Reaching Aging Veterans in Need of Benefits

June 25, 2018

Dial 1-866-740-1260, passcode 4796976# for audio (if you do not have a computer headset)
Housekeeping Notes

We have muted all lines

- Please type your questions in chat
  - No need to raise your hand!
- Slides are available at: www.ncoa.org/ncboewebinars
  - Recording and post-event materials will also appear here
On Today’s Call

- Craig Zaroff, Program Analyst, Veterans Benefits Administration
- Jennifer Morgan, Aging and Disability Coordinator, Center for Persons with Disabilities at Utah State University
- Deborah Crowther, Veterans Service Officer, Bear River Area Agency on Aging (UT)
Department of Veterans Affairs
National Council On Aging
June 2018
Agenda

• VA Overview
• Veterans Benefits Administration
  – Disability compensation
  – Pension
  – Fiduciary services
  – Home loans
  – Insurance
• Veterans Health Administration
  – Elderly health services
• National Cemetery Administration
  – Burial and memorial benefits
• References
• Questions
Department of Veterans Affairs

To care for him who shall have borne the battle, and for his widow, and his orphan...
Veterans Benefits Administration

Did you Know?
53% of VBA employees are Veterans
Disability Compensation

**What is it?**
A tax-free benefit paid to Veterans for a disability that was incurred in or aggravated by military service. Certain Veterans are eligible for disability compensation based on the presumption that the disability is service connected.

**Who qualifies?**
Veterans discharged from service under conditions other than dishonorable and who have a current disability due to injury, disease, or psychological issue incurred in or aggravated by military service.
Pension

**What is it?**
Pension is a needs-based benefit paid to wartime Veterans who meet certain age or non-service-connected disability requirements.

**Who qualifies?**
- Veterans with 90 days active duty with 1 day serviced during a wartime period if the Veteran entered the military on or before September 7, 1980; or
- Veterans with 24 months of active service or the full period for which they were called to active duty if the Veteran entered the military after September 7, 1980; or
- Veterans older than 65, or has a total and permanent disability; and
- Income is below the yearly limit set by Congress.
Aid and Attendance

Veterans and surviving spouses may be eligible for aid and attendance benefits if they:

• Require the care or assistance of another person to perform activities of daily living OR,
• Are bedridden OR,
• Are a patient in a nursing home OR,
• Are blind or so nearly blind as to have corrected visual acuity of 5/200 or less, in both eyes, or concentric contraction of the visual field to five degrees of less.
Veterans may be eligible for housebound benefits if they:

- Have a single permanent disability evaluated at 100% disabling and are permanently and substantially confined to their immediate premise OR,
- Have a single permanent disability evaluated at 100% disabling and another disability or disabilities evaluated at 60% or more disabling.
Fiduciary

What is it?
The purpose of the Fiduciary Program is to protect Veterans and beneficiaries who are unable to manage their VA benefits though the appointment and oversight of a fiduciary.

Who qualifies?
A fiduciary is appointed to Veterans and other beneficiaries who due to injury, disease, or due to age who are unable to manage their VA benefits.
Home Loans

What is it?
A Veteran or surviving spouse must have suitable credit, sufficient income, and a valid Certificate of Eligibility (COE) to be eligible for a VA-guaranteed home loan.

VA home loans can be used to:
• Buy a home, a condominium unit in a VA-approved project.
• Build a home.
• Simultaneously purchase and improve a home.
• Improve a home by installing energy-related features or making energy efficient improvements.
• Buy a manufactured home and/or lot.
Native American Direct Loan Program – Helps eligible Native American Veterans finance the purchase, construction, or improvement of homes on Federal Trust Land, or reduce the interest rate on an existing NADL.

Specially Adapted Housing Grant Program/Special Housing Adaptation Grant Program – Helps eligible Servicemembers and Veterans with certain permanent and total service-connected disabilities purchase, construct an adaptive home, or modify an existing home to accommodate their needs.

Veterans’ Mortgage Life Insurance – Helps the family of a disabled Veteran who received an SAH grant by paying off the home mortgage in the event of the Veteran’s death.
Insurance Programs

**Disabled Veterans Insurance Programs (open to new issues):**

- **Service-Disabled Veterans Insurance (S-DVI):**
  - Life insurance for Veterans who received a VA rating for a new service-connected disability in the last two years

- **Veterans’ Mortgage Life Insurance (VMLI):**
  - Provides mortgage life insurance to disabled Veterans approved for a VA Specially Adapted Housing (SAH) grant

**WWII and Korean Era Insurance Programs:**

- Provides life insurance to Veterans who maintained their life insurance coverage
  - These programs no longer issue new coverage.
170 VA Medical Centers

9 Resident Care / VA Domiciliary or Mental Health Residential Rehabilitation Treatment Programs

1 VA Community Living Center (Stand Alone)

132 Extended Care / VA Community Living Centers

23 Health Care Centers

199 Multi-Specialty Community-Based Outpatient Clinics

545 Primary Care Community-Based Outpatient Clinics

298 Other Outpatient Services Sites

300 Vet Centers

80 Mobile Vet Centers
Veterans or Servicemembers who have served in any combat zone can access a wide range of readjustment counseling services, along with their families, through more than 300 Vet Centers located across the country.

**Services offered at Vet Centers include:**

- Individual and group counseling for Veterans and their families
- Military sexual trauma counseling and referral
- Outreach and community education
- Substance abuse assessment and referral
- VA benefits explanation and referral
- Referral to other VA services
- Combat Vet Call Center at **1-877-WAR-VETS** (927-8387)
VA Healthcare for Elderly Veterans

• Extended care is a program for Veterans of all ages who need the daily support and assistance of another individual.
• Geriatric and long term care programs at home, at VA medical centers, or in the community.
• Services and Support
  – Geriatrics and Extended Care Services
    www.va.gov/geriatrics
  – Long Term Care Services and Supports
    www.va.gov/geriatrics/Guide/LongTermCare
  – Eligibility for Long Term Care
    www.va.gov/GERIATRICS/Guide/LongTermCare/Paying_for_Long_Term_Care
  – Home Based and Community Services
    www.va.gov/geriatrics/Guide/LongTermCare/Home_and_Community_Based_Services
  – Nursing Home and Residential Care
    www.va.gov/geriatrics/Guide/LongTermCare/Nursing_Home_and_Residential_Services
National Cemetery Administration

History
• The Omnibus bill of 1862, signed into law on July 17, authorized President Lincoln to purchase grounds for use as national cemeteries
• Fourteen national cemeteries were established in 1862
• Previously soldiers were buried where they fell

Mission
• The National Cemetery Administration (NCA) honors Veterans and their families with final resting places in national shrines and lasting tributes that commemorate their service and sacrifice to our Nation

Vision
• To be the model of excellence for burial and memorial benefits for our Nation’s Veterans and their families
Veteran Burial Benefits

**Gravesite**
- Opening and closing of the grave

**Grave liner**
- Perpetual care of the gravesite
Veteran Memorial Benefits

- Upright Headstone
- "In Memory of..."
- Burial Flag
- Niche Covers
- Presidential Memorial Certificate
- Flat Marker
- Bronze Medallion
Eligibility

• Any member of the U.S. Armed Forces who dies on active duty
• Any Veteran who was discharged under qualifying conditions (other than dishonorable)
• National Guard members and Reservists with 20 years of qualifying service, who are entitled to retired pay
• Spouses, minor children and certain parents

The National Cemetery Scheduling Office serves all national cemeteries, seven days a week, 362 days a year

Toll Free Number

1-800-535-1117
Pre-Need Eligibility

- Launched December 8, 2016.
- Assists Veterans with funeral decisions in advance of need.
- Subject to a final eligibility verification at time of need.
- Does not guarantee burial in a specific cemetery or reserve a gravesite until time of need.
- If a Veteran is not eligible during the Pre-Need Determination, the Veteran will be entitled to VA Appeals Rights.
- **35,000 letters have been sent to date**
VA Home Page
www.va.gov

eBenefits
www.ebenefits.va.gov

VA on Facebook
www.facebook.com/VeteransAffairs

VA on Twitter
http://twitter.com/DeptVetAffairs

VA Pre-Need Burial Eligibility
www.cem.va.gov/cem/pre-need

Benefits Information
(800) 827-1000

Education Benefits
(888) 442-4551

Health Care Eligibility
(877) 222-8387

Pre-Need Burial Eligibility
(800) 535-1117

SGLI / VGLI
(800) 419-1473

VA Life Insurance
(800) 669-8477

Veterans Crisis Line
(877) 800-273-8255 Press 1
Summary

• VA operates more than 1,400 sites of care, including medical centers, clinics, nursing homes, Vet Centers, regional offices and national cemeteries with a work force of more than 377,800

• VA is always ready to assist with connecting Veterans, Servicemembers, survivors, and their families with benefits and services
CONNECTING VETERANS TO BENEFITS
Do you ask the person seeking help if he/she is a Veteran?

- Always: 53% (48) participants
- Usually: 19% (17) participants
- Occasionally: 20% (18) participants
- Never: 9% (8) participants

Participants: 91
If so, are you more likely to ask:

Answered: 80

Have you served in the military? 35%

Are you a Veteran? 51%

Ask another way 14%
Why is asking the right question important?

- Those who have served do not always identify as a “Veteran”
- Help Veterans feel understood and respected for their military service
- Build rapport and trust with Veteran clients
- Make effective referrals to Veteran-specific programs
- Identify military widows – they could be eligible for benefits
Barriers to helping Veterans

- Veterans are unclear about benefits offered by the VA
- Agencies don’t know where to refer Veterans
- Often older Veterans or spouse can’t find discharge papers
- Agency staff have a lack of knowledge of VA benefits
- Are there benefits if a Veteran did not serve during a war time era?
- Access to in-home care and services
- Issues of trust
Learning a New Culture and Language

- Participate in On-line training modules
- Invite the VA to provide a presentation at a staff meeting
- Ask Veterans working with in your agency about their military service
Military Culture: On-line Training

Free on-line Training Modules

PsychArmor https://psycharmor.org/military-culture-school/
Navigating the VA  https://va.gov/
Three Branches – Called Administrations

Veterans Health Administration (VHA)
Veterans Benefit Administration (VBA)
National Cemetery Administration (NCA)
Finding VA contacts

TIP! The Regional Office “RO” is the same as VBA – Veterans Benefit Administration
### Local Contacts

- Enrollment and Eligibility
- Social Worker
- Geriatric Social Worker
- Public Affairs
- Caregiver Program
- Homeless
- State Department of Veteran Affairs

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<tr>
<th>Service</th>
<th>Location</th>
<th>Phone</th>
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<td>Compensated Work Therapy</td>
<td>Lexington VA Medical Center</td>
<td>859-233-4511 Ext. 3162</td>
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<tr>
<td>Eligibility</td>
<td>Lexington VA Medical Center</td>
<td>859-281-4948</td>
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<tr>
<td>Enhanced RANGE Program</td>
<td>Lexington VA Medical Center</td>
<td>859-233-4511 Ext. 3176</td>
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<td>Former Prisoners of War Program</td>
<td>Lexington VA Medical Center</td>
<td>859-233-4511 Ext. 3953</td>
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<td>Health Benefits Center</td>
<td>Lexington VA Medical Center</td>
<td>859-233-4511 Ext. 4948</td>
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<tr>
<td>Hospice and Palliative Care</td>
<td>Lexington VA Medical Center</td>
<td>859-233-4511 Ext. 4116</td>
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<td>Lexington Phone Operator</td>
<td>Lexington VA Medical Center</td>
<td>859-233-4511</td>
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<td>New Patient Scheduling</td>
<td>Lexington VA Medical Center</td>
<td>859-281-4948</td>
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<td>Parkinson’s Disease</td>
<td>Lexington VA Medical Center</td>
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<td>859-281-4910</td>
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<td>Patient Advocate</td>
<td>Lexington VA Medical Center</td>
<td>859-381-5905</td>
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<tr>
<td>Pharmacy</td>
<td>Lexington VA Medical Center</td>
<td>859-281-4811</td>
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VA Healthcare Benefits

- Primary Care
- Specialty and Inpatient Care
- Preventive Health Care
- Pharmacy Benefits
- Emergency Care
- Diagnosis and Treatment for Mental Health and Substance Abuse
- Surgical Care and Organ Transplantation Rehabilitation
- Nursing Home Care
- Home Health Care
- Respite and Hospice Care
- Readjustment Counseling

**All VA Healthcare benefits can be found at: https://www.va.gov/health/
VA Home and Community Based Services

*Veterans must be enrolled and have a Primary Care Physician

https://www.va.gov/GERIATRICS/Guide/LongTermCare/Home_and_Community_Based_Services.asp
Making a Difference

Bear River Veteran Clients
Impact

Before Connecting to VA
➢ Enrolled in Medicaid and Medicare
➢ Eligible for Section 8 housing
➢ Food Pantry
➢ Not enough money for gas to get to appointment
➢ Income $1,500 per month

After VA Service Connection Disability
➢ Enrolled in Medicare and VA Healthcare
➢ Planning on purchasing a home using VA home loan
➢ No longer living check to check
➢ Income $4,639 per month
Building Trust

What to Ask After “Have you Served in the Military?”

➢ When did you Serve?
➢ Where did you Serve?
➢ What Branch of the Military did you serve in?
➢ What was your job while serving?
➢ Have you ever enrolled at or connected to the VA for services or support?
➢ Have you ever enrolled in VA for health care?
➢ If you are low income and served during a war time period did you know you could be eligible for pension?