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VETERANS BENEFITS
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Last month we discussed issues and benefits affecting active military members and their families. This month we will take a brief look at the benefits available for elderly veterans and their dependents.

VA Benefits are a source of payment often overlooked in elder care planning. Any person honorably discharged from military service could be eligible for benefits, including:

1. Disability Compensation and Benefits
2. Pension
3. Home Loan Guaranties
4. Education and Training
5. Life Insurance
6. Burial Benefits
7. Benefits for Survivors
8. Health Care Benefits

Skilled Care. Eligible veterans can obtain nursing home care through 3 programs: VA-owned and operated homes (VANH); state owned and operated veterans homes (SNH); and contract nursing homes located in various communities (CNH). Each of these programs has its own eligibility and admission requirements. To be admitted to a VANH, the vet generally must have at least a 70% service-connected disability. The SNH is a venture between the state and the VA in which the VA provides funding to build the home and pays a portion of the costs to provide care. The state sets the eligibility criteria for admission. The CNH meets long-term nursing home care needs for veterans who may not be eligible for or qualify for placement in either of the other facilities.

To have access to a nursing home, the vet usually must be medically stable, but have a condition that requires inpatient care. There may be a co-payment for services.

The VA can also provide extended care services, including adult day care, respite care, hospice and home based primary care.

A veteran who is in need of regular aid and attendance (A&A) by another or who is permanently homebound may qualify for additional disability compensation or pension benefits. If the veteran is at least 30% disabled, he or she can receive a special allowance for a spouse in need of A&A from another.

Domiciliary Care. For vets who do not require skilled nursing care in a nursing home, but whose income is limited, the VA may provide rehabilitative, and long-term, health maintenance care. There are co-payments for this care.

Medical Care for Dependents and Survivors. Such care may be available to a spouse or child of a vet who has, or has died from, a permanent and total service-connected disability, or is a spouse or child of a vet killed in the line of duty – not due to misconduct.

Outpatient Pharmacy Services. Outpatient pharmacy services are provided free of cost to veterans with 50% or more service-connected disabilities; veterans below a certain level of income; veterans receiving medication for service-connected conditions; and former prisoners of war. Certain other veterans will be charged a co-payment.

The foregoing is a very brief description of benefits available. Be sure to notify your elder care or estate planner of any military service and be sure to have the date of discharge, and branch of service.

Obtaining VA benefits can be very time consuming. Perseverance and patience are required if you are going to get any benefit. You should verify what VA benefits might be available to you or your spouse by contacting the VA office nearest you as soon as possible. You will need the Social Security number, date of discharge, and branch of service of the veteran to get this information. This is very important information for you to keep with all your important documents.
