



Transportation Services for Veterans

Elder Options is pleased to announce the award of a Veteran's mini-grant from the El Dorado Community Foundation. The grant awarded by the County of El Dorado Veterans' Affairs Commission will assist with veterans' out of county transportation needs. The mini-grant is matched by funds from the Elders Community fund, a committee governed fund with the El Dorado Community Foundation.

Many veterans throughout the county access their health benefits through the Veterans Administration (VA). However, there is no VA health facility within the county limits. A veteran may have difficulty getting to a VA health facility due to disability, age, lack of family/friend support or health issues making it impossible for them to drive themselves. This grant will give veterans needing transportation a **"NO COST"** way to have the necessary transportation if or when they need it.

To apply for the out of county transportation funds, the applicant must:

- Be a veteran needing transportation to/from a VA health facility
- Be unable to provide his/her own transportation
- Possess a valid referral from a VA health facility within northern California or northern Nevada VA facility.

Veterans or their family can call Elder Options to schedule the transportation to/from the facility but should do so with enough advance notice to schedule the trip. Our trained staff will then take you to medical appointments, wait for your appointment to be completed, drive you home, and get you safely settled in.

Call Us Today To Schedule Your Transportation Service!

Elder Options, Inc.

Placerville/South Lake Tahoe/Sacramento

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www.elderoptionsca.com

"A Life Lived Fully Every Day, Since 1988"



Elder Options, Inc.

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Since 1988

How Can An Older Adult Afford Home Care These Days?

Liz Heape-Caldwell, BS, MBA, CMC

Mrs. Jenkins is an active older adult in the community. She volunteers at the senior center, drives her neighbors to medical appointments, and was her husband's primary care giver until his passing. Mrs. Jenkins is on a limited income, does not have long term care insurance, and recently suffered a stroke. In order for her to return to her home safely she must obtain the assistance of a caregiver to help her with showering, preparing her meals, and transportation to medical appointments. Mrs. Jenkins children live locally; however, are employed and unable to provide the care she needs. The family is desperate to find a solution; however, her income is too high for Medi-Cal benefits and too low to pay privately for care.

The example of Mrs. Jenkins is a common situation for older adults in our community. Often times the older adult will have too much income or too many assets to be considered for Medi-Cal benefits. Yet their income is too low to pay for care. These individuals and their families often feel stuck because there is little assistance readily available. The cost of paying for care privately may be too substantial and in turn not leave enough funds for the adult to provide basic necessities. This may cause an increase in ailments, such as malnutrition or in-compliance with medications due to prescription cost; thus increasing hospital admission rates. So, the question remains what is available for these middle bracket individuals to allow them to remain safely in their homes?

In working with older adults as a Certified Care Manager with Elder Options in Lake Tahoe and Placerville, I commonly assist families in locating appropriate entitlement programs. Two such programs are the Veterans Basic Pension and the Aid and Attendance benefit. The Aid and Attendance benefit is an increase to an individual's basic pension and is available to the veteran as well as their surviving spouse. This benefit provides a monthly sum of money that allows for the adult to pay for care giving services. There are several requirements for this program, which include income, disability status, as well as the time served.

The issue remains whether this entitlement program can truly assist the older adult and if so what is necessary to complete the application. The Aid and Attendance benefit has assisted numerous veterans or their surviving spouses with remaining in their own homes or even transitioning to an assisted living facility with the monetary resources to do so. The monthly benefit can vary from \$1,000-\$2,000 a month. There is an application process, which requires several pieces of information including birth certificate, medical expenses, and financial information. The application process is often long; however, well worth the wait. The Department of Veterans Affairs will often take 6-8 months to process a claim. However, once the claim is approved they will back date to the date the application was received. A lump sum payment will then be issued to the veteran or surviving spouse.

Entitlement programs, such as VA Aid and Attendance are often not discussed until a crisis occurs. Future planning including researching if one qualifies for a basic pension is a great place to start. Once the pension process is started the additional Aid and Attendance benefit will be easier to obtain in a timelier manner, thus allowing for the adult to remain safe at home with the proper care.