





A Brief Overview

# DEPARTMENT OF VETERANS AFFAIRS



# What I would Like for you to take away with you

- A basic understanding of VA pension and service connected benefits
  - Where to go for help.
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# Help on the basics is free for the taking

- Website: [www.va.gov](http://www.va.gov)
- VA toll free: 1-800-827-1000






## The 3 VAs

- Western New York Healthcare System
  - Department of Veterans Affairs, Buffalo Regional Office
  - National Cemetery Administration
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# Healthcare Overview

## The Medical Delivery System

- A complex nationwide system of medical centers, hospital based home care, nursing care facilities, substance abuse treatment facilities, clinics and contract clinics
  - Not all veterans are eligible for everything – difference between service connected (SC) veterans and non-service connected (NSC) veterans (about which more later)
  - SC veterans – care is pretty much free
  - NSC veterans – generally must pass a means test
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# Benefits Delivery System


- Even more complex than the medical system
  - There is a remarkable array of financial, vocational rehabilitation counseling, home loan guaranty, life insurance and educational benefits, and more.
  - Our focus today is on VA benefits
    - Non service connected (NSC) pension and service connected (SC) compensation.
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# Non Service Connected Pension (NSC)

- A matter of financial and medical need, not a matter of right
- After eligibility of DD 214 for Wartime Active Duty service.
- Wartime Service vs. Peacetime Service
- 5% of medical expenses threshold
- Asset value standards are more complex than the \$10,000 figure on the application.



# Aid and Attendance and Housebound

- A&A and HB are the VA's jargon terms.
  - These are add on benefits to an NSC pension award. Critical concept to understanding them.
  - Claimant requires a degree of prescribed medical assistance
  - Vets can make a claim for pension based on low income
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# Degrees of assistance required

- Housebound: one who is disabled and because of that disability has limited his/her mobility, would ordinarily be granted HB (a lesser benefit than A&A)
- ADL's (Activities of Daily Living)
- Aid & Attendance: e.g. a nursing home patient, or someone who requires pretty much total care in a home or *Assisted Living* environment



# Pension Award

## Net worth valuation – part 1

- Net value of the assets of the veteran and all household residents.
  - Includes all liquid assets and any property of the household other than the veteran's residence and a reasonable lot area
  - Net worth a veteran and household residents cannot be excessive.
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# Net Worth Valuation - part 2


- Individual case determination.
- All net worth should be reported and VA will determine if a claimant's assets are *sufficiently large that the claimant could live off these assets for a reasonable period of time.*
- VA's needs-based programs are not intended to protect substantial assets or build up an estate for the benefit of heirs

# A&A Award Picture in terms of income (2020)

- Maximum monthly income for a Single Veteran NSC pension + A&A :  
\$1911
- Maximum monthly income for a Single Veteran NSC pension + HB :  
\$1400
- Maximum monthly income for a Single Veteran NSC pension + Low Income :  
\$1146




# Exclusions from other income

- Include but not limited to:
  - A portion of unreimbursed medical expenses
  - Health care monthly premiums
  - Burial Expenses
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# Medicaid impact

- What if Medicaid award for a veteran in nursing home is the only option? Ask for pension + A&A, anticipate \$90 a month award
  - VA Pension will be reduced if later Medicaid is applied.
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# National Service Officers

- National Service Officers are members of a Veteran Service Organization ( American Legion, NY State Veterans Affairs, etc)
  - NSOs work for free and can't make the veteran join their organizations
  - NSOs are trained and certified by VA
  - ECVSA is trained by the American Legion
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**Questions????**






# SERVICE CONNECTED (SC) BENEFITS

- A matter of right, not financial need
  - SC is related to your Active Duty military service injury/illness.
  - Your award can be increased if justified.
  - Reservists and National Guard can apply if they can prove injury occurred while on duty.
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# SC BENEFITS - CONTINUED

- Veteran should review his award annually to see if there is a need to request increase
  - In most cases there is no time limit to request a SC
  - In country Viet Nam vets are presumptively SC for certain ailments – diabetes, cancer of prostate, certain other diagnosis by law
  - Afghan War and Iraq War veterans now have a much easier path to service connecting PTSD, TBI and MST
  - SC for USMC veterans who served at Camp LeJeune during certain time periods
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# WHAT IF

- What if SC veteran would be better off with NSC pension + A&A? VA will award the greater benefit. Veteran retains VA medical benefits.
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# SURVIVOR BENEFITS

- **Surviving spouses** can be eligible for NSC pension, A/A or HB also
  - Dollar figures are lower
  - If family has minor children, surviving spouse will receive a greater benefit
  - If veteran's death was service connected DIC may be eligible
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# EFFECT OF VA BENEFITS ON OTHER BENEFITS

- This is considered income like any other for Medicaid, Non-Profits
  - An exception is that \$90 award
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# THE CLAIMS PROCESS

- Encourage your family to gather all information
  - Encourage family to seek help if needed
  - Remember that a complete form which answers all questions and provides all useful evidence makes it easier for VA claims examiner to reach a sound decision the first time
  - If turned down on financial grounds, can reapply when there is a substantial change
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# Tips

1. Keep family organized and focused
  2. Pay attention to any VA phone calls, emails, or letters that are timely.
  3. Encourage computer literacy. More things will no longer be by phone and paper!
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# Questions and Answers





# Our contact info:

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# Thank you

- Thank you for inviting me. I never mind calls from colleagues, veterans and family members. My goal is to point people in the right direction.
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