

Veteran's Benefits

Long-term care pension benefits are available



*Don't Feel Guilty ∞
·You Can't Do It All!*

Did you know that as a Veteran of the US Armed Services, you can qualify for a special Disability Pension benefit that can be used to cover some of the costs of home care services?

Who is Eligible?

To receive long term care benefits, most veterans must be enrolled in the VA health system. Eligibility for the health system depends on a number of factors, including discharge status, length of service, wartime service, whether there are service-connected disabilities, and income level, among others.

A widowed spouse must have been married to the Veteran at the time of the Veteran's death and never remarried. The marriage must have lasted at least one year, or have produced children. The widowed spouse must also have been living with the Veteran at the time of death, unless the separation was due to medical or military reasons.

Total household liquid assets (stocks, bonds, CDs, IRA, 401k, annuities, savings, cash, cash value of whole life insurance policies, checking, appraised value of business or second property ... etc. cannot exceed \$80,000. In the case of a married Veteran, both spouses' assets count, even if assets were premarital. Exceptions may exist in the case of jointly owned assets where another adult is co-owner of the assets.

A doctor's certification is required, stating that they are in need of assistance due to an existing medical condition.

You may also qualify under a "Low Income" provision if the net monthly income after certain medical expenses is low enough and meets the US Department of Veterans Affairs criteria.

What Is Covered

All enrolled veterans are eligible for the following services:

- Geriatric evaluation -- provides either an inpatient or outpatient evaluation of a veteran's ability to care for him or herself.
- Adult day health care -- a therapeutic day care program that provides medical and rehabilitation services to veterans
- Respite care -- provides either inpatient or outpatient supportive care for veterans to allow caregivers to get a break
- Home care -- nursing, physical therapy, and other services provided in the veteran's home
- Hospice/palliative care -- provides services for terminally ill veterans and their families



Additional Benefits Available

- A Veteran or Veteran's widow in receipt of service related compensation may be able to receive an increase if they are certified as housebound and in need of personal care.
- Once approved for Housebound or Aid & Assistance, Veterans may qualify for free medications, medical equipment, hearing aids and incontinence supplies.
- There may be special benefits available for Veterans who served "In Country", Vietnam or Gulf War and for POW's.

*You can apply for VA health benefits online at:
www.vabenefits.vba.va.gov/vonapp/main.asp*

*You can receive an application by mail by calling:
1-877-222-VETS (8387)*

Need more information?

U.S. Department of Veterans Affairs
<http://www.va.gov>

Elder Law Answers
elderlawanswers.com/Elder_Info/Elder_Article.asp?id=5129