Unlocking the Door to Veteran Benefits in Your Community

Bobby Ehrig
MSG(ret), US Army
Executive Director, SACVF
What is a Veteran???

From Dictionary.com

Veter·an

1. a person who has had long service or experience in an occupation, office, or the like: a veteran of the police force; a veteran of many sports competitions.

2. a person who has served in a military force, especially one who has fought in a war: example: a Vietnam Veteran.

Lay Terms:

Anyone who has served any period of HONORABLE service in the armed forces of the United States and can prove so with a Certificate of Discharge (DD214).
Who is a Veteran???
Who are WE Serving?

http://www.va.gov/vetdata/veteran_population.asp
Who are WE Serving?

Total Population in Alamo Region
1.23 million

Total Veterans in Alamo Region
Over 255,000

Percent of population who are Veterans
Approx. 21.3%

<table>
<thead>
<tr>
<th>Age</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>18 to 34</td>
<td>28,000</td>
</tr>
<tr>
<td>35 to 54</td>
<td>112,000</td>
</tr>
<tr>
<td>55 and up</td>
<td>115,000</td>
</tr>
</tbody>
</table>

Source: 2010 U.S. Census
Who are WE Serving?

- **Seniors**: 2.5 million
  - 65 and older
- **Low-Income**: 3.3 million
- **Disabled**: 2.8 million

Source: 2010 U.S. Census
Where Do I Find this Information?

Blue Star Families

Disabled American Veterans (DAV)
www.dav.org/women-veterans-study

Institute for Veterans and Military Families
http://vets.syr.edu

National Council on Aging
www.ncoa.org

Military Families Lifestyle Survey

Women Veterans

Various topics & programs
Where Do I Find this Information?

RAND Corporation
Veteran Employment
http://www.rand.org/content/dam/rand/pubs/research_reports/RR800/RR836/RAND_RR836.pdf

US Interagency Council on Homelessness
Ending Homeless Among Veterans

US Census
American Fact Finder
http://factfinder.census.gov/faces/nav/jsf/pages/searchresults.xhtml?refresh=true
“Types “ of Veterans

1. Honorably Discharged
   - Those who served any period of service less than retirement

2. Retiree / Medically Retired Veteran
   - Served at least 20 years
   OR
   - Retired for Medical Reasons due to injuries
   - Will have a Retiree ID Card (blue card)

3. Currently Serving Reservist or National Guardsman
   - Will have an active Identification Card (CAC ID Card)

4. Family Member of a Veteran
   - If retiree or medically retired, will have a pink ID Card

5. Caregiver of a Veteran
   - Paid or unpaid

6. Widow of a Deceased Veteran
How Do I Know if They are a Veteran?

1. DD214 - Discharge Certificate
2. Military issued ID Card
3. Verification from local VA or Veteran Service Officer
What is a DD 214??

Commonly known as the military Certificate of Discharge.

Provides:
1. All military service information
   - Date started and ended (12a/h)
   - Rank at discharge (4a)
   - Locations where assigned (18)
   - Combat tour information (18)

2. Snapshot of military career

3. Type of discharge (Item 24)
   - HONORABLE
   - GENERAL
What is a DD 214?

When do you get it?
Usually within 14 days prior or 30 days AFTER discharge from service.

How can you get a copy?
1. Website link
   http://www.archives.gov/veterans/military-service-records/

2. County Veteran Service Officer

How can I safeguard my DD214?
FREE registration at every county courthouse in the nation.

ALL Veterans are eligible to register at the local VA.
How Do I Know a Veteran?

Military Identification Card

http://www.whfrtc.ky.gov/iddeers/teslin.htm
Military Identification Card

http://www.whfrtc.ky.gov/iddeers/teslin.htm

Military Retiree ID Card

Family Dependent ID Card

Reserve Retiree ID Card
Military Identification Card

Where do you get it?

a. [https://rapids-appointments.dmdc.osd.mil/](https://rapids-appointments.dmdc.osd.mil/)

b. Most ID card facilities on military installations offer ID Card services, just like a DMV in the community.

Why do you get it?

Most military benefits for members and dependents such as exchange stores, commissaries, recreation facilities, theaters, and medical care facilities (including TRICARE) require a valid identification card.

Military members are issued ID cards (DD Form 2) upon entry on active duty and may obtain replacement or corrected cards at most service installations regardless of branch.

Medically retired personnel are also authorized an ID card and verify their eligibility of benefits by having the card in their possession.
Military Identification Card

Who gets it?

1. Active Duty Military Personnel
2. Reservist and National Guard Currently Serving
3. Military Family Members
4. DoD Employees
5. Civilian Government Contractors
6. Certain Caregivers
7. Adult dependents of military personnel
Eligible dependents are generally defined as:

• Lawful spouse

• Widow - unremarried surviving spouse

• Unmarried children (including adopted or stepchildren) who are:
  • Under 21 years of age.
  • Over 21 but incapable of self-support (Substantiating documentation is required).
  • Over 21 but under 23 who are attending an approved learning institution as a full time student (Documentation is required).

Children under age 10 can generally use a parent's or guardian's ID card, but they must be registered in DEERS. At age 10, the sponsor must obtain an ID card for the child. Children under age 10 should have an ID card of their own when in the custody of a parent or guardian who is not eligible for TRICARE benefits or who is not the custodial parent after a divorce. If both parents are active duty service members, then either may be listed as the child's sponsor in DEERS.
Military Identification Card

Who gets it?

• **Parent or parent-in-law** who is dependent for over one-half of his/her support on member. For medical care privileges, parent or parent-in-law must also reside in dwelling place provided or maintained by the member. Consult ID card issuing activity of sponsors service for clarification or assistance in obtaining determination of eligibility.

• **Unremarried former spouse** (One whose final decree of divorce is on or after February 1, 1983, and has been married to a military sponsor for a minimum of 20 years during which time the military member must have served 20 years of creditable service for retirement purposes).

http://www.tricare.mil/mybenefit/ProfileFilter.do;jsessionid=PG0Bl5vfKSFdPPr9b8HN5Wmdf29p1fGLTGY5Klp6MptnJxq5mBDf6!-903925194?puri=%2Fhome%2Foverview%2FEligibility%2FIDCards
Who is Eligible for VA Healthcare?

Basic Eligibility

1. Have Active Military Service
   - Active Duty
   - Reserves
   - National Guard

2. Discharge Type
   - Honorable
   - General
   - Other than Dishonorable

The VA Healthcare System is NOT setup to provide for Family Members Health Care
Who is Eligible for VA Healthcare?

Minimum Service Requirements

Enlisted after September 7, 1980, or entered active duty after October 16, 1981

Must have served 24 continuous months or the full period on active duty

Wartime Service

At least one (1) day

Always check with a Veteran Service Officer or the VA for eligibility
Who is Eligible for VA Healthcare?

DEFINITIONS

Non-Service Connection
Veteran who has been discharged from active military duty, and does not have a VA adjudicated illness or injury incurred in or aggravated by military service.

Service Connection
Veteran who has an illness or injury incurred in or aggravated by military service as determined by VA.
Who is Eligible for VA Healthcare?

So WHY does it matter?

Non-Service Connection
- Served during wartime but NO disability from service
- Low-income Veterans
- Basic healthcare
- Pension program for wartime Vets (fixed rates)

Service Connection
- Served anytime but has disability from military service
- All benefits and services from VA
- Disability Compensation ratings 10 to 100%
- Additional benefits for family members (combat Vets only)
# When is “Wartime” Service as defined by the VA

## Wartime Service

<table>
<thead>
<tr>
<th>War</th>
<th>Start</th>
<th>End</th>
</tr>
</thead>
<tbody>
<tr>
<td>WWII</td>
<td>07 Dec 1941</td>
<td>31 Dec 1946</td>
</tr>
<tr>
<td>Korea</td>
<td>27 Jun 1950</td>
<td>31 Jan 1955</td>
</tr>
<tr>
<td>Vietnam</td>
<td>05 Aug 1964</td>
<td>07 May 1975</td>
</tr>
<tr>
<td>(in country)</td>
<td>28 Feb 1961</td>
<td>07 May 1975</td>
</tr>
<tr>
<td>Gulf War</td>
<td>02 Aug 1990</td>
<td>present</td>
</tr>
</tbody>
</table>
VA Services

- Geriatric consultation service
- Geriatric research, education, and clinical center (GRECC)
- Optometry and Audiology Services
- MOVE program – managing overweight/obese veterans everywhere
- Outpatient parenteral therapy review board
- Palliative care program/hospice
- Psychology consultation psychosocial rehabilitation & recovery center (PRRC)
- OIF / OEF Program
- Specialized psychiatry programs
- The post-traumatic stress disorder clinical team (PCT)
- The substance abuse treatment program
- Mental health outpatient services (MHOS)
- Visual impairment services team (VIST) program
- Women veterans program
VA Services

- Polytrauma rehabilitation center
- Advanced living technology program (ALT)
- Audiology services
- Speech pathology services
- Caregiver support
- Community nursing home program (CNH)
- Community referral program
- Community residential care program
- The home based primary care program (HBPC)
- Community living center (CLC)
- Geriatric evaluation and management
- Pharmacy and mail order program
- Homeless Veterans Program (HCHV)
- Compensated Work Therapy program (CWT)
VA Priority Groups

Priority Group 1 to 8

- Based on disability rating
- Based on income
- Based on special awards/medals received (Purple Heart)
- Some may have to make copay for care / prescriptions
- Some not eligible for enrollment

Group 1

- Service-connection of 50% or more
- Rated Unemployable by the VA

Group 8

Gross household income above VA and the geographically-adjusted income limits for their resident location and who agrees to PAY copays

http://www.va.gov/healthbenefits/resources/priority_groups.asp
VA and TRICARE

What’s the Difference?
VA and TRICARE

- Based on eligibility
- No copay except P7 and P8
- All services available based on disability rating
- No family health care
- Long-term care available if qualified (70% SC)(combat)

- Based on eligibility
- Copay for services
- Services like HMO
- Family Coverage
- No Long-term care

www.va.gov

www.tricare.mil
TRICARE Basics

Eligibility
Active Duty & Retiree

Coverage
1. Veteran
2. Family can purchase coverage
   Single person $278 (spouse)
   Family $556 (children)

Copay
Yes (doctor & scripts $6 to $12)
Specialty can be different (see fact sheet)

Dental
No, must purchase separate through TRICARE Retiree Dental (Delta Dental)
TRICARE Basics

Medicare and TRICARE  Both will pay 80/20

TRICARE but not by Medicare  TFL pays 80%
  - You pay the TRICARE annual deductible and cost shares
    $150 (Single)/$300 (Family)

Medicare but not TRICARE  Medicare pays first/ TFL 0
  - You pay Medicare deductible and coinsurance

MEDICARE and TRICARE For Life

- MEDICARE pays first
- TRICARE requires MEDICARE B if Veteran is Eligible
- If a military Retiree, at age 65, TRICARE will change to TFL and will pay second to MEDICARE
- If military Medically Retired AND eligible for MEDICARE B, the Veteran MUST take Medicare B or will lose TRICARE coverage
- Coverage relatively the same; see TRICARE website
- If you lose TRICARE & join Medicare drug plan, in most cases you won’t have to pay a penalty, as long as you join within 63 days of loss

www.tricareonline.com and www.tricare.mil
MEDICARE and TRICARE For Life

MEDICARE Penalty

- May be assessed for life of the MEDICARE once you reapply
- Monthly premium may go up 10% for each full 12-month period you could have had Part B, but didn't sign up for it
- Usually, you don't pay a late enrollment penalty if you meet certain conditions that allow you to sign up for Part B during a Special Enrollment Period.

New option for certain eligible Veterans

- Covered under Veterans Access, Choice, and Accountability Act of 2014 (VACAA)

- Non-VA health care rather than waiting for VA appointment OR for travel beyond 40 miles from nearest facility

- Covers non-VA care for eligible Veterans enrolled in VA healthcare
Veterans are eligible if any of these situations apply to you:

1. Told by your local VA you will need to wait more than 30 days for an appointment
2. Current residence is more than 40 miles from closest VA facility
3. Need to travel by plane or boat to the VA
4. Face an unusual or excessive burden in traveling to a VA facility based on the presence of a body of water (including moving water and still water) or a geologic formation that cannot be crossed by road

To get setup and approved for this service: Call the VA at 866-606-8198

http://www.va.gov/opa/choiceact
Long-Term Care Options

How Do I get it?

- Care must be ordered by a VA physician
- Home and Community Based Services may be used in combination with each other
- You may be charged a co-payment for some Home and Community Based Services

Programs Offered

**Home & Community-based Services**

1. Adult Day Health
2. Home Based Primary Care
3. Homemaker and Home Health Aide Care
4. Respite Care
5. Skilled Home Health
6. Tele-health
7. Program of All-inclusive Care of the Elderly (PACE)
8. Veteran-Directed Care

www.va.gov/GERIATRICS/Guide/LongTermCare/Paying_for_Long_Term_Care.asp#
VA Caregiver Program

VA's Caregiver Support Line
1-855-260-3274 toll-free

Monday through Friday
8:00 am - 11:00 pm ET

Saturday
10:30 am - 6:00 pm ET

www.caregiver.va.gov
The Supportive Services for Veteran Families (SSVF) Program provides grants and technical assistance to community-based, nonprofit organizations to help Veterans and their families stay in their homes.

Grantees provide eligible Veteran families with outreach, case management, and assistance in obtaining VA and other benefits, which may include:

- Health care services
- Personal financial planning services
- Fiduciary and payee services
- Child care services
- Daily living services
- Transportation services
- Legal services
- Housing counseling services
Identify and Establish NEW Resources in YOUR Area
1. Identify Common Veteran Service Provider’s in the community
   A. Official Veteran Service Officer’s (VSO)
      1) County VSO
      2) State VSO
      3) National Service Officers (VFW-DAV-MOPH-American Legion)

   B. Elected Officials and Community Leaders
      1) Mayor’s Office
      2) City Council liaison
      3) Senator / Congressman Veteran liaison
      4) Community Action Groups (Lions Club, Elks)

*Use collaboration outside of senior programs to build resources!*
2. Develop Rapport with Community Partners

   A. Conduct workgroups and develop ideas & solutions
   B. Create collaborative grants

3. Identify any Veteran organizations operating in your area & what Veteran population they serve

   - Wounded Warrior Project
   - Blue Star Families
   - Iraq & Afghanistan Veterans of America (IAVA)
   - Operation Finally Home
   - Operation First Response
   - Veterans of Foreign Wars (VFW)
   - American Legion (AL)
Identify NEW Resources in YOUR Area!

3. Identify any Veteran organizations operating in your area & what Veteran population they serve

- Equine Therapy
- Equine Therapy
- Hunting
- Peer Mentor
- Outdoors
- Women Vets
- Fitness
- Family Therapy

Wounded Warrior Family Ski Week
Heartbeat for Warriors
Wounded Warriors in Action Foundation
Lone Survivor Foundation
VA Vet Center Facilities
National Military Family Association
Military Child Education Coalition

Vail Veterans Program
Stepping Stone Farms
State Game Commission
The Warrior Connection
Paws for Veterans
Outward Bound
K9s for Warriors
4. **Employ fellowship and internship programs to help work on Veteran initiatives**

- The Mission Continues Fellowship Program
- Veteran Leader Corps Program
- Schools with Veteran Counseling Programs
  (MSW interns there are usually Vets/Families)
- Local Student Veterans of America chapters

Establish NEW Resources in YOUR Area!
Establish NEW Resources in YOUR Area!

5. Develop a database with regional programs and resource
   - offer the database to help local / regional partners
   - use as your contribution to Veteran support

6. Employ a “Veteran Specialist” who can learn more about community programs and build partnerships

7. Provide training to staff on Veteran Issues
   A. Attend state mandated training for VSOs
   B. Work with Veteran groups that provide training and information
   C. Check with local MH/MR agencies that may have Veteran Counselors
   D. Look for Vet Center’s in the area (www.vetcenter.va.gov/)
   E. Check state agencies with Veteran services offered
   F. Crisis Intervention Team training
   G. ASIST training

8. Work with leadership and family readiness specialists at local Military Reserve Units and National Guard forces
### Finding Resources

<table>
<thead>
<tr>
<th>State Veteran Services Office</th>
<th>County Veteran Service Officer</th>
</tr>
</thead>
<tbody>
<tr>
<td>Area Agency on Aging</td>
<td>Veteran Service Organizations</td>
</tr>
<tr>
<td>State Veteran Assistance Funds</td>
<td>- VFW</td>
</tr>
<tr>
<td></td>
<td>- American Legion</td>
</tr>
<tr>
<td></td>
<td>- Military Order of the Purple Heart</td>
</tr>
<tr>
<td>US Dept. of Labor (<a href="http://www.dol.gov/vets">www.dol.gov/vets</a>)</td>
<td>Veteran Workforce Investment Pgm</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Connecticut</th>
<th>Indiana</th>
</tr>
</thead>
<tbody>
<tr>
<td>- CT Soldiers, Sailors &amp; Marine Fund</td>
<td>- Hoosier Veteran Assistance Found</td>
</tr>
<tr>
<td>- Homes for the Brave</td>
<td>- Elder Art</td>
</tr>
</tbody>
</table>
Finding Resources

Dixon Center for Military & Veteran Services

Military Family Research Institute (www.mfri.purdue.edu)

Specially-funded Programs
- Supportive Services for Veterans and Families (www.va.gov/homeless/ssvf.asp)
- Volunteers of America (www.voa.org)
- Catholic Charities
- Military Housing Assistance Fund

Grants for Veteran Programs
- Bob Woodruff Foundation
- Wounded Warrior Project
- US Dept. of Labor
- Dept. of Veteran Affairs
- Robert R. McCormick Foundation
- DAV Charitable Trust
- Home Depot Foundation
- AT&T Military/Veterans Program
Thank you for your Interest in our Nation’s Heroes & Families!

Questions and Comments

Bobby Ehrig
MSG(ret), US Army
Executive Director, SACVF

bobby@sacvf.org