

This Weekly Newsletter
is brought to you by

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Legal Power for Seniors

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Qualified Disabled Veteran's Nursing Home Care

We recently had a military veteran come to see us about planning for his long-term care. He had been staying in a rehabilitation facility and was starting to look into nursing home care. During our meeting with him, we learned that he had a disability rated at 80 percent, and that he and his family anticipated paying out of pocket for his nursing care, which on average costs around \$6,000 a month.

If this sounds like you or someone you know, it is important to understand the options qualified disabled veterans have for nursing care. Under the Veterans Millennium Health Care and Benefits Act, the cost of a veteran's nursing home care will be paid for by the Department of Veteran's Affairs if:

- The veteran requires nursing home care for a service-connected disability, or
- The veteran requires nursing home care and has a service-connected disability rated at 70 percent or more.

If the veteran qualifies under either scenario, the next step is to enroll for Veteran's Affairs health benefits. After enrolling in the Veteran's Affairs health system, the veteran should set an appointment at the Hampton VA Medical Center (or nearest VA medical center). At this appointment, the veteran and his/her family will meet with a Primary Care physician to discuss the veteran's needs and desires. The physician will create a "consult" for the veteran, which will determine what kind of care the veteran will receive.

Usually the veteran will receive nursing home care at a VA nursing facility located on the campus of the medical center. However, if the VA nursing

Qualified Disabled Veteran's Nursing Home Care (con't.)

facility reaches its patient capacity, the veteran will receive nursing home care from one of a number of VA-contracted, privately-run, local nursing home facilities.

Our client now understands that he has the option of obtaining the nursing home care he needs while saving around \$6,000 in out-of-pocket expenses every month. With this option, he is still able to make the gifts and cover the other expenses he has, while receiving high quality nursing home care. The Department of Veteran's Affairs has made these and other health care benefits available to qualified veterans. The attorneys and staff at the Hook Law Center enjoy explaining and assisting with the implementation all of the legal, financial, tax, and health/long term care options available to our military men and women .



Training Your Pet To Be A Nursing Home Therapist

Hook Law Center: Kit Kat, How can I train my pet to be a nursing home therapist?

Kit Kat: Well, that's a good question, and it's not hard to do. First, you need to contact the nursing home where you would like your pet to visit. Most facilities will require that your pets' vaccinations be up-to-date, and that there be no health problems with the pet. You wouldn't want to make an elderly person sick, would you? Elderly people are more sensitive to germs and such, and we wouldn't want them to get sick. Also, your particular state may have rules about this, and we wouldn't want to get in trouble with the law, either.

Once you've gotten permission to visit, then the rest is easy. Make sure your pet is on a leash. And we cats react well to harness leashes (they don't strain our thin necks). It's best to take an animal to visit that you are familiar with (ie., your own). Also, pet owners, you know your pets. Only take a pet that has already proven to be adaptable and that will not be under stress in new situations. Only take pets that like to be petted and touched. Because that's what the elderly person is going to do. They love to feel our fur and look into our big, soulful eyes. It's comforting to them. They feel a bond with us. In some ways, we're just like them--full of love and we don't use words to express ourselves!

Upcoming Events

■ Hook Law Center is presenting a Veteran's Aid & Attendance Seminar at Georgian Manor, 651 Riverwalk Parkway, Chesapeake, VA 23320-6819 on **November 14, 2012** at **6 p.m.** To r.s.v.p., please call 757-436-9618 or 757-399-7506.

■ Hook Law Center is presenting a Veteran's Aid & Attendance Seminar at The Ballentine, 7211 Granby Street, Norfolk, VA 23505 on **December 12, 2012** at **6 p.m.** To r.s.v.p., please call 757-440-7400 or 757-399-7506.

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