



Elder Law and Disability Planning & Strategies



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Veterans Administration Long Term Care Benefits?

The Veteran's Administration provides benefits for a variety of long-term care needs, including but not limited to, nursing home care, respite care and adult day health care. Long-term care benefits are based on clinical and/or financial need, depending on the veteran's disability and financial situation.

Nursing Home Care Benefit - To qualify for VA nursing home benefits, a veteran must have either 1) a service-connected disability rated at 70% or more; or 2) a service-connected disability that is clinically determined to require nursing home care. The VA may provide nursing home care benefits to other veterans not falling into one of the above categories, depending on the space and resources available. In those cases, the veterans would need to fill out an asset and income assessment to determine how much the VA would contribute (if anything) to the nursing home bill.

Although a veteran may qualify for benefits due to the nature of his disability, the VA does not pay for placements in all nursing facilities. Generally, the VA will only pay for nursing home care in a VA facility or in a nursing home with which the VA has a contract.

If a veteran has a service-connected disability as defined by the VA, the VA will cover 100% of the cost of the veteran's nursing home care. For those veterans with non-service connected disabilities, there may be a co-pay depending on the veteran's family's financial situation. The maximum co-pay for nursing home care services is \$97/day.

Adult Day Care Benefits - The VA's adult day health care program is part of what they consider their basic benefit packages. The program provides medical and rehabilitation services to disabled veterans in a group setting. If a veteran is enrolled in the VA for their health care and they meet the clinical admission criteria for adult day health care benefits, they will qualify for the program.

Similar to the nursing home care benefits, if a veteran has a service-connected disability, they will not be charged for the cost of adult day health care. Other veterans with a non-service connected disability may be charged up to \$15/day.

Respite Care - The VA now provides respite care in the home or other non-institutional settings, in addition to the VA nursing home and hospital beds. The services provided vary, depending on the veteran's needs. Like the other long-term care benefits, the cost is free to a veteran with a service-connected disability. The cost for a veteran with a non-service-connected disability is up to \$97/day for inpatient respite and \$15/day for outpatient respite.

We recommend to all veterans and their families, before you begin privately paying for long-term care or applying for Medicaid benefits, to contact the VA and find out what long-term care benefits you may be eligible for. In addition to the above benefits, the VA also provides domiciliary care, geriatric evaluation and prescription coverage to qualified veterans. To find out whether you qualify for any of these long-term benefits call:
1-877-222-8387

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Guardianship	Powers of Attorney
Other Elder Law Issues	

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