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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
 - Some sense of how best to advise people in a realistic fashion
 - Where to go for help.
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Help on the basics is free for the taking

- Website: www.va.gov
- VA toll free: 1-800-827-1000

Erie County

VETERANS

Service Agency

The Two VAs

- The healthcare delivery system
 - VA Western New York Healthcare System
- The benefits delivery system – Department of Veterans Affairs, Buffalo Regional Office



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
- It gets more complex than that, and degrees of eligibility vary from time to time

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.

Non Service Connected Pension (NSC)

- A matter of financial need, not a matter of right
- After eligibility of DD 214 for Wartime service.
- Wartime Service vs. Peacetime Service
- Amount takes into consideration other family income and all but 5% of medical expenses
- 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 personal and/or medical assistance
- Vets can make a claim for pension based on low income

Degrees of assistance required

- Housebound: one who is disabled, and because of that disability is confined to his premises 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 dependents.
- 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 his dependents cannot be excessive.

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

Exclusions from other income

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



Where to get help with application

- ECVSA
 - A National Service Officer of an Veteran Service Organization
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National Service Officers

- NSOs work for free and can't make the veteran join their organizations
- NSOs are trained and certified by VA
- NSOs work for any one of a number of service organizations, such as Veterans of Foreign Wars, Disabled American Veterans, American Legion, the list goes on and on
- ECVSA is trained by the American Legion

Questions????



SERVICE CONNECTED (SC) BENEFITS

- A matter of right, not financial need
 - SC is related to your military service injury/illness
 - Increasing percentage of veterans have some form of service connection, even peacetime vets
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SC BENEFITS - CONTINUED

- Consider if veteran has updated his award for service connected disability
- Consider if veteran has symptoms that could have been identified as SC long ago (e.g. PTSD)
- 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, Camp LeJeune.

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.
- 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.

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




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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YOUR ROLE

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!



Questions and Answers

Our contact info:

- Daniel Ratka | Veteran Service Officer
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- Daniel.Ratka@erie.gov | <http://www.erie.gov/veterans>



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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