



MANAGING FINANCIAL & LEGAL ISSUES

Paying for Community Services

Your loved one may need community services after a stroke. Examples are home health, household chores or meals on wheels. It is common to need help paying for services.

What Do You Need to Know?

Some community services are free or have reduced rates. The government may pay for services. Getting financial help may relieve your stress.

What Kinds of Financial Help Are Available?

Requirements for getting financial help vary for different programs. Some are based on age, disability or income. Most Veterans' programs are based on service-related disabilities. You can find contact information for these programs in the "More Resources" section at the end of this fact sheet.

- The Area Agency on Aging (AAA) has information on local, state and federal programs. To find your local AAA, use the online Eldercare Locator.
- Some Veterans Hospitals have home health care services programs. Veterans usually qualify for these services if the disability is service-related. If not service-related, other benefits may be available for Veterans with low incomes. Some states have special programs for Veterans. Contact your VA social worker.
- Other agencies may help you pay for services. For example, the United Way, your local Council on Aging or Catholic Charities may help. Most phone books have sections listing community agencies. Look in the front for the "Guide to Human Services" or a similar title.

Which Insurance Programs Help Pay for Community Services?

- Medicare may pay for nursing care or therapy at home. You will need a prescription from a healthcare provider. Medicare may pay for non-medical services for patients getting home care. These services could include making meals and household chores.
- Medicaid helps low-income people who have few assets. It may pay for services, such as personal or home healthcare. Personal care is help with tasks, such as bathing and dressing. Programs vary by state.
- Other kinds of insurance may pay for community services. For example, some long-term care and private insurance may pay for services. Check with your insurance company.

You can find the contact information for these programs in the "More Resources" section at the end of this fact sheet.

Helpful Tips

Plan ahead – Seek financial help before you need it. First talk to your loved one about his or her financial needs. Ask questions about retirement, savings, insurance and social security.

Shop around – Interview several agencies before choosing one to provide services. Check out references.

Ask for help – Ask for help from family, friends, community groups or churches.

Remember

- Social workers at the VA can help find VA and community programs.
- The Area Agency on Aging has information.
- Some insurance plans, such as Medicare and Medicaid, may pay for services.

More Resources

The following resources contain internet links. The location of internet pages can change. Therefore the links provided may not always work. For the most current version of this list, go to <http://www.rorc.research.va.gov/rescue/resources>. This page will be updated frequently.

Link Disclaimer: Links to information and Web sites outside of the Department of Veterans Affairs do not indicate an endorsement of products or services offered by the sites. In addition, these sites may have privacy and security policies that are inconsistent with those of VA.

Caregiver Library

Web: <http://www.caregiverslibrary.org>

Phone: 1-804-327-1111

The Caregivers Library has helpful issues. For a list of fact sheets, go to this link:
<http://www.caregiverslibrary.org/Default.aspx?tabid=171>

Catholic Charities

Web: <http://www.catholiccharitiesusa.org>

Phone: 1-703-549-1390

Catholic Charities agencies serve people of all faiths. They provide a wide range of services such as housing, emergency services and health care. To find your local Catholic Charities Organization go to this link:

<http://www.catholiccharitiesusa.org/netcommunity/Page.aspx?pid=292>

Department of Veterans Affairs

Web: <http://www.va.gov>

Some states have special programs for Veterans. Your local VA Medical Center may offer and pay for adult day healthcare programs. Talk to a social worker for more information about these benefits.

The Department of Veterans Affairs has information on VA benefits and describes programs and eligibility. Check out the publication “Federal Benefits for Veterans, Dependents and Survivors.” Go to this link:

http://www1.va.gov/OPA/publications/benefits_book.asp

Eldercare Locator

Web: <http://www.eldercare.gov>

Phone: 1-800-677-1116

Your local Area Agency on Aging (AAA) can refer you to an attorney. Some AAAs provide legal services for seniors. Find your local AAA on the Eldercare Locator.

Family Caregiver Alliance

Web: <http://www.caregiver.org>

Phone: 1-800-445-8106

The Family Caregiver Alliance provides information, education and services for caregivers. Some information is also available in Spanish.

Their “Family Care Navigator” tool lists help for family caregivers by state. Go to this link: http://caregiver.org/caregiver/jsp/fcn_content_node.jsp?nodeid=2083

Medicare

Web: <http://www.medicare.gov>

Phone: 1-800-633-4227

Medicare is a program that provides health coverage for people age 65 or older.

My HealthVet

Web: <http://www.myhealth.va.gov>

My HealthVet has information on VA services, strokes and caregiving.

Also visit the Caregiver Assistance Center on the My HealthVet Web site. This section provides more information on caregiving.

- Go to: <http://www.myhealth.va.gov>
- Click on the button that says “Enter Here”
- Click on “Research Health” on the top bar, then “Healthy Living Centers”
- Click on “Caregiver Assistance”

National Council on Aging, BenefitsCheckUp

Web: <http://www.benefitscheckup.org>

The National Council on Aging, BenefitsCheckUp has an online questionnaire to check programs your loved one is eligible for. Click on “Find Benefits.”

National Resource Directory

Web: <http://www.nationalresourcedirectory.org>

Phone: 1-800-342-9647

The National Resource Directory provides information on and access to resources for Veterans and their families. The directory includes a full range of medical and non-medical services and resources.

For more information on stroke caregiving, visit the RESCUE home page:
<http://www.rorc.research.va.gov/rescue>

Social Security Administration

Web: <http://www.ssa.gov>

The Social Security Administration has information on Supplemental Security Income (SSI). SSI is income in addition to Social Security for low-income persons. Click on “Supplemental Security Income” for more information.

References: AARP Foundation. (2009). *Benefits Quicklink: Online Tool for Benefits*. Retrieved February 12, 2009, from: <http://www.aarp.org/money/lowincomehelp/quicklink/>; Caring.Com. (2009). *Veterans Benefits: Financial Help for Veterans and Their Survivors*. Retrieved February 12, 2009, from: <http://www.caring.com/articles/Veterans-benefits-financial-help-for-Veterans-and-their-survivors>; Caring.Com. (2009). *Paying for Home Care*. Retrieved February 12, 2009, from: <http://www.caring.com/home-care-payment>; Caring.Com (2009). *What Kind of At-Home Care Does Medicare Cover?* Retrieved February 13, 2009, from: <http://www.caring.com/articles/medicare-coverage>; Caring.Com (2009). *Public Pay Options: Department of Veterans Affairs Benefits*. Retrieved April 2, 2009, from <http://www.caring.com/articles/Veterans-medical-benefits-qualification>; Houts, P.S. (Ed.). (2004). *ElderCare at Home*. (2nd Ed.). New York, NY: The AGS Foundation for Health in Aging.



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