



# Veterans Benefits

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# Department of Veterans Affairs

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There are 3 branches of the Federal  
Department of Veterans Affairs:

Veterans Health Administration (VHA)

Veterans Benefit Administration (VBA)

National Cemetery Administration (NCA)

# Veterans Health Administration (VHA)

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The Veterans Health Administration (VHA) is the largest integrated health care system in the United States, providing care at 1,250 health care facilities including 172 VA Medical Centers and 1,069 outpatient sites of care of varying complexity (VHA outpatient clinics) to over 9 million Veterans enrolled in the VA health care program.

# Veterans Benefit Administration

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The Veterans Benefits Administration (VBA) provides a variety of benefits and services to Servicemembers, Veterans, and their families. Below are some of the major program offices within VBA.

**Compensation Service:** Oversees the delivery of disability compensation, a tax-free monetary benefit paid to Veterans with disabilities that are the result of a disease or injury incurred or aggravated during active military service.

**Pension and Fiduciary Service:** program oversight that helps wartime Veterans, their families, and survivors with financial challenges by providing supplemental income through Veterans Pension, Death Pension, and Dependency and Indemnity Compensation. Protects the benefits paid to our most vulnerable beneficiaries who, because of disease, injury, or infirmities of advanced age, are unable to manage their VA benefits.

**Insurance Service:** Maintains life insurance programs that give financial security and peace of mind for Servicemembers, Veterans, and their families.

**Loan Guaranty Service:** Provides oversight of the VA Guaranteed Home Loan Program that guarantees home loans in varying amounts. Ensures Veteran's rights are protected when purchasing a home under this program

# National Cemetery Administration (NCA)

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NCA operates 136 national cemeteries and 33 soldiers' lots and monument sites in 40 states and Puerto Rico. More than 4 million Americans, including Veterans of every war and conflict, are buried in VA's national cemeteries.

Burial in a VA national cemetery is open to all members of the armed forces and Veterans who have met minimum active duty service requirements, as applicable, and were discharged under conditions other than dishonorable. Members of the reserve components of the armed forces who die while on active duty or who die while on training duty under certain circumstances are also eligible for burial, as are service members and former service members who were eligible for retired pay at the time of their death.

A Veteran's spouse, widow or widower, minor children, and, under certain conditions, unmarried adult children with disabilities, may also be eligible for burial. Eligible spouses and children may be buried even if they predecease the Veteran.

# Complexity of Veterans Benefits

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- Veteran's benefits are complex and highly individualized
- Benefits frequently encountered by VA social workers:
  - Non-Service Connected Pension
  - Aid and Attendance or Housebound
  - Service Connected Compensation
  - Beneficiary Travel Eligibility (incl. Special Mode Transportation)
  - Dental
  - Copays
  - Service eligibility like Home Health/Homemaker Aid Program, Contract Nursing Home, etc.

# Basic Eligibility for VA Healthcare

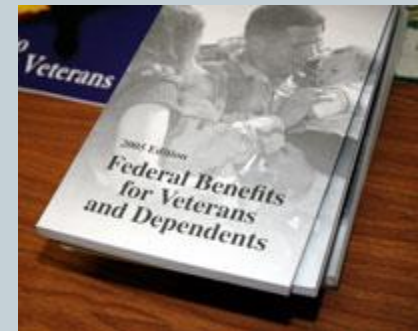
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- **Veterans:**
  - Served in the active military service
  - any discharge other than dishonorable
  - National Guard/Reserves called to and completed full period of active duty
  - Enlisted after 09/07/1980 or active duty after 10/16/81, must serve 24 full months OR the full duty period
- **Returning Service Members (OEF/OIF/OND)**
  - Active duty combat after 11/11/1998
- **Enhanced Eligibility:** former POW, Purple Heart, Medal of Honor, Pension recipient, and more

# Federal Benefits Booklet

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- Comprehensive overview of benefits
- Service Organizations can help with claims; those recognized by VBA to represent Veterans
  - Paralyzed Veterans of America
  - Veterans of Foreign Wars
  - Disabled American Veterans
  - American Legion
  - State Dept. of Veterans' Affairs
- [www.benefits.va.gov](http://www.benefits.va.gov) click on Benefit Brochures





# Financial Assessment for Eligibility

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- Many veterans should be encouraged to provide financial information to the Enrollment office to determine eligibility for cost-free medications or mileage reimbursement to VA appointments
- Veterans assigned to Priority Groups 1-8
- Means Tests: VA Form 10-10EZR
- Can complete in the Enrollment office
- Deduct eligible medical expenses
- Income Match Verification

# Outpatient Co-Pays

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- **Basic Care Services**

Services provided by a primary care clinician: **\$15/visit**

- **Specialty Care Services**

Services provided by a clinical specialist such as surgeon, radiologist, audiologist, optometrist, cardiologist and special tests such as MRI, CAT scan or nuclear medicine studies: **\$50/visit**

There is no copay for preventive care services such as screenings, immunizations, labs draws or x-rays

# Prescription Co-pays

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- Prescriptions are \$5-11 per 30 day supply with a maximum cap of \$700/year for Priority Groups 2-8;
- Veterans do not pay pharmacy at time of service, they are billed by mail
- VA will make payment arrangements
- If unable to pay bill, can apply for Hardship Waiver

# Medication Co-pays

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Priority Group	Outpatient Medication Tier	Copayment amount		
		1-30 day supply	31-60 day supply	61-90 day supply
<b>2-8</b>	<b>Tier 1</b> (preferred Generics)	\$5	\$10	\$15
	<b>Tier 2</b> (Non-Preferred Generics and some OTCs)	\$8	\$16	\$24
	<b>Tier 3</b> (Brand Name)	\$11	\$22	\$33

\$700 Medication Copayment Cap

# Service Connected Compensation v. Pension

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- **Compensation** – Monthly VA benefits paid to veterans who are at least 10% disabled as a result of their military service
- **Pension** – Monthly VA benefits paid to wartime veterans with limited income who are permanently disabled OR at least 65 years old

# Non-Service Connected (NSC): Pension

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- VA's pension program provides monthly benefit payments to certain wartime Veterans with financial need, and their survivors.
  - Other income and assets effect the amount of benefit
  - Veteran with no dependents, income less than \$13,535/year
- The Veteran must have served at least 90 days in the military with one day of service during a period of war
- Presumed if over 65 years old or receiving disability benefits from SSA
- If pension rate is higher than rate paid for SC disabilities, eligible veterans may apply

# Non-Service Connected (NSC): Pension

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- Basic Pension - **\$1128/mo.**
- One Dependent- **\$1477/mo.**
- Additional dependent children add **\$2250/year** for each child

# Service-Connected (SC) Compensation

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- Ratings from 0% to 100% for illnesses or injuries which occurred while on active military duty or training
- File claim using VA Form 21-526
- Different types of SC:
  - Direct (incurred during service)
  - Aggravated (existed prior to service but worsened by service beyond normal progression)
  - Presumptive



# Millennium Bill aka Mill Bill

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- Certain veterans eligible for care in nursing homes
  - 70% SC or 60% SC + Unemployability
  - Must have ADL impairments for long-term care
- Emergency care for non-service connected conditions in non-VA Facilities
  - Veterans with no other funding source or insurance coverage
  - VA or other federal facility was not feasibly available
  - VA must be notified
  - Must have received care at the VA within the 24 months prior
  - Claims filed within 90 days

# Aid and Attendance

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- Veterans who need assistance of another person in order to perform ADLs
  - Caregiver (paid or unpaid)
  - Higher level of care – Assisted Living, Nursing Home, etc.
- If non-service connected, must be Pension eligible
  - Complete Application for Compensation and Pension
- Parameters for 100% service connected and A&A
- Monthly Benefit range \$1881 single; \$2230 w/ dependent
- Paid directly to veteran

# Many Other Benefits

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- Clothing Allowance – SC benefit
- Automobile Allowance - SC benefit
- Dependent Indemnity Compensation (DIC)
  - Veterans dies of SC condition; also eligible for education benefits and CHAMPVA; includes dependent children

# Other VA Benefits (cont.)

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- Guaranteed Home Loan Program
- Long Term Care Benefits
  - Respite Care, Homemaker/Home Health Aide, Contract Nursing Home
- GI Bill
- Burial benefits
- Home Improvement Structural Alterations (HISA) grant



# Dental Benefits

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- Who is eligible?
  - 100% SC
  - SC for a dental disability
  - Former POWs
  - Participating in VA Homeless programs
  - Participating in Chapter 31 Vocational Rehab
  - Dental condition determined to be associated with and aggravating a SC condition
  - Apply for dental care within 180 days of discharge/release from a period of active duty 90 days or more during Persian Gulf War era

# Veteran Service Officers (VSO)

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- They are benefits experts who can help veterans with claims, benefits questions, and more!
- Veterans can appoint VSO as their Representative to handle claim on their behalf – sometimes called Power of Attorney
  - VA Form 21-22a “Appointment of Individual as Claimant’s Representative

- Oregon:

<http://www.oregon.gov/odva/Services/Pages/County-Services.aspx>

Washington:

[http://www.dva.wa.gov/service\\_officers.html](http://www.dva.wa.gov/service_officers.html)

# Benefits Contact Information

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## Veteran's Benefits Administration

[www.vba.gov](http://www.vba.gov)

100 SW Main St, 2<sup>nd</sup> Floor Portland, OR

Phone: 800-827-1000

<https://www.benefits.va.gov/BENEFITS/Applying.asp>

# QUESTIONS?

