



## Navigating the VA System

As a new or existing Veteran, spouse or family member of a Veteran or a caring friend of a Veteran, knowing the first steps to take and how to deal effectively with the VA during a difficult situation can be overwhelming.

Although appreciative of what the VA provides, many veterans find navigating the VA system extremely cumbersome with many obstacles that may hinder access to the appropriate care and benefits needed. Some of the key factors that make VA hard to navigate run the gamut from the many complex applications and forms processes, the lack of information, understanding, and clarity about which benefits are available, questions on qualifications and necessary requirements, and layers of technology (mostly outdated) that impedes efficiency and the ability to streamline paperwork. As a decentralized and enormous network of departments, facilities, and non-consistent standards that vary from location to location, the VA system makes getting consistent health care seemingly impossible at times.

There is light at the end of this tunnel, though, by knowing some key facts/steps to take that will help you understand, navigate, and receive entitled healthcare through the VA system:

1. If you are not utilizing the VA, you must first enroll. Check eligibility requirements before you begin the process by calling the VA Eligibility Department Call Center on **877-222-83877**
2. Have the necessary information:

SSN (yours, spouse, dependents if applicable)

Any health care insurance companies that cover you (through your spouse/partner) such as Medicare, private insurance, or employer insurance

Military service history information (+ exposure to toxins or hazards)

Copy of your DD214 or other separation documents

Income information (you, your spouse/partner, if any dependents, employment or other sources income) and deductible expenses (lowers the amount of money labeled as income)

3. Start your application by accessing the VA website: [www.va/health-care/apply/](http://www.va/health-care/apply/)

Use the Enrollment Applications for Health Benefits (**Form 10-10EZ**)

If you are having problems using the online application, call MyVA411 Main Information line: **800-698-2411**

### **What if you want in-home care? How much better would you feel?**

As a Veteran, if you believe there is a need for extra help and care at home to ensure your health and safety needs are addressed, you can request in-home care. Again, you must be enrolled with the VA and be in 'good standing' which means having had a physical within the year. Then, call your VA primary healthcare provider and say, "I want an in-home health aide". This first step prompts the nurse or social

worker to conduct a series of questions with the responses provided to the veteran's Patient Aligned Care Team (PACT) comprised of the primary doctor, RN, LPN, Social Worker, and Medical Support person.

The main criterion for in-home services is the need for personal care which includes help to bathe, dress, assistance with personal hygiene, and light housekeeping (small meals, laundry, house cleaning). Once approved, the VA determines the amount of care they will pay for and provides a referral to a licensed home care agency. Please be advised that caregivers **are prohibited** from driving a Veteran anywhere.

As an in-home care and assisted living referral services vendor, **Always Best Care Senior Services** is proud and honored to be a licensed network provider for the VA's Community Care partnership with Optum Health for the benefit of New Jersey's Veterans. For more information or if you have any questions, please call **Always Best Care Senior Services** at **609-455-2886**.

An additional way to help pay for home care is through the Department of Veteran Affairs who offers a special benefit to war era veterans, and their surviving spouses called **Aid and Attendance**. This is a tax-free benefit designed to provide financial assistance to help cover the cost of long-term care in the home, in an assisted living facility or in a nursing home.

This Benefit is for those veterans and surviving spouses who require the regular attendance of another person or caregiver in at least two of the daily activities of living such as bathing, dressing, eating, toileting, and transferring. There are asset limits to qualify which are determined by the VA. If approved the benefit is as follows:

#### **December 1, 2024-November 30, 2025, Veterans Pension Benefits**

Single Veteran.....\$2,358 per month

Married Veteran..... \$2,796 per month

Spouse of a Living Veteran.....\$1,851 per month

Dual Veterans (Husband & Wife both veterans).....\$3,473 per month

Surviving Spouse of Veteran..... \$1,516 per month

#### **M1: MILITARY SERVICE**

The Veteran must have served one day during wartime with 90 days active duty. They didn't need to have been in a warzone to be eligible. And must have an honorable or general discharge.

#### **PERIODS OF WAR**

World War II: December 7, 1941, through December 31, 1946,

extended to July 25, 1947, where continuous with active duty on or before December 31, 1946.

Korean Conflict: January 27, 1950 through January 31, 1955.

Vietnam War: August 5, 1964, through May 5, 1975 or 2-28-1961, if served in Vietnam.

Gulf Conflict: August 2, 1990, to Present

## How to apply for Aid & Attendance

You can apply for VA Aid and Attendance or Housebound benefits yourself by mail, in person, or with the help of a trained professional who has expertise in navigating the system to ensure you get the maximum chance for approval.

By mail:

Fill out VA Form 21-2680 (Examination for Housebound Status or Permanent Need for Regular Aid and Attendance), which can be found on VA.gov. You can have your doctor fill out the examination information section. Mail your completed form, and any evidence or additional information, to this address:

Department of Veterans Affairs  
Pension Intake Center  
PO Box 5365  
Janesville, WI 53547-5365

## What is a VSO?

An untapped resource for every Veteran is the VSO, an accredited Veterans Service Organization representative. From gathering evidence and filing a claim to providing free services for Veterans and their families, a VSO is trained and certified about VA claims and decision reviews. They also communicate with the VA on your behalf. The VSO also works with local chapters and organizations such as the American Legion, Disabled American Veterans, and VFW.

Not every New Jersey county has an accredited VSO. To verify if there is a VSO in your area, first contact the **VA Region Office of New Jersey: 800-827-1000** and ask for a local representative. Please be advised they may direct you to contact your American Legion, Disabled American Veterans, and VFW directly. If for any reason you are not satisfied, please call the **VSO State of New Jersey: 888-865-8387**. The VSO is here for you to help you understand and navigate the VA System for benefits, healthcare, and disability claims.

For additional assistance or questions, please call [Always Best Care Princeton](#) at **609-455-2886**.