

ANCILLARY BENEFITS PROVIDED BY THE DEPARTMENT OF VETERANS AFFAIRS

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OVERVIEW

- **Special monthly compensation (SMC) is not an ancillary benefit; it is part of disability compensation.**
- **Special benefits for certain disabled veterans**
 - **Specially Adapted Housing (SAH)/Special Housing Adaptation (SHA) Grant**
 - **Automobile/adaptive equipment**
 - **Clothing allowance**
 - **Caregiver program**

OVERVIEW

- **Other benefits**
 - **Education + vocational rehabilitation benefits**
 - **Home loans**
 - **Life insurance**

SMC ≠ ANCILLARY BENEFIT

- **SMC is not an ancillary benefit. Generally, SMC provides compensation over the 100-percent rate, typically for more severely disabled veterans.**
- **Current 100-percent monthly rate for single veteran without dependents is \$3,057.13. The current r2 benefit rate for higher level of care/aid and attendance for single veteran is \$8,749.09.**
- **SMC at (s) – one disability at 100%; another body system with combined 60%**

SPECIAL HOUSING BENEFITS

<https://benefits.va.gov/BENEFITS/factsheets/homeloans/SAHFactsheet.pdf>



Specially Adapted Housing (SAH)

Grant to provide for barrier-free living by constructing home; modifying home; or applying to mortgage.

- **Current maximum grant is \$85,645; changes yearly.**
- **Veteran must be entitled to compensation due to one of the following:**
 - **Loss/loss of use (LOU) of both legs;**
 - **Blindness in both eyes + loss or LOU of one leg;**
 - **Loss/LOU of one leg and (1) residuals of organic disease or injury OR (2) loss/LOU of one arm, affecting balance and ability to move without aid;**
 - **Loss/LOU of both arms at or above elbows; or**
 - **Severe burn injury.**

Specially Housing Adaptation (SHA)

Grant to improve mobility in existing home.

- Current maximum grant is \$17,130; changes yearly.**
- Veteran must be receiving compensation due to one of the following:**
 - Blindness in both eyes with 20/200 visual acuity or less in the better eye with use of a corrective lens;**
 - Loss or loss of use of both hands or arms above the elbow; or**
 - Severe burn injury.**

Temporary Residence Assistance

Temporary SAH grant (\$37,597) or SHA grant (\$6,713) to adapt a family member's home where the veteran is or will be living temporarily.

- **Temporary grant not deducted from total grant funds, but from one of the three usages available.**
- **Must meet requirements for either SAH or SHA grant.**

Other SHA/SHA Information

- **No individual can use the grant more than three times up to the maximum rate.**
- **VA Form 26-4555:**
<https://www.vba.va.gov/pubs/forms/VBA-26-4555-ARE.pdf>.
- **Design guide for veterans and builders:**
https://www.benefits.va.gov/HOMELOANS/documents/docs/sah_handbook_for_design.pdf.

Home Improvements and Structural Alterations (HISA)

<https://www.prosthetics.va.gov/psas/hisa2.asp>

Grant provides for any home improvement needed for treatment or disability access.

- Veterans with service-connected condition or veterans with nonservice-connected condition rated 50-percent disabling or higher eligible for lifetime benefit of \$6,800.**
- All other veterans registered in VA health care system eligible for lifetime benefit of \$2,000.**
- VA Form 10-0103:
<https://www.va.gov/vaforms/medical/pdf/10-0103-fill.pdf>.**

Vocational Rehabilitation and Employment (VR&E) – Housing Adaptation Assistance

www.benefits.va.gov/vocrehab/independent_living.asp

Vocational Rehabilitation and Employment may also provide home adaptations to individuals who cannot work due to service-connected disabilities or who need them to achieve a vocational goal.

- **Veterans could qualify for up to \$85,645 for home adaptations as part of an approved rehabilitation plan to improve independence at home or in the community.**

AUTOMOBILE AND AUTO ADAPTIVE EQUIPMENT

<https://www.benefits.va.gov/BENEFITS/factsheets/serviceconnected/Auto.pdf>



Automobile Grant

Veteran may be eligible for one-time grant of up to \$21,058.69 to purchase an adapted automobile.

- Veteran must be entitled to compensation due to one of the following:**
 - Loss, or permanent LOU, of one or both feet;**
 - Loss, or permanent LOU, of one or both hands;**
 - Permanent vision impairment in both eyes to a certain degree;**
 - Severe burn injury;**
 - Diagnosis of ALS.**

Vehicle Adaptation

Veteran may be eligible for an adaptive equipment grant, which can be paid more than once for the following types of equipment:

- Power steering;**
- Power windows;**
- Power seats;**
- Special equipment needed to get in and out of vehicle.**

Veteran must be entitled to compensation which would qualify him or her for the auto grant OR ankylosis of one or both hips.

Application for Auto or Adaptive Grant

- For vehicle file VA Form 21-4502, *Application for Automobile or Other Conveyance and Adaptive Equipment*:

<https://www.vba.va.gov/pubs/forms/VBA-21-4502-ARE.pdf>. Seller of vehicle is paid directly.

- For adaptive equipment file VA Form 10-1394, *Application for Adaptive Equipment – Motor Vehicle*:

<https://www.va.gov/vaforms/medical/pdf/10-1394-fill.pdf>. Either veteran or seller is paid directly.

CLOTHING ALLOWANCE

<https://www.va.gov/disability/eligibility/special-claims/clothing-allowance/>



Annual Clothing Allowance

A veteran can qualify for an annual clothing allowance if

- a prosthetic device, orthopedic device, or skin medication damages clothes, AND**
- the condition for which the device or medication is needed is service connected.**

Current yearly amount is \$814.48.

Veterans who have multiple prosthetics, use multiple devices, or use multiple medications may qualify for additional funds.

Annual Clothing Allowance

File VA Form 10-8678, *Application for Annual Clothing Analysis*:

<https://www.va.gov/vaforms/medical/pdf/10-8678-fill.pdf>.

Must be received by August 1st to qualify for period running from September 1st through October 31st.

Submit to prosthetic rep or local VA medical center.

CAREGIVER PROGRAM

<https://www.va.gov/health-care/family-caregiver-benefits/comprehensive-assistance/>



Program of Comprehensive Assistance for Family Caregivers

Who is eligible?

- **Veterans or service members who experienced serious injury (not illness) in line of duty after 9.11.01. Can include psychological trauma.**
- **Due to this injury, caregiver is required to assist with daily management of personal care functions due to**
 - **inability to perform activity of daily living or**
 - **needs supervision or protection.**
- **Caregiver needed regularly for minimum of 6 months.**

Program of Comprehensive Assistance for Family Caregivers

Other considerations

- **Is it clinically in veteran's best interest because participation**
 - **Significantly enhances veteran's ability to live safely in home.**
 - **Supports rehabilitation progress.**
 - **Creates environment to support health/well-being.**
- **Veteran receives care from Patient Aligned Care Team or other VA health care team.**
- **Care not duplicated by another individual/agency.**

Program of Comprehensive Assistance for Family Caregivers

Other considerations

- **Care and support must be more than what would be generally expected from spouse, parent, close friend; is not general help.**
- **Veteran must attend appointments scheduled to provide feedback as part of the Clinical Eligibility process, including a home visit.**
- **Clinical Eligibility Team makes final determination based on providers, caregiver interview, and related medical records.**

Program of Comprehensive Assistance for Family Caregivers

What are benefits for caregiver?

- **Caregiver education and training;**
- **Monthly payment;**
- **Traveling, lodging, and financial assistance when traveling with veteran to receive care;**
- **Access to CHAMPVA if not qualified for other health care plan;**
- **Mental health services and counseling;**
- **Up to 30 days of respite care per year.**

Program of Comprehensive Assistance for Family Caregivers

Issues regarding Caregiver Program

- **Denial of this benefit cannot be appealed outside VHA. There is a two-level internal appeal: one to VA medical center and the other to the Veteran Integrated Service Network (VISN). No right to go to BVA or Court of Appeals for Veterans Claims.**
- **VA was arbitrarily cutting benefits. There is currently a moratorium on such action:**
<https://www.blogs.va.gov/VAntage/55180/moratorium-on-discharges-and-decreases-from-comprehensive-caregiver-program/>.

Program of Comprehensive Assistance for Family Caregivers

Issues regarding Caregiver Program

- **Under VA MISSION Act of 2018, caregiver program will expand to pre-2001 veterans in phases. Starts with those injured on or before May 7, 1975.**
- **Congress recently expressed concern about VA's readiness: <https://www.stripes.com/senators-urge-va-not-to-fumble-expansion-of-caregiver-benefits-1.571724>.**
- **Lawsuit filed in U.S. Court of Federal Claims: <https://www.military.com/daily-news/2019/02/08/military-caregivers-file-lawsuit-saying-va-improperly-revoked-benefits.html>.**

More Information

Caregiver Eligibility checklist:

https://www.va.gov/healthbenefits/resources/caregiver_eligibility_check.asp

VA Form 10-10CG, *Application for Program of Comprehensive Assistance for Family Caregivers*:

<https://www.va.gov/health-care/forms/vha-10-10CG.pdf>

Elizabeth Dole Foundation Hidden Heroes:

<https://www.elizabethdolefoundation.org/hidden-heroes/>

EDUCATION BENEFITS + VOC REHAB

<https://www.benefits.va.gov/giBill/>
<https://www.benefits.va.gov/vocrehab/index.asp>



Post-9/11 GI Bill (Chapter 33)

- **General eligibility**
 - **Honorable discharge**
 - **For 100 percent of benefit:**
 - **Served 36 months of active duty; or**
 - **Discharged after 9.10.01 for service-connected disability after 30 days of continuous active duty.**
 - **If less than 36 months, then sliding benefits.**

Post-9/11 GI Bill

- **What are the benefits?**
 - **Tuition and fees;**
 - **Monthly housing allowance;**
 - **Books and supplies stipend;**
 - **Rural benefit payment for certain veterans.**

- **What programs are approved?**
 - **Undergrad/grad degrees;**
 - **Vocational/tech training;**
 - **On-the-job training/apprenticeship;**
 - **Flight training;**
 - **Correspondence training;**
 - **Licensing/national training;**
 - **Entrepreneurship training/tutorial assistance.**

Post-9/11 GI Bill

- **What is the Forever GI Bill?**
 - **Passed in 2017 as The Harry W. Colmery Veterans Educational Assistance Act.**
 - **Eliminates 15-year time limit for using Post-9/11 GI bill benefits.**
 - **Expands transferability of benefits.**
https://benefits.va.gov/gibill/docs/factsheets/Transferability_Factsheet.pdf.
 - **Technology has caused issues for smooth implementation.**

Vocational Rehabilitation Benefits (Ch. 31)

➤ Who is eligible?

➤ Active Duty Servicemembers

- Expecting honorable or other than dishonorable discharge when separated;**
- Have memo indicating 20 percent or more disability rating from VA; and**
- Apply.**

➤ OR

- Participating in IDES or certified by military with injury or illness preventing duty;**
- Apply; and**
- Report for eval with counselor pre-discharge.**

Vocational Rehabilitation Benefits

➤ Who is eligible?

➤ Veterans

- Have discharge other than dishonorable;**
- VA rating of 10 percent or more for service-connected disability; and**
- Apply.**

➤ Eligibility lasts for 12 years from date of separation or date first notified of VA disability rating.

➤ Period may be extended under certain circumstances.

Vocational Rehabilitation Benefits

➤ Available services

- Comprehensive exam;**
- Voc counseling and rehab planning;**
- Employment services;**
- Assistance finding and keeping a job;**
- On-the-job training, apprenticeships, and non-paid experiences;**
- Post-secondary training;**
- Supportive rehab services;**
- Independent living services for those unable to work.**

Vocational Rehabilitation Benefits

➤ Process

- Comprehensive exam;
- Entitlement determination;
- Development of rehab plan;
- Implementation of rehab plan.
- VA Form 28-1900, *Disabled Veterans Application for Vocational Rehabilitation*:
<https://www.vba.va.gov/pubs/forms/vba-28-1900-are.pdf>.

HOME LOANS

<https://www.benefits.va.gov/homeloans/>



Eligibility

➤ Who?

- Veterans meeting service length requirements;
 - Service members on active duty for minimum period;
 - Certain Reserve and Guard members;
 - Certain surviving spouses.
-
- Check here for how to get a certificate of eligibility:
https://www.benefits.va.gov/HOMELOANS/purchase_certificate.asp.

Use and Benefits

➤ Use

- To buy home as primary residence; or**
- Refinance existing loan.**

➤ Benefits

- Down payment may not be required.**
- Can use more than once.**
- No mortgage insurance.**
- One-time funding fee that can be included in loan; exempt if receiving VA disability compensation.**
- Assistance if you become delinquent.**

Other Information

➤ Loan limits

- No limit, but VA will typically will only guaranty up to \$453,100 in most of the country.

https://www.benefits.va.gov/homeloans/purchase_loan_limits.asp.

- No minimum credit score required; lender required to review entire loan profile.

INSURANCE BENEFITS

<https://www.benefits.va.gov/insurance/>



Types of Insurance

- **Servicemembers' Group Life Insurance (SGLI):** For most active duty Servicemembers, Ready Reserve, and National Guard members; members of the Commissioned Corps of the NOAA and the Public Health Service; cadets and midshipmen of the U.S. military academies; and ROTC members. <https://www.benefits.va.gov/INSURANCE/sgli.asp>.
- **Veterans' Group Life Insurance (VGLI):** Servicemember can convert to VGLI after separation. <https://www.benefits.va.gov/INSURANCE/vgli.asp>.

Types of Insurance

- **Family Servicemembers' Group Life Insurance (FSGLI):** Term life insurance coverage is automatically provided to spouses and dependent children of Servicemembers insured under SGLI.
<https://www.benefits.va.gov/INSURANCE/fsgli.asp>.
- **Servicemembers' Group Life Insurance Traumatic Injury Protection (TSGLI):** All Servicemembers insured by SGLI are automatically covered by TSGLI.
<https://www.benefits.va.gov/INSURANCE/tsgli.asp>.

Types of Insurance

- **Service-Disabled Veterans' Insurance (SDVI):** Servicemembers released from active duty under other than dishonorable conditions after 4.25.51, AND have been granted service connection for any disability (even 0 percent) within the last two years, AND are in good health except for any service connected conditions may be eligible.
<https://www.benefits.va.gov/INSURANCE/sdvi.asp>.
- **Veterans' Mortgage Life Insurance (VMLI):** VMLI is available to Veterans who received a Specially Adapted Housing Grant (SAH), have title to the home, and have a mortgage on the home.
<https://www.benefits.va.gov/INSURANCE/vmli.asp>.