



VETERANS CLAIMS EDUCATION · FREE GUIDE

Long-Term Care Guide & Worksheets

Levels of care · Who qualifies and the 70% rule · VA nursing homes · State Veterans Homes · Care at home · Assisted living and medical foster homes · Copays · Other ways to pay · Daily needs, comparison and cost 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.

VA has care at every level, from help at home to a nursing home

Start by asking your VA primary care provider or social worker for a long-term care assessment. Free help with the paperwork: a county veterans service officer or accredited representative (va.gov/get-help-from-accredited-representative). Online version with a care finder: veteransclaimsedu.com/long-term-care

Two rules most families miss: (1) If you're rated 70% or more (or 60% with TDIU), or need the care for a service-connected condition, VA must provide nursing home care you need. (2) Any compensable rating (10% or more) means no VA long-term care copays.

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Worksheets: 1 Daily needs · 2 Comparing places · 3 Monthly costs · 4 Getting started checklist · 5 Contact log

1 · LEVELS OF CARE

Level	VA options
Help at home	Homemaker/Home Health Aide, Veteran-Directed Care, Home-Based Primary Care, skilled home health, home telehealth
Daytime programs	Adult day health care
Breaks for caregivers	Respite at home, at a day program or overnight (usually up to 30 days a year)
Living somewhere with care	Medical foster homes, adult family homes, assisted living (VA doesn't pay rent)
Nursing home	VA Community Living Centers, contract community nursing homes, State Veterans Homes
Comfort care	Palliative care and hospice (no VA copay for hospice)

VA provides a service when you're enrolled in VA health care, a VA team decides you need it, and it's available near you.

2 · WHO QUALIFIES AND WHO PAYS

Veteran's situation	Nursing home care	Long-term care copay
Rated 70%+, or 60% with TDIU	VA must provide needed care	None
Needs care because of a service-connected condition	VA must provide it	None for that condition
Rated 10% to 60%	Based on need and available space	None
0% or no rating, enrolled	Based on need and space; often short stays	First 21 days free, then based on finances
Not enrolled	Apply for VA health care first	—

- ☐ “Must provide” comes from 38 U.S.C. § 1710A. The rule has an end date Congress has extended many times; ask your VA social worker to confirm it’s still in effect.
- ☐ State Veterans Home: for veterans rated 70%+ (or TDIU) or needing care for a service-connected condition, VA pays a higher rate and the home can’t bill you for that care.
- ☐ Assisted living isn’t nursing home care. VA doesn’t pay its room and board at any rating.

EXAMPLE

A 30% veteran with dementia

Walt is rated 30% for his knees. He now has Alzheimer’s, which isn’t service-connected, and needs 24-hour care.

VA isn’t required to place him, but can when it’s medically needed and a bed is open. His compensable rating means no long-term care copay.

Official sources: [38 U.S.C. § 1710A](#) · [38 CFR § 51.41](#) · [38 CFR § 17.111](#) · [VA: Long-term care](#)

3 · VA NURSING HOME CARE

	Community Living Center	Community nursing home	State Veterans Home
Run by	VA	Private home with a VA contract	Your state or a tribe
Stays	Short or long	Short or long	Mostly long
Residents	Veterans	Veterans placed by VA	Veterans; some take spouses and Gold Star parents
Who pays	VA, with copays for some	VA, for veterans who qualify	VA pays part of the daily cost; family pays the rest unless 70%+ or care is for a service-connected condition
How to get in	Your VA team	Your VA team	Apply to the home

Check any non-VA nursing home’s inspections and staffing on Medicare Care Compare: [medicare.gov/care-compare](https://www.medicare.gov/care-compare)

4 · STATE VETERANS HOMES

- ☐ About 172 homes in every state and Puerto Rico. Each state sets its own rules: residency, discharge, sometimes service period, and level of care.
- ☐ Levels: nursing home, domiciliary and adult day health care, depending on the home.

- ☐ Spouses: VA's daily payment is only for veterans, so a spouse's stay is paid privately, by insurance or by Medicaid if the home accepts it.
- ☐ Waiting lists are common. Apply early.

Who to contact: your state department of veterans affairs (it runs or oversees the homes and has the application) · your county veterans service officer (free help) · your VA social worker (sends records and the VA assessment) · VA's list of homes: [va.gov State Veterans Homes page](https://www.va.gov/state-veterans-homes/)

Official sources: [VA: State Veterans Homes](#) · [38 U.S.C. § 1741](#)

5 · CARE AT HOME

Service	What it is
Home-Based Primary Care	A VA team led by a VA doctor gives care in your home
Homemaker / Home Health Aide	A nurse-supervised aide helps with bathing, dressing, meals and errands
Veteran-Directed Care	A monthly budget, based on your daily needs, to hire your own helpers, including family, friends or neighbors
Skilled home health care	Community nurses and therapists: wound care, IV therapy, physical therapy
Home telehealth	A VA care coordinator watches your health readings remotely
Adult day health care	A daytime program with activities, meals, therapy and supervision
Respite care	Care for the veteran so the caregiver can rest, usually up to 30 days a year
Palliative and hospice	Comfort and symptom relief; hospice for a terminal illness (no VA copay)

Family caregivers: training, support and, in some cases, a stipend. Caregiver Support Line 855-260-3274 · veteransclaimsedu.com/caregiver-programs

EXAMPLE

Hiring family with Veteran-Directed Care

Luis, 81, needs help bathing, dressing and with meals. His granddaughter already helps.

After VA's screening, Luis gets a monthly budget. He hires his granddaughter and a neighbor for set hours, and VA's partner agency pays them.

6 · ASSISTED LIVING, ADULT FAMILY HOMES, MEDICAL FOSTER HOMES

- ☐ VA doesn't pay rent in these settings, but VA health care still follows you there.
- ☐ Medical foster home: a private home where a trained caregiver gives 24-hour care to a few people, with visits from a VA home care team. You must be in Home-Based Primary Care. Cost is usually about \$1,500 to \$3,000 a month, agreed in advance.
- ☐ VA payments for medical foster homes were allowed by a 2022 law but hadn't started as of a 2025 GAO report. Ask your VA team.
- ☐ Assisted living pilot: the 2025 Dole Act requires a small pilot for a limited number of veterans in a few regions.
- ☐ Assisted living counts as a medical expense for pension when you need help with daily tasks because of a health condition.

Official sources: [VA: Medical foster homes](#) · [38 CFR § 3.278](#)

7 · LONG-TERM CARE COPAYS

Type of care	Per day, after day 21
Nursing home (CLC), overnight respite, overnight geriatric evaluation	Up to \$97
Adult day health care, daytime respite, daytime geriatric evaluation	Up to \$15
Domiciliary care	Up to \$5
Hospice	\$0

- ☐ First 21 days in any 12 months are free.
- ☐ Your copay can be lower, based on your income, allowances and expenses on VA Form 10-10EC. After 180 days, assets count too, with a home, a car and \$162,660 for a spouse at home protected (2026).
- ☐ No copay with a compensable rating (10%+), for care of a service-connected condition, with income at or below the basic VA pension limit, or another exemption.

EXAMPLE

A 40-day rehab stay

Bill, a non-service-connected veteran, spends 40 days in a CLC after hip surgery.

Days 1–21 free. Days 22–40 = 19 days × \$97 = \$1,843 at most. His 10-10EC can lower it.

Official sources: [VA: Copay rates](#) · [VA Form 10-10EC](#) · [38 CFR § 17.111](#)

8 · OTHER WAYS TO PAY

Source	What to know
Pension with Aid and Attendance	Wartime veterans and surviving spouses with limited income. Care costs are subtracted from income. Up to \$29,093 a year for a veteran alone; \$18,697 for a surviving spouse alone (2026)
SMC (aid and attendance)	Service-connected need for help; no income test. SMC-L is \$4,900.83 a month for a veteran alone (2026)
DIC with Aid and Attendance	+\$421 a month for a surviving spouse on DIC who needs help
Medicare	Up to 100 skilled nursing days after a 3-day inpatient stay (observation days don't count). Days 21–100: \$217 a day (2026). No long-term custodial care
Medicaid	Long-term nursing home care; many states have home care or assisted living waivers. Most states look back 5 years at gifts
Long-term care insurance	Check home care and assisted living coverage and the waiting period

EXAMPLE

Aid and Attendance pays for assisted living

Frank, 84, a Korean War veteran with no dependents, has \$30,000 a year in income and pays \$25,000 a year for assisted living.

\$25,000 – \$872 (5% of the basic limit) = \$24,128 deducted. Countable income \$5,872. \$29,093 – \$5,872 = \$23,221 a year, about \$1,935 a month, tax-free.

Official sources: [VA: Aid and Attendance](#) · [Medicare: Skilled nursing facility care](#) · [veteransclaimsedu.com/veterans-pension](#)

9 · BENEFITS THAT CHANGE WHEN YOU MOVE INTO CARE

- ☐ Pension and Medicaid: with no spouse or child, VA pension drops to \$90 a month when Medicaid pays your nursing home.
- ☐ VA-paid inpatient or nursing home care: the aid-and-attendance part of pension or SMC can stop at the end of the month after the month you're admitted. Some conditions are exceptions.
- ☐ Compensation continues. Disability pay isn't cut because you live in a nursing home.
- ☐ Report the move right away to avoid a debt.

Official sources: [38 U.S.C. § 5503](#) · [38 CFR § 3.552](#)

10 · HOW TO START, AND WHAT'S NEW

1. Enroll in VA health care (va.gov/health-care/how-to-apply or 877-222-8387).
2. Ask for a long-term care or geriatric assessment. Describe falls, wandering, missed medicine and caregiver strain.
3. File VA Form 10-10EC if you don't have a compensable rating.
4. Choose with the team: home care first, then day programs, respite, residential care or a nursing home.
5. State Veterans Home: apply through your state department of veterans affairs.
6. Apply for Aid and Attendance or SMC with VA Form 21-2680 (and 21-0779 in a nursing home).
7. Get free help from a county veterans service officer or accredited representative.

Dole Act (Public Law 118-210, January 2, 2025): VA can spend up to 100% of local nursing home cost on home care (was 65%); Veteran-Directed Care and Homemaker/Home Health Aide at every VA medical center; home-based primary care, purchased skilled home care and at least 30 days of respite made permanent; PACE partnerships; an assisted living pilot. Ask which have started near you.

Official sources: [Public Law 118-210](#)

11 · SPOUSES AND SURVIVING SPOUSES

- ☐ VA long-term care is for veterans. A spouse can't use the veteran's VA nursing home or home care.
- ☐ Some State Veterans Homes take spouses, surviving spouses and Gold Star parents, usually at the family's cost.
- ☐ Survivors Pension and DIC with Aid and Attendance help pay for care.
- ☐ CHAMPVA can cover skilled nursing care, not long-term custodial care:
veteransclaimsedu.com/champva-guide
- ☐ Area Agency on Aging helps anyone 60+: eldercare.acl.gov or 800-677-1116.

Daily needs

Tick what the veteran needs help with and how often. Bring this to the VA assessment and the doctor filling out VA Form 21-2680.

Task	Needs help? (Y/N)	How often	Who helps now / notes
Bathing or showering			
Dressing			
Eating			
Using the bathroom; incontinence			
Getting in and out of bed or a chair			
Walking; falls in the last 6 months			
Taking medicines correctly			
Cooking, shopping, housework			
Managing money and bills			
Safety: wandering, stove, leaving doors open			
Memory or confusion			
Getting to appointments			

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.

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Comparing places

Visit at least twice, once unannounced. Write what you see and hear.

Question	Place 1	Place 2	Place 3
Name and type (CLC, community, state home, assisted living)			
VA contract? Accepts Medicaid?			
Monthly cost and what's extra			
What happens when private money runs out?			
Staff per resident, day and night			
Memory care unit?			
Medicare Care Compare rating / inspections			
Can VA doctors and teams visit?			
Visiting hours, activities, food			
Waiting list?			
Discharge rules and rate-increase notice			
How it felt (smell, noise, call lights)			



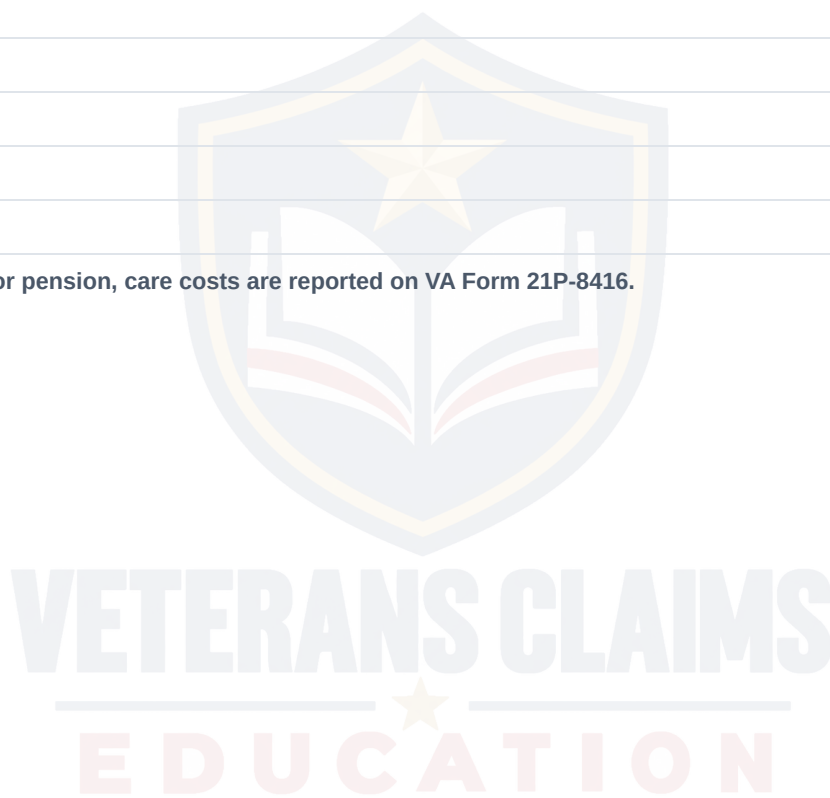
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Monthly costs

Write the monthly cost of care, then each source that helps pay it.

Item	Monthly amount
<i>Example: assisted living</i>	<i>\$2,083</i>
Cost of care (facility, aides, day program)	
VA compensation or SMC	
VA pension with Aid and Attendance, or DIC with Aid and Attendance	
Social Security	
Retirement, annuity or other income	
Long-term care insurance	
Medicaid or a state waiver	
Family help or savings	
Total income for care	
Gap (cost minus income)	

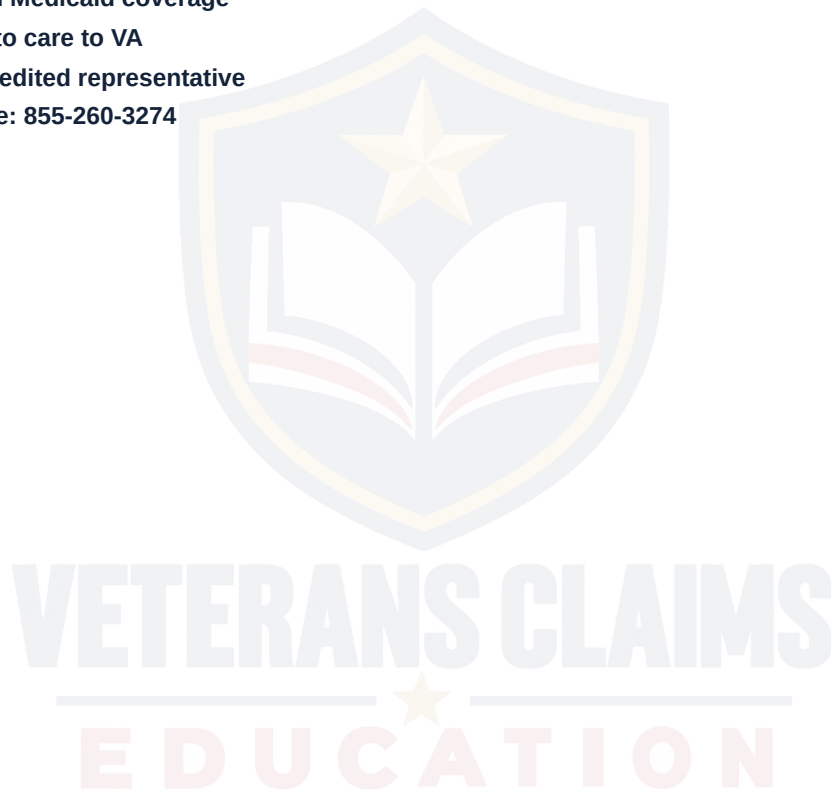
Keep every care receipt. For pension, care costs are reported on VA Form 21P-8416.



Getting started **checklist**

Tick each step as you finish it.

- ☐ Enrolled in VA health care (10-10EZ)
- ☐ Asked for a long-term care or geriatric assessment
- ☐ Met the VA social worker
- ☐ Filed VA Form 10-10EC (if no compensable rating)
- ☐ Listed daily needs (Worksheet 1)
- ☐ Toured places (Worksheet 2)
- ☐ Applied to a State Veterans Home or waiting list
- ☐ Asked about Veteran-Directed Care or Home Health Aide
- ☐ Asked about respite for the caregiver
- ☐ Applied for Aid and Attendance or SMC (21-2680)
- ☐ Checked Medicare and Medicaid coverage
- ☐ Reported any move into care to VA
- ☐ Talked with a free accredited representative
- ☐ Caregiver Support Line: 855-260-3274



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