

Welcome to the Heritage Senior Care Inc. Newsletter, we are so excited to share this newsletter with our clients, their families and the community.

Heritage Senior Care Inc. has been serving the needs of seniors for over 36 years. Our mission is to help seniors who wish to stay in their homes, but may require assistance with activities of daily life, transportation and companionship.

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*“Strength does not  
come from physical  
capacity. It comes from  
indomitable will..”*

– Mahatma Gandhi

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## The Benefits of Military Service

# How to Access Homecare Benefits at No Cost



BY SOLANA SLOAT

In this month's newsletter we discuss how we can help your family to create a no cost care plan for your loved one who served wartime, a surviving spouse or veteran with a service injury. We will mention three available options and illustrate them in understandable terms by providing some examples that provide insight into navigating free VA benefits that may apply to you, a loved one, friend or even neighbor.

### To visualize how this is possible, here are a few case scenarios:

**#1** Bob is a veteran that had a bad spill on his walker. He just returned from the hospital's rehab and is glad to be back home. The social worker at the hospital set up Bob with a home health nurse and physical therapist who visit him regularly, however they have given him visitations for only eight weeks upon discharge. Bob needs assistance with ambulating safely in his home, help with meal preparation, and incontinence care. Beyond this, Bob's wife knows she can't lift him if he fell — so he really needs additional care when the home health and physical therapist no longer on the schedule.

Question: Does Bob have a Military Service Connection? If so, there are some options and resources readily available through the VA to assist with the cost of homecare.

At **Heritage Senior Care Inc.**, we honor the VA Aid and Attendance Benefit which can assist with the cost of care as it is a monthly pension benefit that can allow additional caregiving services at no cost. With this VA benefit it is crucial to identify the specific wartime, for example: Post Korea and in-between Vietnam conflicts (Jan. 31st, 1955 - Aug. 5th, 1964) could potentially disqualify the veteran, but even one day served during wartime with 90 days served along with honorable discharge may still qualify the vet for this valuable benefit. There is a time frame for the application process, this can take up to three months. But thanks to the VET ASSIST program through Veteran's Home Care, eligible vets can receive an intermittent loan that can help to initiate care services immediately.

Additionally, veteran's benefits are applicable for surviving spouses of veterans who never remarried. According to the Veteran's Department of Affairs Website, "The Survivors Pension benefit, which may also be referred to as a Death Pension, is a tax-free monetary benefit pay-



## WHEN TO REFER TO THE VETASSIST PROGRAM

### 1. MILITARY SCREENING

Is he/she a **veteran** or the **surviving spouse of a deceased wartime veteran** who needs help to live safely at home?

*Combat duty or overseas service is not required. Surviving spouse must have been married to the veteran at least 1 year and at time of veteran's death. Married couples are only eligible if the veteran is disabled and meets the guidelines.*

Yes

Did the veteran serve at least 1 day during wartime?

- **World War II:** December 7, 1941 -- December 31, 1946
- **Korean Conflict:** June 27, 1950 -- January 31, 1955
- **Vietnam Era:** August 5, 1964 -- May 7, 1975  
*Or served in the country of Vietnam February 28, 1961 -- August 5, 1964*
- **Persian Gulf War:** August 2, 1990 -- date to be determined

Yes

Did the veteran serve:

- At least **90 days on active duty**, (*Persian Gulf War veterans must have two years of active duty or the full period for which they were called for active duty.*)
- With an **honorable discharge**?

Yes

### 2. MEDICAL SCREENING

Does the veteran or surviving spouse have a medical condition causing the **need for assistance** with activities of daily living? (i.e.— help with bathing, dressing, grooming, using the toilet, meal preparation, moving about safely.)

*If under age 65, must have letter from Social Security proving disability.*

Yes

Does the veteran or surviving spouse want to use their VA Pension with Aid and Attendance primarily for **in-home care or adult day care**?

Yes

### 3. MONETARY SCREENING

Does he/she have a net worth (**income + assets**) at or less than \$127,061?

*A primary residence and auto are not counted as part of net worth.*

Yes

For Information Contact  
**Heritage Senior Care**  
**1-800-562-2734**

**VetAssist**<sup>®</sup>  
Exclusive to the **VETERANS HOME CARE**<sup>®</sup> Family

able to a low-income, un-remarried surviving spouse and/or unmarried child(ren) of a deceased veteran with wartime service.”

**#2** Jill lost her husband a year ago, she has always been independent and never had any children. Lately, Jill noticed that she may need a caregiver who comes once a week to help her clean, run errands and occasionally take her to the doctor's office for only four hours, but Jill is unsure if she can afford the cost of homecare.

This process of qualifying Jill for the Surviving Spouse Death Benefit involves verifying countable funds: income, annuities, disability, retirement and weighing this against unreimbursed medical expenses along with the total net worth: liquid assets (which, as of 12/2018, cannot exceed \$127,061). According to the Veteran's Department of affairs website: The Maximum Annual Pension Rate (MAPR) is reduced for each dollar of income that the veteran, surviving spouse, child, or their families have. If the rates from 2018 reflect \$9,078 and Jill's income is only \$7,500 then the monthly pension would be approximately \$1,578.

**#3** Finally, there is the “VA Homemaker Program” which is a No Cost Benefit that may apply to your spouse, family member or neighbor who needs assistance with (non-medical caregiving) in the home. Although the VA Aid and Attendance and the Surviving Spouse Death Benefit (SSDB) is an income-based program, the Homemaker Program is not. The veteran must demonstrate the need for assistance with Activities of Daily Life (ADLs) such as transferring, bathing and toileting. The first step for qualification is to consult the veteran's VA physician for an assessment. There must be a service connection such as what is discussed with Aid and Attendance/ SSDB. After the initial assessment hours for care services would be issued and can start as soon as the agency contracted is able to staff the case.

**If you would like to learn more about accessing the VA Benefits mentioned for yourself or a loved one Care Inc., for Aid and Attendance benefit, SSDB information please call Heritage Senior Care at 1-800-562-2734.**

For the VA Homemaker Program visit with your physician and they will contact the social workers who oversee the program at the VA Hospital in La Jolla. Please note depending on the need for care and/or military service connection, hours may be limited and multiplied for a nominal amount of days. For example: care could be approved for 2 hours a day, 5 days each week. However, VA Aid and Attendance and the Homemaker program can be partnered together to encompass more hours of care, pending income limits and qualification.

### REFERENCES

[https://www.benefits.va.gov/pension/current\\_rates\\_survivor\\_pen.asp](https://www.benefits.va.gov/pension/current_rates_survivor_pen.asp)  
<https://www.benefits.va.gov/PENSION/spousepencalc.asp>



**SOLANA SLOAT** is a Business Development Representative at Care Manager for Heritage Senior Care Inc. Sloat is committed to serving seniors with the attention and care they deserve. Sloat holds a B.A. in Human Development with an emphasis in Gerontology from California State University, San Marcos.

# The VA Announces New Rules affecting the Pension with Aid and Attendance

**On September 18, 2018, The Department of Veterans Affairs, (VA) announced new rules applicable to VA needs-based benefit programs. These rules will impact the little-known needs-based pension program often called, "Aid & Attendance." The changes go into effect October 18, 2018.**



## Good News for Deserving Veterans and Surviving Spouses

According to the VA, setting the maximum net worth limit at \$123,600 allows more claimants to qualify for the benefit than before.

## Good News for Social Workers and Service Coordinators

Social workers will be able to point the families of wartime veterans to the VA and/or Veterans Home Care for help. The VA Pension changes will allow more veterans and surviving spouses to qualify, preventing them from living in poverty. The added monetary benefit for "Aid and Attendance" will allow more veterans and surviving spouses to get the necessary help to live safely at home and age in place.

## What does all this mean for home care agencies and adult day care providers?

Fortunately, the VA's October 2018 changes are a good thing for providers. This is an opportunity for home care agencies and adult day care providers to gain more clients. More clients will now have the financial means to afford in-home care or adult day care. Find out if your clients are eligible for this benefit. Refer clients who are wartime veterans or the surviving spouses of wartime veterans to us.

## Why the Changes?

The VA reports in the Federal Register that the new changes will mean more consistent decisions on pension claims. VA decisions regarding an applicant's net worth have been criticized as inconsistent and sometimes unfair. The rules prior to October 18, 2018 left VA employees to make many judgment calls affecting whether an applicant would qualify. The new changes enact some clear-cut guidelines for VA employees to follow for more consistent results.

The VA further explains that it wants to ensure the integrity of the Pension with Aid and Attendance as a needs-based benefit program applying only to those veterans and dependents who are in fact, in need. According to the VA, Congress did not intend for claimants who have sufficient assets for self-support to use the pension program as an estate planning tool, under which they may preserve or gift assets to their heirs and shift responsibility for their support to the government at the expense of taxpayers.

## Sweeping VA Changes Should Help More Veterans in Need

While the VA has made several important changes to its needs-based programs including the VA Pension with Aid and Attendance, most noteworthy are net worth eligibility changes. These changes will open the door for more veterans and surviving spouses in need:

### 1) Maximum Net Worth Limit of \$123,600

- A limit of \$123,600 which will not fluctuate with age or life expectancy.
- This amount may change each year with a Cost of Living Adjustment (COLA).
- The Pension's new net worth limit of \$123,600 matches the current maximum Community Spouse Resource Allowance (CSRA) set by Congress for Medicaid.
- The VA defines net worth as annual income and assets.

### 2) Three-Year Look-Back Period

- Beginning October 18, 2018, the VA will look back 36 months from the date of

application for any asset transfers to evaluate net worth.

- The VA will consider and may penalize the applicant for any assets transferred for less than market value during the "look-back."
- Penalties will be no more than five years.

### 3) New Rules for Financial Instruments Such As Annuities

- Beginning October 18, 2018, financial instruments and such as annuities and some trusts will be viewed differently. The purchase of any financial product (such as an annuity or trust) that reduces net worth and would not be in the claimant's best interest other than to qualify for the pension, may be considered an asset transfer of less than fair market value.

- Overall, irrevocable trusts can't be used to reduce assets like they have in the past. If there is no value received for an asset transferred, it counts unless it was more than three years ago.
- Not all trusts and annuities will be considered a transfer for less than market value. Transfers to annuities or trusts in which the claimant maintains control and can liquidate for a fair market value are not subject to a penalty period. However, the VA will likely count these funds as net worth.
- Trusts for special needs children are an exception. Money held in a trust for a special needs child will not be counted as a claimant's assets for VA purposes.

Find out if your clients that are eligible for this benefit. Refer clients who are wartime veterans or the surviving spouses of wartime veterans to us.