

Long-Term Care for Veterans



Long-term care describes a range of services that help someone care for themselves. Often, it is provided by skilled caregivers either at home or in a facility devoted to helping people complete Activities of Daily Living (ADLs), of which there are six: eating, bathing, dressing, toileting, transferring between a bed and a chair, and caring for incontinence.

While health insurance covers immediate medical conditions and ongoing treatment, very few policies cover prolonged care at a residence or nursing home. This care is most often required as a result of a [chronic physical condition](#), illness, disability, or cognitive impairment. As opposed to most medical care, long-term care is not designed to cure a medical condition.

Typically, there are three ways that individuals can plan for the possibility of needing long-term care in the future:

1. Plan to pay for long-term care out of pocket.

2. Purchase a long-term care insurance policy.

The [Federal Long Term Care Insurance Program](#) is open to active and retired servicemembers and their qualified relatives, including their spouses, domestic partners, and adult children. Parents of servicemembers may qualify provided the servicemember is on active duty when the parents purchase a policy. Note that with Federal Long Term Care and most other long-term care insurance options, there is medical underwriting, and not everyone who applies is approved. Once a servicemember leaves the military, they can keep their Federal Long Term Care insurance as long as they continue to pay the premiums. It is important to keep in mind that long-term care insurance *only* covers long-term care costs, so there is a chance you will never see a benefit from premium payments.

Note: Recent legislation known as the [WA Cares Fund](#) mandates that workers in Washington state have long-term care insurance to offset eligible long-term care-related expenses.

3. Purchase a life insurance policy with an accelerated death benefit or chronic illness option.

Some [life insurance policies](#) offer settlement options that allow you to access the policy's death benefit in the event that you become unable to perform two activities of daily living. An advantage to this type of policy is that premium payments result in a guaranteed benefit even if you never need to use the accelerated death benefit feature to pay for long-term care. Keep in mind, though, that if you were to access the policy's death benefit to cover costs associated with long-term care, that benefit would no longer be accessible to beneficiaries upon the insured's death. If your goal is to leave a legacy to your survivors, it may be wise to have multiple insurance policies in case you need to utilize the accelerated death benefit.

Veterans may have a few extra options when it comes to long-term care.

For Veterans Enrolled in VA Health Care:

For veterans enrolled in VA Health Care, there are long-term care services available, including 24/7 nursing and medical care, physical therapy, assistance with daily tasks, comfort care and pain management, and support for caregivers. To receive these services, the VA must determine that you need the service as part of your treatment plan. Furthermore, the service must be offered at a care facility near you, or, if you are approved for a care setting outside of your home, there must be room in the facility available. Veterans may still be expected to pay a co-pay for long-term care services; expenses vary by income and level of service-connected disability.

Note: In most cases, spouses of veterans are not eligible for VA Health Care. A separate long-term care plan will need to be made to ensure they can also get the care they need.

For Individuals Who Receive a VA Pension or VA Survivors Pension:

The Department of Veterans Affairs offers Aid and Attendance and Housebound benefits as monthly payments to veterans and survivors who either need help with activities of daily living or are housebound. Note that an individual cannot receive both benefits at the same time.

To qualify for Aid and Attendance Benefits or Housebound Benefits:

- You must receive a VA pension. This is *not* the same as a VA disability payment or a pension from the Department of Defense for your service.

To further qualify for Aid and Attendance Benefits:

- You must need help from another individual to perform activities of daily living, including eating, bathing, and dressing, *or*
- You must spend the majority of each day in bed due to illness, *or*
- You are a patient in a nursing home due to a disability, *or*
- You have limited eyesight.

To further qualify for Housebound Benefits:

- You must spend the majority of your time in your home due to a permanent disability.

Both Aid and Attendance Benefits and Housebound Benefits can be received concurrently with a monthly disability compensation payment or Dependency and Indemnity Compensation payment.



For Formerly Enlisted Servicemembers:

Former enlisted servicemembers may recall that their Leave and Earnings Statement showed that \$0.50 left their paycheck every month to fund the AFRH – or [Armed Forces Retirement Home](#). The Armed Forces Retirement Home has two locations where enlisted and noncommissioned military veterans can receive a continuum of care from independent living and assisted living to long-term care and memory support – in Washington D.C. and Gulfport, Mississippi.

Space is limited, and veterans must meet [specific requirements](#) to apply. Primarily, the veteran must have spent at least half of their time in the military as an enlisted servicemember, warrant officer, or limited-duty officer. Fees are calculated as a percentage of the veteran's monthly income but will not exceed a maximum set by AFRH.

For Veterans Across the United States:

State Veterans Homes throughout the country offer care for veterans in need of long-term care, adult day care, or care within their own homes. Each state (and Puerto Rico) offers at least one facility that provides care to veterans; you can search for local homes [here](#). Note that each state determines its homes' eligibility criteria.

Private retirement communities built with veterans in mind may also be an option. However, some of these facilities may only be open to former officers and often are quite expensive.

For a [majority of the population](#), long-term care will become a fact of life. Having knowledge of your options now allows you to create a strategy for your care in the future. Whether you are eligible for long-term care benefits directly from the VA or plan to use a long-term care insurance policy to protect your future, it's important that you're prepared.

Navy Mutual's [Flagship Whole Life](#) insurance plan features a chronic illness option that allows access to the plan's death benefit if the insured develops the need for assistance with activities of daily living. This can offset costs associated with a chronic illness, including long-term care. If you're interested in learning more, call [800-628-6011](tel:800-628-6011) or [get a quote](#) today. If you're interested in learning more about benefits offered to veterans and their survivors, contact our Education and Veterans Services team at [888-298-4442](tel:888-298-4442).