

# Veterans Guide to Paying for Assisted Living & Home Care

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- Learn About Lesser-Known Benefit Programs
- Get Help Applying for Veterans Benefits

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In producing this guide, it is not our intention to replicate the [VA Guide to Long-Term Care](#). The VA website does an excellent job of describing the programs and types of assistance available to elderly veterans. Instead, our objective is to focus on veterans' options to help with non-medical care/aging care. The aim is to help veterans understand available benefits, uncover financial assistance opportunities, and provide ideas that can reduce the costs associated with long-term care – whether in a nursing home, assisted living community, or at home.

Be aware that not every option is available to every veteran. Some programs' eligibility criteria specifically state that the recipient cannot be eligible to receive a different VA benefit simultaneously. Also worth noting is that the sources of funding described here are not limited to those offered by the VA. Also included is assistance from non-profit organizations intended specifically to help veterans.

### Helpful Resources

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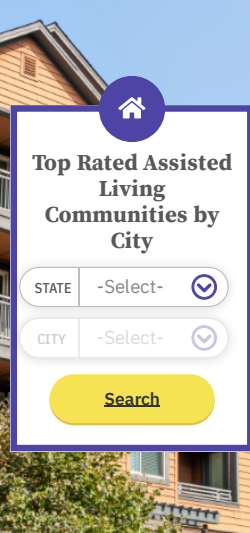
[Alternatives to Nursing Homes](#)

[Find Financial Assistance for Care](#)

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## Assistance for Residential Care

Within the category of residential care, there are many different living environments in which veterans can receive the type of care they require. One might select from the following based on their severity of need, the availability of services in their geographic area, the level and source of funding available, and/or their personal preferences.



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## Community Nursing Homes

Community Nursing Homes, which provide skilled nursing home care, are what most people think of when they hear the term "nursing home." It's important to note that Community Nursing Homes are not owned by the VA. Rather, they are regular nursing homes under contract with the VA to provide services to veterans. The VA "outsources" nursing home care largely to provide veterans with a much broader range of locations in which they can receive care.

Payment for services received by veterans in Community Nursing Homes comes from a variety of sources, including:

Program	Description
<a href="#">VA HEALTHCARE</a> (VHA)	The primary healthcare program operated by Veterans' Affairs for veterans of the US military
<a href="#">TRICARE FOR LIFE</a>	The civilian care side of the VAs healthcare program, specifically wraparound insurance that supplements Medicare for veterans.
<a href="#">CHAMPVA FOR LIFE</a>	The Civilian Health and Medical Program of the Department of Veterans Affairs (CHAMPVA) which assists family members of veterans.
VA <a href="#">BASIC PENSION</a>	The pension fund provided to military veterans through Veterans' Affairs
VA <a href="#">AID AND ATTENDANCE</a>	Part of the VA basic pension, Aid and Attendance adds extra money to qualifying pension plans to assist housebound or nursing home-bound veterans.

Readers looking for more financial resources may also want to review our [guide to paying for nursing home care](#), which discusses a broader range of assistance that is not specific to veterans. Another helpful source is our [Medicaid vs. Veterans Pensions page](#).

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## Community Living Centers

[Community Living Centers](#) (CLCs) are nursing homes that are operated by the VA. Some important facts about CLCs include the following:

- CLCs are not Community Nursing Homes, which are not under VA control.
- CLCs and Community Nursing Homes both offer short-term and long-term care.
- CLCs are much more limited in number throughout the country compared to Community Nursing Homes.

For the vast majority of residents, payment for the CLC comes from [VA Healthcare](#). Some residents may be required to make a co-payment which is paid out-of-pocket. [TRICARE for Life](#) and [CHAMPVA for Life](#) may pay co-payments for short-term residents, although holders of these types of insurance are less likely to reside in CLCs.

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## State Veterans Homes

Somewhat confusing in name, [State Veterans Homes](#) are nursing or long-term care residences for veterans. Some important facts about State Veterans Homes include the following:

- State Veterans Homes are similar to CLCs and Community Nursing Homes.
- Some State Veterans Homes provide adult daycare services.

- State governments run these facilities, not the VA itself.
- The VA certifies which facilities meet their standards to obtain the State Veterans Homes distinction.

Payment for State Veterans Homes can come from a variety of sources such as [VA Healthcare](#), Medicare, Medicaid, and the [Aid and Attendance Benefit](#). However, eligibility is determined at the individual home level, not on a nationwide basis. Therefore, it is difficult to provide an exhaustive list of funding options. A map of State Veterans Homes is [available here](#). Interested veterans should contact these residences directly to ask about funding.

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## Assisted Living Residences

Assisted living provides a community-like living environment with private or shared rooms and apartments. Some services and options include:

- Communal dining
- In-room dining
- Around-the-clock care
- Social and recreational activities
- Assistance from caregivers from outside the facility
- Daily living services, including bathing, grooming, and mobility

Understanding how veterans can pay for assisted living and the care services received therein is a little complicated. It is helpful to break the cost of assisted living into different components. Some assisted living communities will bill veterans for care services separately from room and board costs. Most communities also permit residents to receive outside assistance with care services.

Although the VA does not directly pay for assisted living nor offer its own assisted living residences, there are several ways veterans can receive assistance from the VA to pay for assisted living. The most common way for veterans to pay for assisted living is using [Aid and Attendance](#):

- This benefit is designed to provide extra income to a veteran's pension for covering nursing-related costs.
- This benefit will be paid to a veteran as part of their pension, allowing them to use the money at their discretion.
- The money can be used for any nursing-related costs, including room and board at a center, as well as other services.

Aid and Attendance isn't the only VA-based option for veterans to cover their nursing home costs. Another assistance option for veterans is the [Veteran Directed Care Program](#):

- This benefit used to be known as the Veterans Directed Home and Community Based Services Program
- This benefit helps veterans receive support services in their homes or in a community.
- Veterans who are already in a nursing home or assisted living residency are not eligible for this benefit.

There are also programs that help pay for assisted living that are not specifically for veterans. Read our [guide to paying for assisted living](#). For help finding affordable assisted living, [click here](#).

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## Adult Foster Homes

[Adult Foster Homes](#), also called adult family homes, can be envisioned as small assisted living communities. Some important facts about Adult Foster Homes include the following:

- Adult Foster Homes, or Adult Family Homes, are small homes with up to 6 residents.
- These facilities act similarly to assisted living residences but on a much smaller scale.

- The VA does not cover adult foster homes but some VA programs can help offset costs indirectly.

The VA does not pay directly for adult foster care. However, assistance is available to indirectly cover the costs very much in the same way as described in the **Assisted Living section** above.

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## Medical Foster Homes

Medical Foster Homes are another care option for veterans who need assistance with their daily activities. Much like adult foster homes can be thought of as small versions of assisted living, **Medical Foster Homes** can be thought of as smaller, more personal nursing homes. Some important facts about Medical Foster Homes include the following:

- Veterans must be eligible for a Medical Foster Home to live in one.
- Eligibility requires enrollment in Home-Based Primary Care through the VA healthcare plan.
- Many services can be covered by the VA in these facilities, including primary care, medication management, and daily living activity assistance.
- **Aid and Attendance pension benefits** can be applied towards the room and board cost of these facilities.

For veterans who qualify for Medical Foster Homes, they can be a very good option when a lot of daily assistance is required.

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## Assistance for Home Care

In this section, in addition to home medical care, we have included other human-based, support services that help a veteran remain living at home.

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### Home Medical Care

Home Medical Care, also called **skilled home healthcare**, is provided by nurses, nursing assistants, therapists, nurse practitioners, and to a much lesser extent by medical doctors. Some important facts about Home Medical Care include the following:

- Home Medical Care is available to any veteran receiving VA medical benefits.
- The amount of benefit received is determined by the veteran's priority group.
- Medicare can also cover part of the expenses for Home Medical Care.
- When Medicare is involved, **TRICARE for Life** and **CHAMPVA for Life** will typically pay the portion that Medicare doesn't cover.

Home Medical Care can be a very desirable option for veterans who need regular monitoring and assistance with daily activities. This healthcare option allows them to stay in their own home, which can be convenient for themselves and their family members

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### Homemaker and Home Care Services

**Homemaker Services** can be described as non-medical assistance with the **activities or the instrumental activities of daily living**. Assistance performing a variety of activities can be provided, including:

- Bathing
- Maintaining personal hygiene
- Eating
- Preparing meals

There are large areas of overlap between personal care and medical home care and oftentimes home care professionals also provide personal care during their visits.

Similar to Home Medical Care, Homemaker Services can be paid for by several different sources of funds from within the VA. These options include:

- [VHA Standard Medicaid Benefits Package](#) – Fees are determined by the priority group.
- [Veteran-Directed Care Program](#) – Veterans choose their own care providers.
- [Veterans' Pensions](#) – Basic pension, Aid & Attendance, or Housebound can cover the costs or care.

While TRICARE for Life and CHAMPVA for Life do not cover personal care provided in the home, these other financial options provided by the VA can help cover most or all of the costs.

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## Chore Services

### Chore Services Quick Facts:

- Chore services are specific services that cover chores around the home.
- These services can include both indoor and outdoor maintenance and cleaning.
- The Veteran Directed Care Program allows Veterans to spend benefit money on services such as these.

Elderly veterans and their spouses who live at home often require assistance with the maintenance and upkeep of their property. Activities such as yard work or simply changing a difficult-to-access light bulb may present challenges. The idea behind chore services is to provide assistance in the areas that are important to helping veterans maintain a safe and secure living environment, but are outside the services that are provided by home medical or personal care professionals.

For the most part, chore services are outside the scope of covered benefits by VA Healthcare, although oftentimes, personal care or home care aides will provide minor assistance with tasks. However, there are other methods by which veterans can obtain more regular assistance. Under the [Veteran-Directed Care Program](#) (VDC), veterans are given the flexibility to determine the range of services that are required to help them remain living in their homes. Hiring an individual to maintain the home and property as a safe environment certainly falls within the scope of services that are eligible.

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## Adult Day Care / Health Care

### Adult Daycare Quick Facts:

- Adult daycare provides patients with a place to go during business hours.
- Services include activities, community, and general assistance.
- Many VA facilities provide adult daycare as well as non-VA-related facilities.
- Costs can be covered in part or full by VA healthcare, VDC, and Veterans' pensions.

[Adult day healthcare](#) is offered in special centers that provide basic primary care services, assistance with the activities of daily living, meals, and recreational and social activities. Typically, these centers are open during normal business hours. Care and supervision are provided in a group environment making adult daycare one of the most cost-effective ways to care for elderly veterans that require near-constant supervision. The VA offers adult daycare in many of its medical centers, as do state veterans' homes. However, veterans are not required to receive assistance in either of these locations. They are welcome to find other adult daycare centers in their communities.

Adult daycare is covered by [VA Healthcare](#) for eligible individuals with a need. Fees are determined according to the veteran's Priority Group. Adult daycare is also quite frequently paid for using [VDC](#). [Veterans' pensions](#), principally the Basic Pension or the Aid and Attendance Benefit, allow the

recipient to spend the benefit on whatever type of care they require. Therefore, it can be used to pay for adult daycare. CHAMPVA for Life and TRICARE for Life do not pay for adult daycare.

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## Respite Care

### Respite Care Quick Facts:

- Respite care offers regular caregivers the chance to take a break from caring for patients.
- Respite caregivers can watch over a patient in their home or the patient can be brought to a VA facility for care while caregivers are busy.
- This service is typically used when family caregivers go out of town or need a break.
- VA healthcare covers up to 30 days per year of respite care.
- A variety of VA and non-VA resources can be used to cover the cost of this service.

Individuals caring for elderly veterans often need a break from their caregiving responsibilities. [Respite care](#) is a formalized manner in which caregivers can achieve this goal. There are different ways in which caregivers can be relieved. Respite caregivers can come to a veteran's home or the veteran can be taken to a center that provides respite care. Often, adult daycare centers and state veterans homes also offer respite care, sometimes even on an overnight basis.

VA Healthcare offers qualified individuals up to 30 days per year of [VA Respite Care](#). Co-payments may be required depending on one's Priority Group. Also, under the [Veteran-Directed Care Program](#), a veteran can choose to allocate some of their budget to respite care services.

Another option for respite care is non-military assistance via a non-profit organization, [Hilarity for Charity](#). While this program is not exclusive to veterans, it does exclusively provide in-home respite care grants to primary caregivers of individuals who have Alzheimer's disease or other dementia, such as those with advanced Parkinson's disease.

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## Assistance for Aging in Place

It is important to enable seniors to live as independently as possible, both for their own sense of self-reliance and because it is more cost-effective. Promoting independent living often requires the purchase of durable medical equipment and home modifications to accommodate for the medical equipment and a veteran's physical challenges.

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## Durable Medical Equipment

### DME Quick Facts:

- Durable Medical Equipment includes anything that helps a patient with daily life.
- These items can include wheelchairs, walkers, ventilators, ramps, and more.
- DME can be rented or bought, depending on the length of time a patient needs an item.
- A blend of VA healthcare, TRICARE, CHAMPVA, Medicare, and other sources can be used to cover the cost of DME.
- Home modification grants can also be used for DME such as wheelchair ramps and safety rail installation.

[Durable Medical Equipment](#), also called DME or Home Medical Equipment, refers to long-lasting and reusable medical equipment that helps persons to function independently on a daily basis and to manage their activities of daily living. For example, standalone equipment, such as wheelchairs, home hospital beds, and walkers, as well as fixed items, such as handrails and

wheelchair ramps, and finally, smaller electronic items, such as nebulizers, home blood testing kits, and ventilators, are all considered DME.

There are many assistance options to help veterans purchase DME. [VA Healthcare](#) will provide assistance when it is determined the item is medically necessary and prescribed by a physician, as will TRICARE and CHAMPVA. [TRICARE for Life](#) and [CHAMPVA for Life](#) will pay the DME co-payments that Medicare does not. This amount is typically 20% of the purchase cost of the item. Under [VDC](#), veterans determine what medical equipment requirements they have, and within a certain budget, are free to purchase whichever items they require. [Veterans' pensions](#) do not dictate how their assistance can be spent. This source of funding is also at the veterans' discretion. Finally, there are the [HISA, SHA, and SAH grants](#) which are primarily intended for home modifications, but very often the lines between home modifications and DME are loosely defined. For example, wheelchair ramps and grab bars can be considered part of either category. A more complete review of medical equipment purchasing and veterans' benefits is [available here](#).

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## Home Modifications

### Home Modifications Quick Facts:

- Home modifications include any changes made for the purpose of assisting a patient with daily living.
- Some modifications include wheelchair ramp installation, doorway widening, handle replacements, and railing installation.
- VA-based cost coverage for home modifications include Veteran Directed Care, Veterans' Housebound Pension, and a variety of home modification grants.

Modifying one's home to account for a disability and the natural challenges associated with aging is a necessity for maintaining independence, as well as a safe living environment. Home modifications can be as simple as changing knobs to levers on faucets or as complex as building a complete in-law apartment. Veterans in wheelchairs may need ramps, doorways widened, and floor surfaces smoothed to allow easy passage. Bathrooms might require a complete rebuild or simply the addition of grab bars in a shower.

Funding for veterans for making home modifications is a bit more difficult to obtain than for other types of care. This is perhaps because the line between home improvements that increase a home's value and modifications is somewhat undefined. However, funding and assistance are still available.

[Veteran Directed Care](#) allows a veteran to make their own decisions, and therefore, can be used for modifications, especially should those modifications lower the care costs they would otherwise incur. The Veteran's [Housebound Pension](#) and other pensions do not restrict the recipient's right to allocate as they see fit for their care, and therefore, can be applied for this purpose. Certain veterans are also eligible for one of three grants specifically intended to pay for home modifications to account for their service-connected disabilities and for disabilities unrelated to their military service. These grants are the [HISA](#), the [SAH](#), and the [SHA Grants](#). Finally, there are non-profit organizations unassociated with the armed forces that provide assistance specifically for veterans. The national non-profit called Rebuilding Together has a program called [Heroes at Home](#) which offers help.

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## Non-Veteran Related Assistance

Assistance for veterans is not limited to just programs designed for veterans. There are many other options available for the general aging population. To search for other forms of assistance, use our [Resource Locator Tool](#). This tool costs nothing to use and is easily navigable, making this an invaluable resource.

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## Reducing Care Costs

For families and veterans struggling financially to care for themselves, their spouses, parents, or other loved ones, a very effective way to reduce care

costs is to ask for a reduction in price. Home care providers, and to a lesser extent, assisted living communities, sometimes will provide discounted services for those who have served the country. We have partnered with two services that provide free assistance for helping veterans to locate the most affordable quality care in their geographic areas. [Get help finding affordable care now.](#)

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## Other Helpful Resources

[Visit the VA Guide to Long Term Care](#)

[12 Ways to Lower the Cost of Home Care](#)

[9 Ways to Lower Assisted Living Costs](#)



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