



Three Types of Benefits

- **Disability compensation (service connected or S/C)**
- **Non-Service Connected Pension (NSC Pension)**
- **Dependency and Indemnity Compensation (DIC)**



Disability Compensation

- **Disability compensation is 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.**
- **The benefits amount is graduated according to the degree of the Veteran's disability on a scale from 10 percent to 100 percent (in increments of 10 percent). 0 percent still receives free healthcare for that condition.**



NSC Pension

- **VA helps Veterans and their families cope with financial challenges by providing supplemental income through the Veterans Pension and Survivors Pension benefit programs. Payments are made to bring the Veterans or Survivor's total income, including other retirement or Social Security income, to a level set by Congress. Unreimbursed medical expenses may reduce countable income for VA purposes.**



DIC

- **DIC is a tax-free monetary benefit generally payable to eligible Survivors of military service members who died in the line of duty or eligible survivors of Veterans whose death resulted from a service-related injury or disease.**



Eligibility

- To be eligible for all benefits, the Veteran must have been separated or discharged under conditions other than dishonorable.
- Generally, a Veteran must have at least 90 days of active duty service, with at least one day during a VA recognized wartime period to qualify for a VA pension. The 90-day active service requirement does not apply to Veterans discharged from the military due to a service-connected disability.
- Yearly family income must be less than the amount set by Congress to qualify for the Veterans Pension benefit.
- For Pension only Veterans must be age 65 or older, OR Permanently and totally disabled, OR A patient in a nursing home receiving skilled nursing care, OR Receiving Social Security Disability Insurance, OR Receiving Supplemental Security Income



Special Monthly Compensation (SMC)

- **SMC is a higher rate of compensation paid, due to special circumstances such as the need for aid and attendance by another person, or due to a specific disability such as the loss of use of one hand or leg.**



Special Monthly Pension (SMP)

- **Veterans and survivors who are eligible for VA pension and require the aid and attendance of another person, or are housebound, may be eligible for higher maximum pension rate.**
- **These benefits are paid in addition to monthly pension, and they are not paid without eligibility to pension.**



Improved Pension Rate Table

Maximum Annual Pension Rate (MAPR) Category	Amount
If you are a veteran...	Your yearly income must be less than...
Without Spouse or Child	\$13,166
	To be deducted, medical expenses must exceed 5% of MAPR, or, \$ 659
With One Dependent	\$17,241
	To be deducted, medical expenses must exceed 5% of MAPR, or, \$ 863
Housebound Without Dependents	\$16,089
Housebound With One Dependent	\$20,166
A&A Without Dependents	\$21,962
A&A With One Dependent	\$26,036
Two Vets Married to Each Other	\$17,241
Two Vets Married to Each Other One H/B	\$20,166
Two Vets Married to Each Other Both H/B	\$23,087
Two Vets Married to Each Other One A/A	\$26,036
Two Vets Married to Each Other One A/A One H/B	\$28,953
Two Vets Married to Each Other Both A/A	\$34,837
Add for Early War Veteran (Mexican Border Period or WW1) to any category above	\$2,991
Add for Each Additional Child to any category above	\$2,250



DIC and Aid & Attendance

- **If a Veteran died on or after January 1, 1993, his/her surviving spouse may receive additional benefits beyond the basic DIC rate if they are residing in a skilled nursing facility, require the regular assistance of another person to perform the activities of daily living, or if they are permanently housebound.**



Multiple Types of Special Monthly Compensation

- **Frequently seen levels of SMC are:**
 - **K: loss of use or loss of one extremity, specific organs, or sensory functions.**
 - **L: Aid and Attendance or permanently bedridden**
 - **S: Housebound (statutory or in fact)**



Housebound (SMC)

- **Statutory-** has a single, S/C disability evaluated as totally disabling with additional S/C disability or combination of disabilities independently evaluated as 60% or more disabling
- **In Fact-** Is permanently housebound due to a service connected disability.



Aid and Attendance (SMC)

- **Permanently bedridden OR in need of Aid and Attendance (AA may or may not be permanent)**
- **Bilateral visual acuity of 5/200 or less**
- **Loss/LOU of both feet**
- **Loss/LOU of 1 hand and 1 foot**



Characteristics of SMP

- **Evidence for SMP: received medical evidence/documents with medical professional signature**
- **Completed VA Form 21-2680, Examination for Housebound Status or Permanent Need for Regular Aid and Attendance**
- **Completed VA Form 21-0779, Request for Nursing Home Information in Connection with Claim for Aid and Attendance**



Two Types of Special Monthly Pension

Housebound

Qualifications:

- **Single permanent disability rated 100% and separate disabilities rated at 60% or more**
(Veterans only)
- **Permanently housebound due to disabilities**



Two Types of Special Monthly Pension

Aid and Attendance

Qualifications:

- **Require the aid of another person to perform activities of daily living**
- **Be blind or meet other specific visual acuity requirements**
- **Be a patient in a nursing home**





Establishing Housebound Status

Housebound benefits only granted by rating:

- **Medical evidence must be submitted showing condition(s) is/are severe enough to render housebound**
- **Medical evidence dated within the last year or lists treatment at a VAMC-refer case to RVSR**



Establishing Aid and Attendance

Aid and attendance benefits may be granted by:

Rating

OR

Administratively



Establishing Aid and Attendance by Rating

To grant by rating:

- **Medical evidence must be submitted showing claimant requires assistance with activities of daily living**
- **Medical evidence dated within the last year or lists treatment at a VAMC-refer case to RVSR**



Establishing Aid and Attendance Administratively

- **Must be in a nursing facility**

- **VA receives notification for SMP:**
 - **From claimant**

 - **Other outside source**



Establishing Aid and Attendance Administratively

Types of nursing facilities :

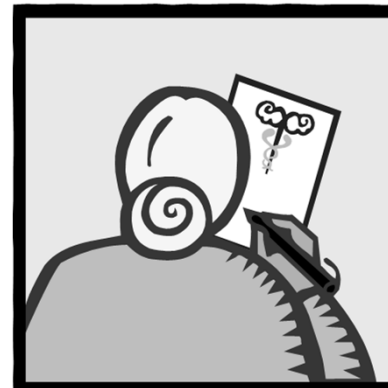
- **Extended care facility licensed by a State**
- **Nursing home care unit in a State veterans' home**
- **VA Nursing Home Care Unit or contract nursing home**



Establishing Aid and Attendance Administratively

Need to know:

- Is facility licensed by state?
- Patient vs. resident?
- Level of care?
- Medicaid status?





Fiduciary Program

- **Provides oversight of VA's most vulnerable beneficiaries who are unable to manage their VA benefits because of injury, disease, the infirmities of advanced age, or being under 18 years of age.**
- **VA closely monitors fiduciaries for compliance with program responsibilities to ensure that VA benefits are being used for the purpose of meeting the needs, security, and comfort of beneficiaries and their dependents.**



Fiduciary Program con't

- **VA will only determine an individual to be unable to manage his or her financial affairs after receipt of medical documentation or if a court of competent jurisdiction has already made the determination.**
- **The fiduciary, normally chosen by the beneficiary, must undergo an investigation of their suitability to serve. This investigation includes a criminal background check, review of credit report, personal interview, and recommendations of character references**



Becoming a Fiduciary

- **To become a fiduciary for a family member or friend, submit a request with the beneficiary's name and VA file number, and your name and contact information to the VA regional office nearest you.**
- **To become a professional fiduciary, submit your resume with cover letter to the following e-mail address: VA_Fiduciary@va.gov. Include your name, the name of your organization (if applicable), mailing address, and e-mail address with your request.**



Becoming a Fiduciary con't

- **An assessment of the qualifications of a proposed fiduciary includes, but is not limited to:**
 - **The willingness to serve and abide by all agreements**
 - **An interview with a VA representative**
 - **Credit report review**
 - **An inquiry into the criminal background, and**
 - **Interviews with character witnesses**

- **A VA fiduciary is responsible for managing the beneficiary's VA income and ensuring the beneficiary's just debts are paid.**
 - **Utilizing the funds for the daily needs**
 - **Timely submitting periodic accountings when required**
 - **Reporting change in address or phone number, income or dependents, incarceration, hospitalization, death of the beneficiary**
 - **Notifying the VA if the beneficiary's condition improves to a point where you believe he or she no longer needs a fiduciary.**



Periodic Onsite Review

- **Onsite reviews are intended to ensure fiduciaries are performing their duties satisfactorily and to protect beneficiaries from misuse of their benefits by the fiduciaries. The onsite review strengthens VA's oversight of fiduciaries and supplements the field examination and accounting process.**
- **A VA field examiner assists in appointing a fiduciary. They will need to see proof of all income and expenses, long term care plans, current medications, and a list of all assets.**
- **Annual accounting of all expenses vs income and account balance is required, however VA may require additional accounting on reports of financial abuse or irregularities.**



Assisted Living

- **Assisted Living Facilities are not provided or paid for by VA**
- **VA may pay for some of the extra services the Veteran may need in an Assisted Living Facility**
 - **Help with your activities of daily living (e.g., bathing and getting dressed)**
 - **Help taking your medications**
 - **Some nursing assistance (varies by state and facility)**
 - **Some or all of your meals (varies from place to place)**
 - **Planned recreational and social activities**

VA social workers are available to help



Healthcare for Elderly

- **Geriatric Patient Aligned Care Team (GeriPACT) provides integrated traditional healthcare service with community based services for Vets with more than one chronic disease and declining mental and physical capabilities.**
- **Advance Care Planning clarifies your values and health care choices for use at a future time if you are no longer able to make decisions for yourself.**



Important Contacts

- **Fiduciary (888) 407-0144**
 - **Benefits.va.gov/fiduciary**
- **VA Disability (800) 827-1000**
- **VA Healthcare (877) 222-8387**
- **VA Inspector General (800) 488-8244**
- **White House VA Line (855-948-2311)**
- **Veterans Crisis Line (800) 273-TALK (8255)**
 - **www.veteranscrisisline.net**

www.va.gov



QUESTIONS?

