

Helping Veterans Pay for Assisted Living, Home Care & Long Term Care

Updated - Sep. 2017

Reader Notes

In producing this guide, it is not our intention to replicate the VA Guide to Long Term Care. The VA website does an excellent job of describing the programs and types of assistance available to elderly veterans. Instead our objective is to focus on veterans' options to help with non-medical care / aging care. The aim is to help veterans discover and understand the benefits available to them, to find financial assistance and to provide ideas that can reduce the costs associated with long term care, be that in a nursing home, in assisted living or at home.

Be aware that not every options is available to every veteran. Some programs' eligibility criteria specifically state that the recipient cannot be eligible to receive a different VA benefit. Also worth noting is that the sources of funding described here are not limited to those offered by the VA. Also included is assistance from non-profit organizations intended specifically to help veterans.

Assistance for Residential Care

Within the category of residential care, there are many different living environments where veterans can receive the type of care they require. One might elect from the following based on their severity of need, the availability of services in their geographic area, the level and source of funding available and / or their personal preferences.

Community Nursing Homes

Community Nursing Homes, which provide skilled nursing home care, are what most people think of when they hear the term "nursing home". This name is given to differentiate from nursing homes that are owned and operated by the VA. Community Nursing Homes are regular nursing homes under contract with the VA to provide services to veterans. The VA outsources nursing home care largely to provide veterans with a much broader range of locations in which they can receive care.

Payment for services received by veterans in Community Nursing Homes comes largely from VA Health Care (a.k.a. VHA). TRICARE for Life and CHAMPVA for Life, which work similar to Medicare supplemental insurance plans, will pay for short stays in nursing homes. An additional source of funds are veterans' pensions, specifically the Basic Pension and Aid and Attendance.

Community Living Centers

Community Living Centers (CLCs) are nursing homes that are operated by the VA as opposed to Community Nursing Homes which are not under VA control. They provide much of the same services as regular nursing homes and are available to veterans both on a short and long term basis. The drawback of CLCs is that they are limited in number with fewer locations in comparison to regular nursing homes.

For the vast majority of residents, payment for the CLC comes from VA Health Care. Some residents may be required to make a co-payment which comes out-of-pocket. TRICARE for Life and CHAMPVA for Life may pay co-payments for short term residents, although holders of these types of insurance are less likely to reside in CLCs.

State Veterans Homes

Somewhat confusing in name, State Veterans Homes are nursing or long-term care residences for veterans. In addition, some State Veterans Homes also provide adult day care. However, the VA does not run them, rather they are run by state governments. From a services perspective, it is best to think of these as comparable to Community Living Centers or Community Nursing Homes.

Payment for State Veterans Homes can come from a variety of sources such as VA Health Care, Medicare, Medicaid and the Aid and Attendance Benefit. However eligibility is determined at the individual home level not on a nationwide basis. Therefore, it is difficult to provide an exhaustive list of funding options. Interested veterans should contact these residences directly to ask about funding.

Assisted Living Residences

Assisted living provides a community-like living environment with private or shared rooms and apartments. Residents have the choice of communal dining or preparing and eating meals in their apartments. Around the clock care is available to provide assistance to residents with their activities of daily living, such as bathing, grooming, and mobility. The level of care provided is significantly less than is offered in nursing homes. Social and recreational activities are available throughout the day.

Understanding how veterans can pay for assisted living and the care services received therein is a little complicated. It is helpful to break the cost of assisted living into different components. Most assisted living communities will bill veterans for care services separately from room and from board costs. Most communities also permit residents to receive outside assistance with care services.

Although the VA does not directly pay for assisted living nor offer its own assisted living residences, there are several ways veterans can receive assistance from the VA to pay for assisted living. **The most common way veterans pay for assisted living is using Aid and Attendance.** This pension benefit is designed for veterans who require assistance with their activities of daily living and can be applied to whatever purpose the recipient desires and therefore towards assisted living rent, board or care services. There are several assistance options available to help veterans apply.

Another assistance option veterans have is Home and Community Based Services (HCBS). Veterans can receive these services in their homes or communities. Communities include assisted living residences. Therefore, veterans living in assisted living communities can receive certain HCBS. This can reduce the fees they would otherwise be charged by the assisted living communities itself. For example, most assisted living communities offer primary care and assistance with the activities of daily living. They charge residents by the amount of assistance they require. Since outside professionals from Veterans HCBS can provide these services instead, the veteran can significantly reduce their monthly expenditures paid to the assisted living community.

Adult Foster Homes

Adult foster homes, also called adult family homes, can be envisioned as small assisted living communities. Typically, this type of residence cares for a maximum of 6 individuals and provides many of the same types of services as larger assisted living residences though typically with fewer organized recreational activities. Adult foster homes are less expensive than assisted living residences.

The VA does not pay directly for adult foster care. However, assistance is available to indirectly cover the costs very much in the same way as described in the Assisted Living section above.

Medical Foster Homes

Much like adult foster homes are small versions of assisted living, medical foster homes can be thought of as smaller, more personal nursing homes. The VA does not pay for the room and board charges associated with foster homes. However, through VD-HCBS' Homemaker and Primary Care programs, primary care, personal care and assistance with the activities of daily living can be paid for in Medical Foster Homes. Aid and Attendance pension benefits can also be applied towards the room and board cost of medical foster homes.

Assistance for Home Care

In this section, in addition to home medical care, we have included other human-based, support services that help a veteran remain living at home.

Medical Care

Home medical care, for the most part, is provided by nurses, nursing assistants, therapists and nurse practitioners and to a much lesser extent by medical doctors. The focus of home medical care is more on health maintenance and providing assistance with the activities of daily living and less on diagnostic procedures.

Home medical care is considered a Home and Community Based Service and is provided to any veteran receiving Veterans Health Administration Medical Benefits. The cost of home medical care or the co-payment amount is determined by the recipient's priority group. An alternative option is through Medicare, which covers medical home care when medically necessary. In these cases, TRICARE for Life and CHAMPVA for Life will typically pay for the portion of the cost that Medicare does not cover.

Personal Care

Personal Care can be described as non-medical assistance with the activities or the instrumental activities of daily living. Assistance performing activities such as bathing, maintaining personal hygiene and eating or preparing meals is provided. There are large areas of overlap between personal care and medical home care and often times home care professionals also provide personal care during their visits. However, home care professionals have higher levels of medical training and are therefore more costly to employ.

Personal care at home can be paid for by several different sources of funds from within the VA. Similar to home medical care, Personal care is a covered VA Medical Benefit under HCBS and fees are determined according to Priority Group. In addition, one of three different veterans pensions can be used; the Basic Pension, Aid and Attendance or Housebound. TRICARE for Life and CHAMPVA for Life do not cover personal care provided in the home.

Chore Services

Elderly veterans and their spouses who live at home often require assistance with the maintenance and upkeep of their property. Activities such as yard work or simply changing a difficult to access light bulb may present challenges. The idea behind chore services is to provide assistance in the areas that are important to helping veterans maintain a safe and secure living environment, but are outside the services that are provided by home medical or personal care professionals.

For the most part, chore services are outside the scope of covered benefits by VA Health Care, although often times, personal care or home care aides will provide minor assistance with tasks. However, there are other methods by which veterans can obtain more regular assistance. Under Veterans Directed Care within HCBS (VD-HCBS), veterans are given the flexibility to determine the range of services that are required to help them remain living in their homes. Hiring an individual to maintain the home and property as a safe environment certainly falls within the scope of services that are eligible.

Adult Day Care / Health Care

Adult day care is offered in special centers that provide basic primary care services, assistance with the activities of daily living, meals, and recreational and social activities. Typically, these centers are open during normal business hours. Care and supervision are provided in a group environment making adult day care one of the most cost effective ways to care for elderly veterans that require near constant supervision. The VA offers adult day care in many of its medical centers as do state veterans' homes. However, veterans are not required to receive assistance in either of these locations. They are welcome to find other adult day care centers in their communities.

Adult day care is covered by VA Health Care for eligible individuals with a need. Fees are determined according to the veteran's Priority Group. Adult day care is also quite frequently paid for using VD-HCBS. Veteran's pensions, principally the Basic Pension or the Aid and Attendance Benefit allow the recipient to spend the benefit on whatever type of care they require. Therefore, it can be used to pay for adult day care. CHAMPVA for Life and TRICARE for Life do not pay for adult day care.

Respite Care

Individuals caring for elderly veterans often need a break from their caregiving responsibilities. Respite care is a formalized manner in which caregivers can achieve this goal. There are different ways in which caregivers can be relieved. Respite caregivers can come to a veteran's home or alternatively the veteran can be taken to a center that provides respite care. Often adult day care centers and state veterans homes also offer respite care sometimes even on an overnight basis.

VA Health Care offers qualified individuals up to 30 days per year of VA Respite Care. Co-payments may be required dependent on one's Priority Group. Also, under Veterans Directed Care as part of HCBS, a veteran can choose to allocate some of their budget on respite care services.

Another option for respite care is non-military assistance via a non-profit organization, Hilarity for Charity. While this program is not exclusive to veterans, it does exclusively provide in-home respite care grants to primary caregivers of individuals who have Alzheimer's disease or a similar dementia.

Assistance for Aging in Place

To assist veterans in aging in place, more than human based caregiving is required. It is important to enable veterans to live as independently as possible both for their own sense of self-reliance and because it is cost effective. To do so, often requires the purchase of durable medical equipment and modifications made to the home or place of residence to accommodate for the medical equipment and for their physical challenges.

Durable Medical Equipment

Durable Medical Equipment, also called DME or Home Medical Equipment, refers to long lasting and reusable medical equipment that helps persons to function independently on a daily basis and to manage their activities of daily living. For example, standalone equipment such as wheelchairs, home hospital beds and walkers, as well as fixed items such as handrails and wheelchair ramps and finally smaller electronic items such as nebulizers, home blood testing kits and ventilators are all considered to be DME.

There are many assistance options to help veterans purchase DME. VA Health Care will provide assistance when it is determined the item is medically necessary and prescribed by a physician as will TRICARE and CHAMPVA. TRICARE for Life and CHAMPVA for Life will pay the DME co-payments that Medicare does not, this is typically 20% of the purchase cost of the item. Under VD-HCBS, veterans determine what medical equipment requirements they have and within a certain budget, are free to purchase whichever items they require.

Veterans' pensions do not dictate how their assistance can be spent. This source of funding is also at the veterans' discretion. Finally there are the HISA, SHA and SAH grants which are primarily intended for home modifications but very often the lines between home modifications and DME are loosely defined. For example, wheelchair ramps and grab bars can be considered part of either category.

Home Modifications

Modifying one's home to account for a disability and the natural challenges associated with aging is a necessity to maintaining independence and maintaining a safe living environment. Home modifications can be as simple as changing knobs to levers on faucets or as complex as building a complete in-law apartment. Veterans in wheelchairs may need ramps, doorways widened and floor surfaces smoothed to allow easy passage. Bathrooms might require a complete re-build or simply the addition of grab bars in a shower.

Funding for veterans for making home modifications is a bit more difficult to obtain than for other types of care. This is perhaps because the line between home improvements which increase a home's value and modifications is somewhat undefined. However, funding and assistance are still available.

Veterans Directed Care allows a veteran to make their own decisions and therefore can be used for modifications, especially should those modifications lower the care costs they would otherwise incur. The Veteran's Homebound Pension does not restrict the recipient's right to allocate as they see fit for their care and therefore can be applied for this purpose. Certain veterans are also eligible for one of three grants specifically intended to pay for home modifications to account for their service-connected disabilities and for disabilities unrelated to their military service.

These grants are the HISA, the SAH and the SHA Grants. Finally, there are non-profit organizations unassociated with the armed forces that provide assistance specifically for veterans. The national non-profit called Rebuilding Together has a program called Heroes at Home which offers help.

Reducing Care Costs

For families and veterans struggling financially to care for themselves, their spouses, parents or other loved ones, a very effective way to reduce care costs is to ask for a reduction. Home care providers and to a lesser extent, assisted living communities sometimes will provide discounted services for those who have served the country. We have partnered with two services that provide free assistance helping veterans to locate the most affordable, quality care in their geographic areas.

***Source: The American Elder Care Research Organization “Paying for Senior Care”**

Our Mission

The PayingforSeniorCare.com website and the Eldercare Financial Resource Locator Tool were created and are maintained by the American Elder Care Research Organization. The organization’s mission is to assist individuals in the planning and implementing of long-term senior care. The website is designed to help families and caregivers locate information about long-term care resources for their loved ones, and to find the public and private programs available to assist in covering the cost of such care.

Our Background

The American Elder Care Research Organization was established in 2007 as a result of the founders’ personal experience navigating the maze of program eligibility requirements, and eventually assembling the myriad pieces of the puzzle to create a suitable financial plan for a loved one. Carol Guerrero, an attorney specializing in estate planning and other legal issues of seniors, and Alex Guerrero, a website developer, drew from the expertise of other immediate family members (in medicine, law and research) combining their experience and skills to create the PayingforSeniorCare.com website. Since the website was launched in 2008 it has helped thousands of families to find the care required for their loved ones to age with comfort and dignity, and to assist their families in finding the financial resources to make it possible.

Our Operations

During its first three years, our organization was funded entirely by donation. By 2011, however, we began to receive a small referral fee from eldercare service providers if a visitor to our website engaged with their service. Through this arrangement we are now able to sustain operations and strive towards our mission without other financial assistance or the use of display advertising on the website.

Our Future

PayingforSeniorCare.com today is a discovery tool. Through browsing and search, users are able to discover what programs and options are relevant to them. We are working towards a future in which we will be able to help families select the best options for their specific financial situation and resolve conflicting eligibility requirements through the use of interactive tools available on our website.

Our Contact Information - Please be aware that although our organization is based in Nevada, we provide information nationally.

The American Elder Care Research Organization
50 West Liberty Street, Suite 880
Reno, NV 89501
Telephone: 641-715-3900 Ext. 606151#

Veterans' Respite Care: Eligibility and Benefits

Page Reviewed / Updated - Jun. 2017

Definition: Respite Care from the Department of Veteran's Affairs is a program that provides trained caregivers that attend to the individual in need of care. This is done to give the primary caregiver time to relax, run errands, and attend to his or her own needs. Depending on geographic location and the recipient's preference, care can be provided in the home, in adult day care, or in a VA medical or community living center. Respite caregivers are able to provide most, if not all, the assistance the primary caregiver is able to provide, such as (but not limited to) supervision, meal preparation, help dressing or bathing the care recipient, and medication reminders.

Alone, respite care is not a long-term solution for care, but combined with other programs and cost reductions, such as tax credits, LIHEAP (Low-Income Home Energy Assistance Program), and transportation assistance, respite care might make the difference that enables a family to choose between residential and home care.

Qualifications for Veterans' Respite Care: Respite care is a covered benefit for all veterans who are enrolled in the VA health care system and meet the following requirements. In rare cases, certain veterans may be eligible for VA health care without having to enroll in the VA health care program.

Age: There are no age requirements to be eligible for VA Health Care. However, one's age impacts other eligibility criteria. As an example, individuals 75 or older have less restrictive disability qualifications than do veterans of a younger age.

Disabilities / Health: Veterans must have chronic illness or condition that results in a need for the level of care typically provided in a nursing home. However, it is not a requirement that the condition be related to their military service. Older or clinically depressed individuals have less restrictive disability requirements. Typically, persons with Alzheimer's, dementia or Parkinson's meet the disability requirement.

Marital Status: Marital status does not play a role in determining one's eligibility for VA respite care. Most commonly, spouses are the recipients of respite care, but there is no requirement that the individual be married.

Financial Requirements: A veteran's financial resources may be considered when assigning a veteran a Priority Group. (Veterans who have greater financial and / or health needs are given greater priority, which is indicated by a lower Priority Group number). Financial resources may also be considered when determining if a veteran has to pay co-payments for health services and prescription drugs.

A veteran's resources are defined as the sum of the veteran and their spouse's income and assets (liquid and fixed) minus any allowances, such as medical bills. Veterans who have resources in excess of the limit are evaluated on a case-by-case basis to determine their need. A very general rule of thumb is veterans can have up to \$80,000 in resources or up to \$32,000 in annual income. Married veterans can deduct \$100,000 from their total resources as "spousal resource protection". However, there are many exceptions and these amounts change based on the veteran's county of residence. Veterans with resources beyond the maximum allowable amount mentioned here should consult directly with the VA or a veterans' benefits consultant to determine if they are eligible.

Veteran's Service and Discharge: Veterans are required to have 24 months of continuous active duty military service and a discharge status other than Bad Conduct or Dishonorable to be eligible for VA Health Care (and therefore VA Respite Care). There are exceptions to the 24-month rule for:

- Reservists or National Guard members that were called to Active Duty and completed their terms.
- Persons requiring treatment for a service-connected condition or disability.

- Persons discharged or released from active duty for a hardship or an "early out".

Geographic / Place of Residence: A veteran's geographic location does not impact eligibility directly but the maximum allowable amount of resources changes depending on the county in which the veteran resides. Veterans must be living at home and have a primary caregiver in that environment. Those who reside in a VA medical center or community living center are already receiving care and therefore are not eligible for respite care.

Benefits: VA respite care is provided up to 30 days a year. A day is defined by a maximum of 6 hours when the respite care is provided at home, but a day is 24 hours when the respite is provided in a veteran's community living center. The VA may offer an extension to the 30-day rule in the case where the primary caregiver to the veteran passes away. Respite care can be provided in a combination of settings. For example, a family may choose to split the days between in-home respite and care at a community living center. Families do not receive a cash payout for respite care. They will either receive a caregiver directly or a voucher to receive respite care. Provided there are not waiting lists to receive VA respite care, appointments can typically be scheduled a few weeks in advance.

Costs: The cost of respite care is covered by the basic veteran's Medical Benefits Package. A co-payment may be required dependent on one's service-connected disability status and financial resources. The maximum co-payment for 2017 for respite care is as follows: \$5 /day for in-home care, \$15 / day for outpatient care, such as adult day care, and up to \$97 / day for inpatient care, such as in a VA community living center. Make note, there are no co-payments until the 22nd day of services.

How to Apply: To apply for VA respite care, one should contact their local VA administrator or one can call the Health Benefits Service Center at 877-222-8387.

***Source: The American Elder Care Research Organization "Paying for Senior Care"**

Our Mission; The PayingforSeniorCare.com website and the Eldercare Financial Resource Locator Tool were created and are maintained by the American Elder Care Research Organization. The organization's mission is to assist individuals in the planning and implementing of long-term senior care. The website is designed to help families and caregivers locate information about long-term care resources for their loved ones, and to find the public and private programs available to assist in covering the cost of such care.

Our Background : The American Elder Care Research Organization was established in 2007 as a result of the founders' personal experience navigating the maze of program eligibility requirements, and eventually assembling the myriad pieces of the puzzle to create a suitable financial plan for a loved one. Carol Guerrero, an attorney specializing in estate planning and other legal issues of seniors, and Alex Guerrero, a website developer, drew from the expertise of other immediate family members (in medicine, law and research) combining their experience and skills to create the PayingforSeniorCare.com website. Since the website was launched in 2008 it has helped thousands of families to find the care required for their loved ones to age with comfort and dignity, and to assist their families in finding the financial resources to make it possible.

Our Operations: During its first three years, our organization was funded entirely by donation. By 2011, however, we began to receive a small referral fee from eldercare service providers if a visitor to our website engaged with their service. Through this arrangement we are now able to sustain operations and strive towards our mission without other financial assistance or the use of display advertising on the website.

Our Future: PayingforSeniorCare.com today is a discovery tool. Through browsing and search, users are able to discover what programs and options are relevant to them. We are working towards a future in which we will be able to help families select the best options for their specific financial situation and resolve conflicting eligibility requirements through the use of interactive tools available on our website.

The American Elder Care Research Organization
50 West Liberty Street, Suite 880 - Reno, NV 89501
Telephone: 641-715-3900 Ext. 606151#