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## ***Veteran's 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 Benefits** - 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 re-

sources available. In those cases, the veteran 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 placement 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.

**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.

**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..

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 1-810-229-0220.