

Little Known VA Program Helps Elderly California Veterans and Surviving Spouses Pay Up To \$24,228 for In-home Care Services.

One of the hidden treasures in the array of Veteran benefits is a program called Pension with Aid & Attendance. Millions of America's senior citizens are veterans or surviving spouses of Veterans and could be eligible for the benefit, yet many are not aware of its existence and where to begin with the process.

The Pension with Aid and Attendance benefit can produce up to \$24,228 per year to pay for home care, assisted living or nursing home care. As veterans age, they may wish to maintain independence at home rather than moving into long term care facilities. Therefore, they can utilize this program to pay for a home care agency to send a caregiver who can help with housekeeping, laundry, meal preparation, medication reminders, driving, grocery shopping, and if needed bathing, dressing, or incontinence.

The following eligibility requirements generally apply:

1. The Veteran must have served at least 90 consecutive days of active duty with at least one day during a period of war. This does not mean the veteran had to serve overseas in combat.
2. The Veteran must have a disability/illness or injury not related to their military service. Typically the veteran or surviving spouse requires assistance with their activities of daily living and may have Alzheimer's, Dementia, Parkinson's, history of a stroke, Arthritis, or other medical conditions, etc.
3. Assets must be less than \$80,000. Assets do not include their personal residence or automobile. If their assets exceed the guidelines, the veteran or surviving spouse can visit with a VA accredited attorney to assess long term care planning.
4. The Veteran or surviving spouse must meet medical expense to income ratios. Many families assume they do not meet the income criteria, but medical expenses can offset income to determine eligibility. If the veteran or surviving spouse has a need for home care services, frequently home care is used as a medical expense to help qualify the individual.

Often families experience obstacles when trying to obtain these benefits. This program encompasses an intimidating application and documentation process which can result in lengthy waiting periods. These lengthy waiting periods become very frustrating for families.

“We have seen the frustrations of veterans who have an immediate need for in-home care, but get overwhelmed by the paperwork and the long wait for funds,” said Kevin Reneau, owner of a Senior Helpers office in the San Francisco area. Senior Helpers, a home care company with over 40 offices throughout California provides insured and bonded caregivers. “We’ve teamed with Veterans Care Coordination (VCC), a privately owned company that cuts the red tape and can provide immediate help in the home. We partner with VCC to assist the veteran and streamline the entire application process. This partnership helps the veteran receive in-home care in a matter of days, rather than months.”

Some veterans or surviving spouses may be required to pay for their home care prior to receiving benefits. In situations where home care cannot be afforded, VCC can alleviate this burden by

providing an interest free loan, which will allow the veteran or surviving spouse the ability to get the necessary medical expenses in place for eligibility. This approach is innovative and prevents the veteran or surviving spouse from waiting to start care services.

Veterans Care Coordination is an extremely successful organization and has assisted more than four thousand veterans and surviving spouses. According to company founder and owner, Kyle Laramie, "It is our mission to educate as many veterans and widows as possible about this little known benefit. Many seniors are going without home care unnecessarily, and this benefit provides the opportunity to pay for care and assists those aging at home rather than in long term care facilities."

Veterans Care Coordination utilizes a simple eight-step process that provides peace of mind to the families and works with Senior Helpers to implement care services immediately. Kyle Laramie states, "Our goal is to assist America's heroes with the same honor and integrity in which they served our country."

If you would like to speak with the Veterans Care Coordination, please call toll free at 1-855-380-4400. You can also find additional information through the Department of Veterans Affairs at 1-800-827-1000 or visit their website at www.va.gov. You can reach Senior Helpers at 925-376-8000