rules also allow for deducting the annual anticipated cost of month-to-month long term care from household income in order to meet the income test. This special treatment requires special documentation and evidence. In addition, those households with substantial assets will be denied for a Pension income unless those assets are below a certain level determined for each case by VA. The personal residence, personal vehicles and personal property are exempted from this asset test. Finally, evidence must be supplied every year in January that the anticipated costs for the previous year were actually incurred or VA will likely demand for its money back. The National Care Planning Council has compiled the necessary forms, rules and information about claims together in one book titled "[How to Apply for the Veterans Aid & Attendance Pension Benefit.](#)"

This book contains information about how a typical applicant receives a successful pension award. VA often tells callers to go ahead and fill out the application but generally provides no information on the special treatment of annualization of anticipated recurring medical costs. The claims form also contains no information on this important issue. One simply has to know how to do it. This crucial information can make the difference between a successful award and being declined. All necessary forms for filing a claim are in the book.

Veterans who have substantial assets may need to do some estate planning and realigning of assets to qualify. An expert in this area should be sought to help with the application in order to avoid lengthy delays in awarding a benefit or a possible denial of benefits. For a list of individuals or companies in your area who understand how to get this benefit go to

http://www.longtermcarelink.net/ref_veterans_consultants.htm

To learn more about this benefit go to <http://www.veteransaidbenefit.org>