

VETERANS CLAIMS EDUCATION · FREE GUIDE



VA Caregiver Programs Guide & Checklist

PCAFC and general caregiver support · Stipend levels · How to apply and document care · If denied · Home care programs families don't know · SMC and aid and attendance · Help for the caregiver · 6 printable worksheets

Before you start: we are a free education resource. We are not VA, a VSO, an attorney or an accredited claims agent, and we don't assist with or file claims. Only VA decides. Examples are made up to show how the rules work. Describe your own experience truthfully; false statements to VA can have serious consequences.

There are **two programs, not one**

PCAFC (Program of Comprehensive Assistance for Family Caregivers) offers a monthly stipend, CHAMPVA, respite and counseling for veterans rated 70%+ who need personal care. General Caregiver Support (PGCSS) has no rating requirement. And VA's home care programs can help families at any rating. Start with the Caregiver Support Line: 855-260-3274.

WHAT'S INSIDE

1. The two programs
2. PCAFC requirements
3. Stipend levels and legacy protections
4. Before you apply: document the care
5. Applying and the home assessment
6. After approval, and if VA says no
7. More VA help families don't know
8. Help for the caregiver

Worksheets: 1 PCAFC requirements check · 2 Two-week care log · 3 Supervision and safety log · 4 Caregiver statement · 5 Other help checklist · 6 Assessment and contact log · Also inside: Numbers, links and sources

1 · THE TWO PROGRAMS

	PCAFC	General Caregiver Support (PGCSS)
Who	Veteran rated 70%+ who needs in-person personal care for 6+ months	Anyone caring for a veteran enrolled in VA health care; no rating needed
Money	Monthly stipend to the Primary Family Caregiver (not taxable)	None
Health coverage	CHAMPVA for the Primary caregiver without other insurance	None
Respite	At least 30 days a year	Available; at least 30 days if denied or discharged from PCAFC
Support	Training, counseling, legal and financial planning, travel with the veteran	Training, coaching, peer mentoring, phone and online support

Official sources: [VA: PCAFC](#) · [VA: PGCSS](#) · [38 U.S.C. § 1720G](#)

SECTION 2

PCAFC requirements

- ☐ Rating: the veteran has a service-connected rating of 70% or more (single or combined).
- ☐ Discharge: discharged, or has a date of medical discharge.
- ☐ Need: in-person personal care for at least 6 continuous months because the veteran can't do an activity of daily living without help each time, or needs supervision, protection or instruction.
- ☐ Health care: enrolled in VA health care.
- ☐ Best interest: care at home is in the veteran's best interest.
- ☐ Caregiver: 18+, a family member or someone who lives (or will live) with the veteran full time.
- ☐ Training: the caregiver completes VA training and a home care assessment.

Supervision counts. A veteran with PTSD, TBI, dementia or seizures who isn't safe alone may qualify even if they can bathe and dress. All eras qualify since Oct. 1, 2022. The need for care doesn't have to come from the service-connected condition, as long as the combined rating is 70%+.

Official sources: [38 CFR § 71.20](#) · [§ 71.15](#)

3 · STIPEND LEVELS AND LEGACY PROTECTIONS

Level	Who	Amount
Level 1	Veterans who need personal care	62.5% of the monthly GS-4, step 1 salary for your area
Level 2	Veterans unable to self-sustain in the community: need help with 3+ daily activities each time, or constant supervision, protection or instruction	100% of the monthly GS-4, step 1 salary for your area

Legacy participants (approved before Oct. 1, 2020) stay eligible and won't have stipends reduced by reassessment through Sept. 30, 2028, except in limited cases. VA proposed broader eligibility rules in December 2024; they aren't final, and annual reassessments are suspended for now.

Official sources: [38 CFR § 71.40](#) · [Legacy extension rule](#) · [Proposed PCAFC changes](#)

SECTION 4

Before you apply: document the care

- ☐ Veteran enrolled in VA health care (VA Form 10-10EZ) with a current rating
- ☐ Keep a care log for 2 to 4 weeks (Worksheets 2 and 3): every task, how long, and what happens without help
- ☐ List every daily activity you help with: bathing, dressing, eating, toileting, grooming, moving around, transfers
- ☐ List supervision: reminders, wandering, safety risks, medication management, calming episodes, seizures, falls
- ☐ Ask the veteran's VA provider to note the care needs in the record
- ☐ Write a caregiver statement about a typical day and the worst days (Worksheet 4)

Need help writing it? Use our free Statement Writer at veteransclaimsedu.com/statement-writer to draft your statement or a buddy statement, then copy it onto the VA form.

5 · APPLYING AND THE HOME ASSESSMENT

1. Veteran and caregiver sign [VA Form 10-10CG](#) together (online, mail or in person). Don't send medical records.
2. A Caregiver Support Team member contacts you.
3. The caregiver completes training; VA does a home care assessment.
4. VA aims to decide within 90 days.

At the assessment: describe the worst days, not the best. Name every task, including reminders and supervision. Bring your logs. Don't minimize out of pride.

EXAMPLE

Supervision for TBI

Mark, rated 80% with TBI, can dress himself but leaves the stove on, gets lost and can't manage medications.

His wife's 3-week care log shows daily supervision and medication help. VA approves PCAFC.

Official sources: [Apply online](#) · [Caregiver Support Teams](#) · [38 CFR § 71.25](#)

After approval, and if VA says no

KEEP IT

- ☐ Wellness contacts at least every 120 days, including a yearly home visit
- ☐ Report changes within 30 days: address, hospital or nursing home stays, incarceration, death
- ☐ Use your respite days and counseling; burnout is real
- ☐ Keep logging care, especially if needs change (you can ask for a higher level)

IF VA SAYS NO

- ☐ Get the decision and reasons in writing
- ☐ Request a decision review: Higher-Level Review, Supplemental Claim with new evidence (care log, doctor's letter), or a Board appeal
- ☐ You still get general caregiver support, with at least 30 days of respite a year
- ☐ Ask about the home care programs and money in Section 7
- ☐ Rating under 70%? An increase or new service-connected conditions can change eligibility

EXAMPLE

Rated 50%

Tom is rated 50% and needs help bathing after a stroke.

No PCAFC yet, but VA sends a home health aide three days a week, and his daughter gets respite and training through general caregiver support.

Official sources: [VA: Caregiver decision reviews](#) · [38 CFR § 71.45](#)

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SECTION 7

More VA help families don't know

Program	What it does	Good to know
Veteran Directed Care	Budget to hire your own caregivers	Can often hire family or friends and pay them
Homemaker / Home Health Aide	Help with bathing, dressing, meals, errands	Based on need, not rating
Respite care	A break for the caregiver at home, adult day care or a VA facility	Up to 30 days a year for enrolled veterans who qualify
Adult Day Health Care	Daytime care, activities, therapy	Time for the caregiver to work or rest
Home Based Primary Care	VA care team comes to the home	For veterans who can't easily get to the clinic
Medical Foster Homes	Live-in care in a private home	For veterans who can't live alone

Bigger home care budgets: under the Elizabeth Dole Act, VA can pay up to 100% of the cost of nursing home care for home care services (up from 65%), and more for some veterans with ALS or spinal cord injuries. Effective Sept. 11, 2025.

EXTRA MONEY THAT HELPS PAY FOR CARE

- ☐ SMC for aid and attendance if the veteran needs help with daily activities; SMC R1 and R2 for constant or professional-level care
- ☐ Spouse aid and attendance: extra money for veterans rated 30%+ whose spouse needs help
- ☐ Pension with Aid and Attendance or Housebound for wartime veterans and survivors with limited income
- ☐ DIC with aid and attendance for surviving spouses
- ☐ Document it with VA Form 21-2680 and a caregiver statement (Worksheet 4)

Official sources: [VA: Veteran Directed Care](#) · [Home health aide](#) · [Respite](#) · [Dole Act § 120](#) · [SMC rates](#) · [Aid and Attendance](#) · [VA Form 21-2680](#) · [38 CFR § 3.352](#)

8 · HELP FOR THE CAREGIVER

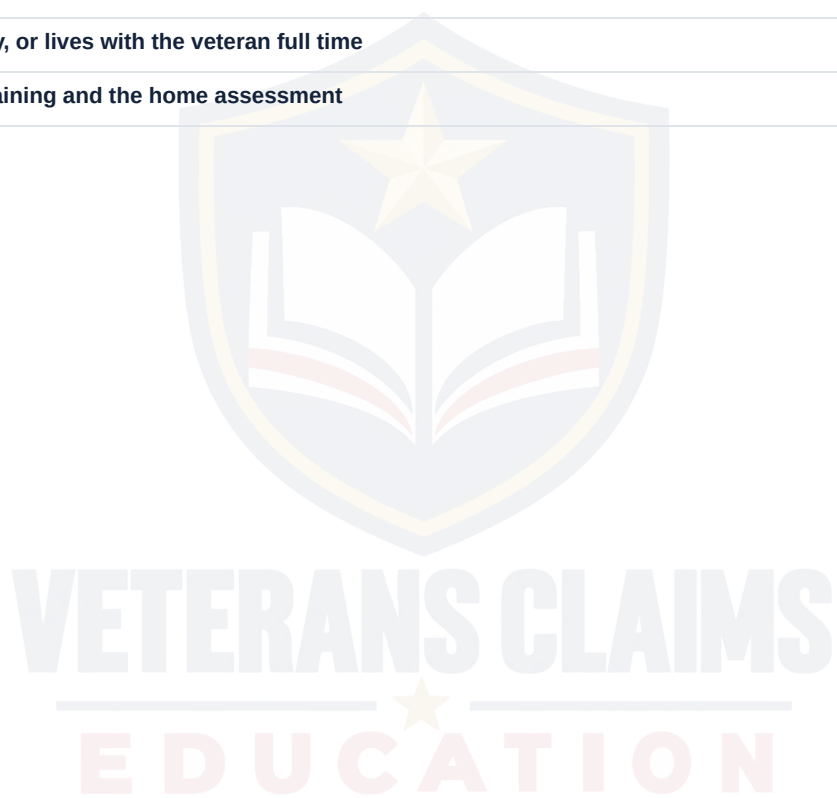
- ☐ Counseling for PCAFC caregivers, plus new caregiver mental health grants under the Dole Act
- ☐ CHAMPVA for Primary Family Caregivers without other insurance
- ☐ Travel and lodging when going with the veteran for VA care
- ☐ FMLA: up to 26 weeks of unpaid leave to care for a service member, or a veteran within 5 years of discharge, with a serious injury or illness
- ☐ SCAADL: a DoD payment for caregivers of seriously injured service members still on active duty
- ☐ Peer support: VA Caregiver Peer Support Mentoring and the Elizabeth Dole Foundation's Hidden Heroes
- ☐ State programs: many state Medicaid programs pay family caregivers; ask your Area Agency on Aging
- ☐ If the veteran passes away: PCAFC benefits generally continue 90 days; ask about DIC and survivor benefits

Official sources: [CHAMPVA](#) · [DOL: Military family leave](#) · [SCAADL](#) · [Hidden Heroes](#) · [Our survivors guide](#)

PCAFC requirements **check**

Tick each and note your proof.

Requirement	Yes / No	Proof / notes
Veteran rated 70% or more (single or combined)		
Discharged or has a date of medical discharge		
Needs help with an activity of daily living each time		
Needs supervision, protection or instruction		
Need expected to last 6+ continuous months		
Enrolled in VA health care		
Care at home is in the veteran's best interest		
Caregiver is 18+ and family, or lives with the veteran full time		
Caregiver can complete training and the home assessment		



Two-week care log

Fill in daily for 2–4 weeks before applying and before any reassessment.

Date	Task (bathing, dressing, meds, meals, transfers...)	Time it took	What happens without help
5/3	Helped him shower and dress; set out meds	50 min	He falls getting out of the tub; skips meds



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Supervision and safety log

Track reminders, safety risks and episodes. Supervision counts for PCAFC.

Date / time	What happened	What I did	Risk if alone
5/4 2 a.m.	Nightmare; woke confused, tried to leave the house	Calmed him, stayed up 1 hr	Wandering outside, injury



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Caregiver statement

For PCAFC, SMC aid and attendance or pension. Prefer to type it? Use our free Statement Writer at veteransclaimsedu.com/statement-writer, then copy it onto VA Form 21-10210 or 21-4138.

My name is _____. I am the veteran's _____ and have cared for them since

_____.

On a typical day, I help with _____

On bad days, _____

They can't be left alone because _____

I spend about _____ hours a day caregiving. Without help, they would

Falls, hospital visits or emergencies in the past 6 months: _____

I certify that these statements are true and correct to the best of my knowledge.

Signature _____ Date _____

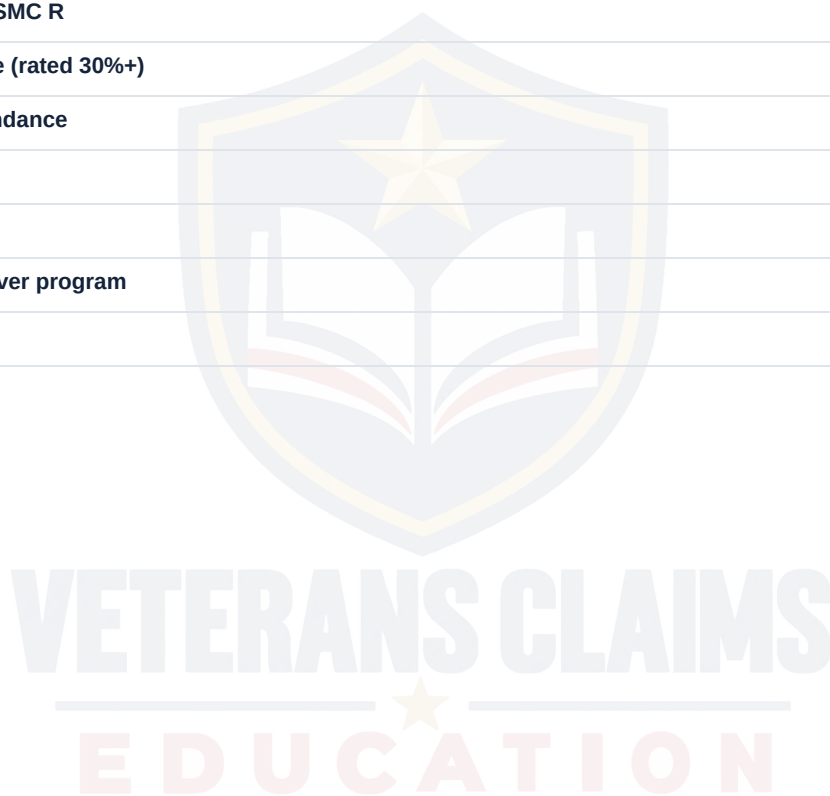
Example: *"I help my husband shower, dress and get to the toilet every day because his legs give out. He forgets his seizure medication unless I hand it to him. Twice last month he fell when I stepped out, so I no longer leave him alone for more than a few minutes."*

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Other help checklist

Ask your Caregiver Support Team or VA social worker about each.

Program	Asked? (date)	Result / next step
General Caregiver Support (training, peer mentoring)		
Respite care		
Homemaker / Home Health Aide		
Veteran Directed Care (hire family)		
Adult Day Health Care		
Home Based Primary Care		
SMC aid and attendance / SMC R		
Spouse aid and attendance (rated 30%+)		
Pension with Aid and Attendance		
CHAMPVA for caregiver		
Caregiver counseling		
State Medicaid paid caregiver program		
FMLA leave at work		



Assessment and contact log

Every call, visit and decision.

Caregiver Support Team contact and phone: _____

10-10CG submitted (date): _____

Home assessment date: _____

Decision and level (date): _____

Date	Who	What happened	Next step
6/10	CSP coordinator	Home visit; reviewed care log	Decision in 30 days



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Official sources

What	Where
VA Caregiver Support Line	855-260-3274 · caregiver.va.gov · Find your Caregiver Support Team
PCAFC	va.gov: PCAFC · Apply online · VA Form 10-10CG · Decision reviews
General Caregiver Support	va.gov: PGCSS
Rules and changes	38 U.S.C. § 1720G · 38 CFR § 71.15 · § 71.20 · § 71.25 · § 71.40 · § 71.45 · Legacy extension · Proposed changes
Home care	va.gov: Long-term and home care · Veteran Directed Care · Home health aide · Respite · Dole Act § 120
Money for care	SMC rates · Aid and Attendance · VA Form 21-2680 · 38 CFR § 3.352
For the caregiver	CHAMPVA · DOL: Military family leave · SCAADL · Hidden Heroes
Other numbers	VA benefits 800-827-1000 (TTY: 711) · Veterans Crisis Line: 988, then press 1, or text 838255
Our free tools	Statement Writer · Caregiver Programs page · SMC guide · Survivors benefits

Stressed or struggling? You don't have to wait for a crisis. Dial 988, then press 1 · Text 838255 · Free, confidential, 24/7.

Disclaimer: This guide provides general educational information about VA caregiver programs and home care. It is not legal or medical advice, does not guarantee any outcome, and is not affiliated with or endorsed by the U.S. Department of Veterans Affairs. Veterans Claims Education is a free education resource; we don't assist with, prepare or file claims and never charge fees. Free help is available from accredited VSOs. Forms and presumptive lists change; check VA.gov and our website for the current versions. Examples are made up to show how the rules work. VA decides each claim on its evidence. AI-assisted. © Veterans Claims Education. All rights reserved.

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