

Veterans Administration Benefits presented by-



Why is it important?

- It helps seniors pay for care privately...includes in-home care, day cares, assisted living or nursing homes.
- Frees up cash flow for other purposes.
- Helps home care and assisted living facilities maintain more private pay clients for longer periods of time.

Why is it important?

- Provides excellent community service.
- In combination with other financial strategies, this benefit can help to completely cover most in-home long term care services.

VA Aid and Attendance Pension Benefit

- The Veteran's administration has established a pension program whereby the purchase of personal care and attendant home services may be paid through the veteran's acquired pension. This benefits has been around for 57 years and in the 60's was offered to surviving spouses..

VA Aid and Attendance Pension Benefit

- If they are a Veteran or the surviving spouse of a Vet (and were still married at the time of death) who has served at least 90 days or more on active duty, with one day beginning or ending during a period of war, and they are in need of assistance at Home due to their disabilities, they may be eligible for VA's non-service connected disability pension

VA Aid and Attendance Pension Benefit

- This most important benefit is overlooked by many families with Veterans or surviving spouses who need additional cash flow to help care for ailing parents and loved ones.

Who Qualifies?

- This special pension allows vets and surviving spouses who require the regular attendance of a caregiver to assist with:
 - Eating
 - Bathing
 - Dressing/Undressing
 - Taking care of the needs of nature

Who Qualifies?

- Individuals that are blind, deaf, have trouble walking, eating and need help monitoring medications. Need transporting to doctors.
- Patients in nursing homes because of mental or physical incapacity (as long as they are not on Medicaid)
- Individuals requiring assisted care in assisted living facilities
- **IT IS NOT A BENEFIT** for a person needing housekeeping or respite part time care

Who Qualifies?

- Veterans must have served 1 day during an active war and had no less than a 90 day service.
- Surviving spouses must still have been married to the Vet when they passed away.
- They must have a Doctors order insisting they need the aid and attendance of a caregiver daily. This is usually determined in their medical history showing a medical issue that is permanent and their need for care is long term if not forever.

Who Qualifies?

- They must have less than 80K in checking and savings accounts-even less if they are applying as a single person or are very elderly (does not include homes or vehicles.)
- If they have IRA's or CD's Mutual Fundsthey are included as income.

Who Qualifies?

- They must have received an honorable or general discharge.
- They can choose where they want to live, as long as it is a credible facility, community, or home care company offering services to help the claimant live an independent life.
- They may not qualify for full benefits (\$90.00/month max) if they are on state assistance that paid for hospitals, nursing homes or large medical bills. (Medicaid or another subsidized program due to their lower income.)

Who qualifies?

- The following are defined “periods of war”
- WWI: 4/16/1917 to 11/11/1918
- WWII: 12/07/1941 to 12/31/1946
- Korea: 06/25/1950 to 01/31/1955
- Vietnam: 08/05/1964 to 05/07/1975
- Persian Gulf: 08/02/1990 to present

Points to remember?

- It is hard to speculate on what a family will experience when filing for this benefit.
- Each case is unique and carries its own set of challenges.
- You can expect, and families should expect, that it will take 4-6 months for the application to be processed.

Points to Remember

- All benefits are retro-dated back to the original filing date to the closest date falling on the 1st of the month.
- Fill out a pre-qualification form.

<http://www.veterans-express.com>

Maximum award benefits

- Up to \$1554/month for a war time Vet
- Up to \$998/month for the surviving spouse
- Up to \$1842/month for qualifying couple
- These amounts apply only to 2008, benefits are adjusted each year according to increases in the cost of living.

VA Aid and Attendance Pension Benefit

- Because of this pension benefit, Vets will no longer have to live out their lives inside a Medicaid or VA nursing home. Assisted living or home care will be an affordable option.

VA Aid and Attendance Pension Benefit

- Benefits start when the VA receives a packet, not when a senior begins home care or assisted living services. Getting your packet done and handed in following services beginning is crucial.
- The vet must be currently or close to receiving home care or living in an assisted living facility at that time they apply. They must have the debt of the costs to be in need of the benefit.

What does the process involve?

- Pre-qualifying is a way to see if the applicant “could” get the benefit, but what the VA does not tell them is that qualifiers can change with different scenarios, such as:
 - Old age (over life expectancy)
 - Too much savings
 - Medicaid benefits that paid for nursing home or hospital costs.

What could be an issue?

- For example, a 76 year old senior with 40K in savings may be a good candidate.
- A 92 year old senior with 40K may be considered to have enough money, due to the fact that he is over life expectancy in the eyes of the VA.

What could be an issue?

- Same goes for married couples. 80K may be fine for a 76 and 74 year old married couple, but in their upper 80's and 90's you may want to consider the possibility of denial due to high savings.

Moving assets to qualify?

- Moving assets into annuities or making financial transfers to qualify is not recommended. If you must move funds, please do it right!
- The VA does not look back on what the Vet had before they applied, but Medicaid does.

Documents needed

- www.veterans-express.com provides all forms needed. The vet must locate the following:
 - Discharge papers
 - Marriage License (for marriage of surviving spouse)
 - Death Certificate (for surviving spouses)

Documents needed

- It can't be stressed enough how important it is to obtain the claimants medical records from their doctor's office. This makes it easier for the VA adjudicator to make a decision when they receive the application.
- Also, include proof of income, like bank or social security statements.

What does the process involve?

- A claimant/Senior only signs the paperwork
- VA does not recognize a Power of Attorney to sign for claimant. If this is not possible, have the claimant sign an “**X**” and follow the witness instructions.
- Make sure everything is correct before you mail it to the regional office in your state

What does the process involve?

- List all medical expenses. This should include costs of private health care, RX, Co-pays, nursing home costs, glasses, dentists etc.
- Claimant wants this list to create as much deficit as possible to show the VA they are in financial hardship due to medical expenses.

What does the process involve?

- In review:
- Claimant must sign paperwork
- Include copies of discharge papers, marriage and death certificates, medical history provided by Dr., and proof of income.
- Address large envelope to your regional office in your state, and send certified for tracking purposes.

What does the process involve?

- If the VA should lose the claimants paperwork, the claimant will have to submit another application etc., but now the senior can prove they sent one and the VA will have to retro-date it.
- Make a copy of everything you send in and put it in a file in case this should happen.

What does the process involve?

- Vet should receive a courtesy letter in 4-6 weeks from the VA stating their packet was received and they are working on it.
- If a letter is not received, call 800-827-1000.
- If someone else is going to call, a 21-22a need to be filed.
- Have the Vets SS# available.
- The VA may not want to speak with a rep, but be persistent and have the claimant present.

What does the process involve?

- The Vet will receive a few correspondences from the VA, some will not make a whole lot of sense, this is typical not to mention frustrating for the family.
- These letters can be erroneous, and sometimes ask for things that have already been submitted, but still address them, IT IS WORTH IT. Be persistent and vigilant.

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What does the process involve?

- If all goes well, a letter will be received stating that benefits have been awarded, and will state when the benefits will begin.
- If the claimant is found to be “incompetent” due to extreme dementia or Alzheimer’s, they may withhold the benefit until a fiduciary is set in place. (Usually a DPOA-durable power of attorney)

Tip

- Consider the use of reverse mortgage proceeds (takes about 30 days or less) to fill in the blanks on the private pay cash flow until the VA benefits kick in.
- Reverse Mortgages can also be used in combination with VA benefit to cover the costs of care.

Veteran's Express Goals

- To obtain funds for their Veteran clients and prospects.
- To offer a legal, safe and effective way to help the clients either by way of our office or by putting them in touch with an accredited CVSO offices all over the USA if needed.
- To attract new Veterans as clients for you. To help you close business!

Veteran's Express Goals

- To build their directory to offer quality choices for Veterans/families nationwide while assisting with the application process for benefits.
- Free, free.....there is no hook, they do not sell products to their clients.
- To provide benefits for Assisted Living, Home Day Care, Adult Day Care.
- To provide benefits for all types of senior services.

Who is Veteran's Express?

- Experts who have worked in the Assisted Living/Home Care industry and understand the complex Veteran's benefits process.
- They utilize many VA officers to help families every day free of charge, as well as their own staff.

Who is Veteran's Express?

- Their website has over 9000 visitors a month
- Over 400 sponsoring eldercare providers pay an annual membership fee to be in their directory.
- They have an excellent track record and are sought out by the veterans/families and are respected by their providers.

Who is Veteran's Express?

- They believe that the application process should be free and membership fees should go towards marketing and promoting service providers through their website, published materials and weekly newsletters to help you get business.
- They are not a financial company and do not endorse financial companies. If a client has too many funds to apply, they are referred to their own CPA or attorney for further action on their own. We believe this is the safe way to help them.

What does Veteran's Express Do?

- Assist clients of their member providers with the complex process of applying for Veteran's eldercare benefits, as well as locating quality eldercare providers from their directory:
- Aid and Attendance
- Surviving Spouse benefit
- Basic pension and housebound benefit

What does Veteran's Express Do?

- They help the client get the money for the eldercare provider's services by working harmoniously with the veteran/family by filing a thorough application with the VA administration.
- They encourage them to begin services while they assist with the application process. This is done without additional fees.

When a client needs help:

- The Veteran or their family calls to begin **pre-qualification process**. This can be done on the web as well. A form is filled out and submitted.
- Once the form is completed, it will be reviewed. The client will then be asked if they have all the necessary documents. If not, Veteran's Express will help them apply for them.

What does Veteran's Express Do?

- They help with all following VA correspondence after filing until the end. **This is the most important part!** This is when people usually quit. They will also assist with the appeal process if necessary. There is a very high success rate if all is done well and the family stays in contact with Veterans Express.

What do you get when working with Veterans Express?

- The opportunity to help Veteran's and their families.
- A safe, legal and competent alternative.
- Your company is listed as a provider of choice. Hundreds of inquiries are received from families who want help finding service for a loved one.

What do you get when working with Veterans Express?

- Membership is based on a flat fee for an unlimited number of clients.
- You will have access to a “members area,” to download forms and instructions whenever you need them.
- Free glossy, color hands outs to give to your clients after your assessment is done so they can contact us to pre-qualify. Often , this is where we help you close business!
- VE is available to answer your clients questions Mon.-Fri. 8am-5pm PST. This is a team effort, emails are answered 7 days a week.

VE Newsletter Promotion

- Email blast to families encouraging them to check out your services. Your company logo will be included with over 50 sign ups! Movable banner on our homepage!
- Newsletter goes out weekly to database of 9K families. Your logo is included on the newsletter, as well as offering these families an opportunity to see what our company has to offer.

Contact Information

- Questions? Feel free to contact Melissa or Claribel if you have questions:
- 866/951-3453 ext 304
- melissa@veterans-express.com
- 866/951-3453 ext 303
- claribel@veterans-express.com

Q and A time?

- QUESTIONS?