



VETERANS' HEALTH CARE BENEFIT GUIDE

A Guide to Help You Understand
Your Eligibility and Determine
Your Best Options.

AARP[®]
Real Possibilities

Know your eligibility to get Veterans' Health Care Benefits.

We want to help you and the other 19+ million Americans that have served in some capacity in the military access the benefits for which you qualify. Here are some hints about why obtaining your benefits can be challenging, and what you need to do as a result.

You may be able to receive VA health care benefits if you served in the active military and didn't receive a dishonorable discharge.

Because the VA receives a defined amount of funding from Congress each year, the VA must set priorities for how healthcare services are provided. These include the following:

- > You have a service-connected injury (a disability due to an injury or illness incurred during or aggravated by military service)
- > You meet one or more special circumstances such as being the recipient of a Purple Heart, a Medal of Honor, or having been a Prisoner of War
- > You have an income that falls below a certain level (as defined by the VA)

Don't assume you are either eligible or not eligible until you've made a full inquiry to determine your status. There are so many variables that you may find your situation much different than you believe.

TIPS:

- 1 Qualifying for VA benefits offers great rewards, but there are complexities based on your individual situation, and they can change over time.** Therefore, it's always wise to first understand what VA can provide for you by getting good advice from those who best know the system. In almost every circumstance, that means gaining assistance from an accredited Veterans Service Representative. More on that below.
- 2 Once you apply, the VA can provide you with an eligibility determination based on the criteria they maintain.** These criteria change frequently due to a number of internal and external factors. Therefore, the VA needs your information to identify the services for which you qualify and that can address your specific circumstances.
- 3 One critical point to be aware about VA health care services, however, is that in most cases only the veteran receives healthcare benefits, so keep that in mind if you need care for your entire family, or even your spouse.**

Know how to apply for your Veteran's Health Care Benefits.

Applying for Veteran's healthcare benefits can take you on several paths. When possible, enrolling in both Medicare and VA Healthcare can offer great options for individuals.

PATH 1: DISABILITY STATUS

One of the most straightforward ways to get VA healthcare is if you have a service-connected injury or illness. This can lead you to first seek disability compensation and then look for healthcare benefits based on your disability.



VA disability compensation (pay) offers a monthly tax-free payment to veterans who got sick or injured while serving in the military and to veterans whose service made an existing condition worse. You may qualify for VA disability benefits for physical conditions (like a chronic illness or injury) and mental health conditions

(like PTSD) that developed before, during, or after service. After qualifying for disability pay, getting healthcare benefits is much simpler. Here are the criteria.



To qualify, both of the following must be true...

- > You served on active duty, active duty for training, or inactive duty training; and
- > You have a disability rating for your service connected condition

...and at least one of the following must be true:

- > You got sick or injured while serving in the military and can link this condition to your illness or injury (called an in-service disability claim),
- > You had an illness or injury before you joined the military— and your service made it worse (called a preservice disability claim),
- > You have a disability related to your active-duty service that didn't appear until after you ended your service (called a post service disability claim)

PATH 2: SERVICE HISTORY

Another way to qualify for VA healthcare benefits is to meet one of these criteria.

- > You are a former prisoner of war (POW)
- > You received a Purple Heart
- > You received a Medal of Honor
- > You served in Vietnam between 1962 and 1975
- > You served in Southwest Asia / Gulf War between 1990 and 1998
- > You served at least 30 days at Camp Lejeune between 1953 and 1987



PATH 3: INCOME NEED

A third way to qualify for VA healthcare benefits is based on income. The amount of money you or your family makes can affect whether you qualify for VA benefits. Criteria include:

- > If you get (or qualify for) Medicaid benefits
- > If you earn less than specified income requirements.



Visit www.va.gov to get more information.

GET YOUR PAPERWORK IN ORDER

If you don't have yours available, you need to get a copy of your DD-214 document, the record of your military service. A simple way to receive a copy of your DD 214, and also get started applying for benefits, is to register for an eBenefits account. Go to www.ebenefits.va.gov and sign up. If you don't have computer access or if you don't wish to register online, then either visit your local US Department of Veterans Affairs facility, your state or county Veterans office, or a Veterans Service Organization (VSO) such as the American Legion, VFW, or DAV. They can offer assistance in understanding what you qualify for, as well as help in applying for benefits.