

# How to Apply for VA Benefits

This is the link on our website  
<https://www.InsuredMeds.com>



**InsuredMeds.com**

*“Serving the Needs Of Seniors”*



**Senior Health Corp- 845-380-5809 - Bill Vargas, Independent Medicare Agent**

# VA Website

## <https://explore.va.gov/health-care>

The screenshot shows the VA Health Care website homepage. At the top, there is a dark blue header with the U.S. Department of Veterans Affairs logo, the text "U.S. Department of Veterans Affairs" and "VA.gov", a search bar, and a navigation menu with icons for various services. Below the header, a large banner features a man's face and the text "Health Care" and "Enroll in the nation's largest integrated health system and get care that's personalized, proactive, and patient-driven." A "Learn More" button with a play icon is overlaid on the banner. Below the banner, a horizontal navigation bar includes links for "Main", "+ Types of Care", "Affordable Care Act", "Vet Centers", and "Spouses, Dependents, and Survivors Eligibility". The "Main" link is highlighted. Below this, the "How to Apply" section is displayed, featuring four options: "APPLY Online" (with a computer icon and a red "Apply Now" button), "APPLY in Person" (with a person and building icon), "APPLY by Phone" (with a telephone icon), and "APPLY by Mail" (with a mail icon). The "APPLY Online" option is marked as "RECOMMENDED".

U.S. Department of Veterans Affairs VA.gov

Menu

Apply Now

# Health Care

Enroll in the nation's largest integrated health system and get care that's personalized, proactive, and patient-driven.

Learn More

Main + Types of Care Affordable Care Act Vet Centers Spouses, Dependents, and Survivors Eligibility

## How to Apply

APPLY Online

Apply Now

RECOMMENDED

APPLY in Person

Visit the [nearest](#) VA medical center or clinic.

APPLY by Phone

Call 1-877-222-8387 M-F, 8 a.m. – 8 p.m. EST.

APPLY by Mail

Print, fill out, and mail [VA Form 10-10EZ](#) to [more](#)



**InsuredMeds.com**  
"Serving the Needs Of Seniors"



Senior Health Corp- 845-380-5809 - Bill Vargas, Independent Medicare Agent

# VA Health Care

VA provides world-class health care to eligible Veterans. The Veterans Health Administration is America's largest integrated health care system, with more than 1,200 sites of care, and it is consistently ranked among the nation's top health care providers.

Many Veterans may be eligible for VA health care. Enrollment in VA health care satisfies your Affordable Care Act health coverage requirement—no add-on insurance plan is needed. VA encourages you to explore your health care benefits, including the following services:

- All enrolled Veterans have access to VA's comprehensive medical benefits package including preventive, primary, and specialty care; prescriptions; mental health care; home health care; geriatrics and extended care; medical equipment and prosthetics; and more.
- Most Veterans qualify for cost-free health care services, although some Veterans must pay modest copays for health care or prescriptions.
- Women Veterans can receive primary care, breast and cervical cancer screenings, prenatal care, maternity care coverage, and other gender-specific services.
- Veterans who have served in combat-zones—and their family members—may visit VA's many community-based Vet Centers, which provide no-cost counseling, outreach, and referral services to help the whole family adjust to life after deployment.
- Combat Veterans who were discharged or released from active service on or after Jan. 28, 2003, are eligible to enroll in the VA healthcare system for five years from the date of their discharge or release, regardless of their disability claim status. Combat Veterans who enroll with VA under this enhanced Combat Veteran authority will continue to be enrolled after their enhanced eligibility period ends, although their enrollment priority group may change. Many Combat Veterans applying after their five-year special enrollment period ends are eligible for enrollment and are encouraged to learn more about [these and other health care benefits](#) on VA's health benefits page.



**VA**  
**HEALTH**  
**CARE**



**InsuredMeds.com**

*"Serving the Needs Of Seniors"*

**Senior Health Corp- 845-380-5809 - Bill Vargas, Independent Medicare Agent**



# VA Requirements

## Military Service Requirements

- Veterans must have served in the active military, naval, or air service and separated under any conditions other than dishonorable.
- Most Veterans who enlisted after Sept. 7, 1980, or who entered active duty after Oct. 16, 1981, must have served 24 continuous months or the full period for which they were called to active duty. This includes current and former members of the Reserve or National Guard called to active duty by a federal order.

## Application Requirements

- Proof of discharge papers such as [DD-214](#)
- Any additional health insurance information, including coverage through a spouse or domestic partner
- Wage and financial information, including previous calendar-year gross income for the Veteran, spouse, and dependent children



**InsuredMeds.com**

*"Serving the Needs Of Seniors"*



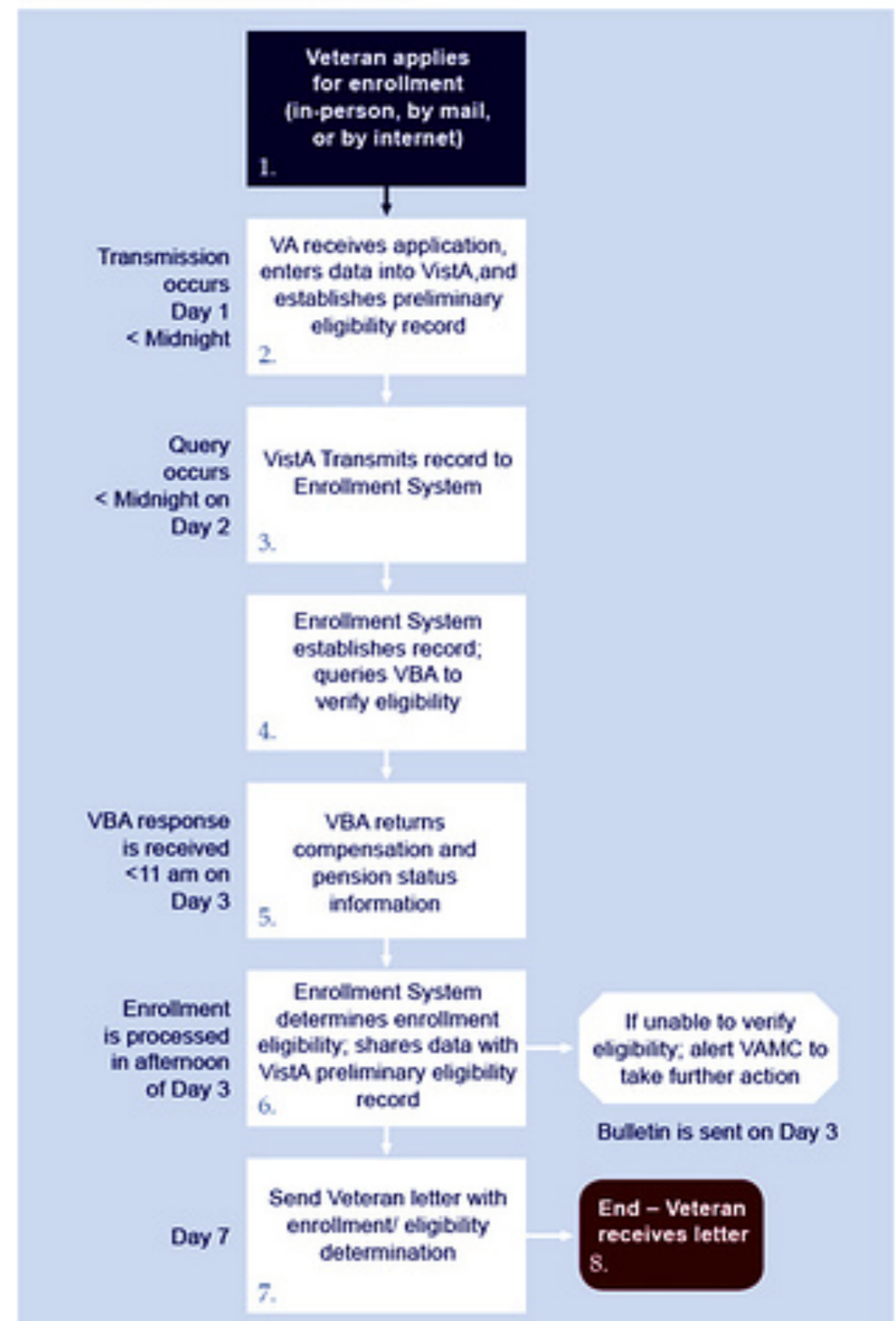
**Senior Health Corp- 845-380-5809 - Bill Vargas, Independent Medicare Agent**

# VA Application Process

Applying is easy: Submit an application form and VA will send you written notification of your enrollment status.

- Explore your eligibility for health care using VA's [Health Benefits Explorer](#) tool.
- The Affordable Care Act (ACA) is designed to expand access to health coverage, control health care costs, improve health care quality, and coordinate health care. Learn more about Veterans and ACA at [VA's ACA website](#).

## VA Health Enrollment Process



**InsuredMeds.com**

*"Serving the Needs Of Seniors"*



Senior Health Corp- 845-380-5809 - Bill Vargas, Independent Medicare Agent

# Myths vs. Facts

- Benefits are not just based on war time service.
- For every Veteran who does NOT sign up, the VA loses approx. \$2,200 from their annual budget. Even if you do not use them, they're there for you if you do.
- Active Component who have served two years.
- Reservists and National Guard members may be eligible for VA healthcare benefits if they were called to active duty (other than for training) by a Federal order and completed the full period for which they were ordered to active duty (typically 179 days).
- There are limited benefits available for spouses and family.



**Senior Health Corp- 845-380-5809 - Bill Vargas, Independent Medicare Agent**

**InsuredMeds.com**

*"Serving the Needs Of Seniors"*



# Aid and Attendance (Housebound)

- Veterans and/or a surviving spouse may be eligible for VA pension known as Aid and Attendance.
- This pension payment may be up to \$2,100. The benefit is based on eligibility criteria.

## Eligibility:

- You require the aid of another person to perform the activities of daily living: bathing, feeding, dressing, toileting, adjusting prosthetic devices, or protecting yourself from the hazards of your daily environment.
- Assets less than \$126,420. 3 year look back and up to 5 years.
- Must meet homebound status. The veteran or their surviving spouse can be receiving care in their home or in a personal care home or nursing home.
- An application for Aid and Attendance must be completed. Make sure to seek the assistance of a Veteran Service Officer or a County Veterans Service Office to assist with completing this application. American Legion Pittsburgh has offered to assist with paperwork (412) 395-6230.



**InsuredMeds.com**

*“Serving the Needs Of Seniors”*



**Senior Health Corp- 845-380-5809 - Bill Vargas, Independent Medicare Agent**

# Eligible War Time Periods – VA.gov

Under current law, VA recognizes the following wartime periods to determine eligibility for VA Pension benefits:

- World War I (April 6, 1917 – November 11, 1918)
- World War II (December 7, 1941 – December 31, 1946)
- Korean Conflict (June 27, 1950 – January 31, 1955)
- Vietnam Era (February 28, 1961 – May 7, 1975) for Veterans who served in the Republic of Vietnam during that period, otherwise served from (August 5, 1964 – May 7, 1975)
- Gulf War (August 2, 1990 – through a future date to be set by law or Presidential Proclamation.)



**Senior Health Corp- 845-380-5809 - Bill Vargas, Independent Medicare Agent**

**InsuredMeds.com**

*“Serving the Needs Of Seniors”*



# Option 1: VA & Medicare Advantage

- If you only have veterans' benefits, enrolling in Medicare Advantage plan will provide you with additional service and location options.
- If you don't keep Part B and you decide to enroll later you will pay a late enrollment penalty.
- Enrolling in a Medicare Advantage Plan does not impact your VA coverage.
- Medicare Advantage Plans solve: time/distance, specialists on VA staff and obtaining an outside second opinion shortfall that may occur with only VA care.
- Medicare Advantage combine all the benefits of Original Medicare with options to add prescription drug, dental and vision coverage, all for an affordable—and sometimes \$0—monthly plan premium.

"The VA does not recommend that you cancel or decline coverage in Medicare because you enroll in VA Healthcare."  
[www.vets101.org](http://www.vets101.org)



**InsuredMeds.com**

*"Serving the Needs Of Seniors"*



**Senior Health Corp- 845-380-5809 - Bill Vargas, Independent Medicare Agent**

## Option 2: Enroll in the VA healthcare only

- You only have access to VA and VA contracted providers and facilities.
- The VA is not considered “Creditable Coverage” for Part B of Medicare.
- Failure to sign up for Part B of Medicare when first eligible will result in a penalty should you do so at a later date.
- The VA is considered “Creditable Coverage” for Part D of Medicare.
- You lose all of the added benefits from a Medicare Advantage Plan to include the ability to choose local providers.

Source: US Department of Veterans Affairs Medicare 2018



**InsuredMeds.com**

*“Serving the Needs Of Seniors”*



**Senior Health Corp- 845-380-5809 - Bill Vargas, Independent Medicare Agent**

## Option 3: Enroll in Medicare only

- Limited to Medicare-approved providers and facilities only.
- This option doesn't offer coverage by any VA facility or provider.
  - You've earned your VA benefits.
  - Funding is based on enrollments.
  - Service connected expertise is predominantly available at the VA.
- The VA drug benefit will work with Medicare (VA user should never have a Part D penalty).
- Medicare does not affect VA drug benefits. You'll continue to get your drugs from a VA pharmacy or you can add a Part D Prescription Drug Plan if you choose to do so.
- No maximum out-of-pocket on Original Medicare.



**InsuredMeds.com**

*"Serving the Needs Of Seniors"*



**Senior Health Corp- 845-380-5809 - Bill Vargas, Independent Medicare Agent**

## Phone numbers & Websites

### For information regarding veteran benefits

VA Health Care Benefits

1-877-222-8387

[www.va.gov](http://www.va.gov)

National Association of County Veterans Service Officers

[www.nacvso.org](http://www.nacvso.org)

### For information regarding Medicare and other benefits

Medicare

1-800-MEDICARE  
(1-800-633-4227)

[www.medicare.gov](http://www.medicare.gov)

Your state Medicaid office

TTY: 1-877-486-2048  
(24 hours day/7 days a week)

[www.medicaid.gov](http://www.medicaid.gov)

Social Security Administration

1-800-772-1213

[www.ssa.gov](http://www.ssa.gov)

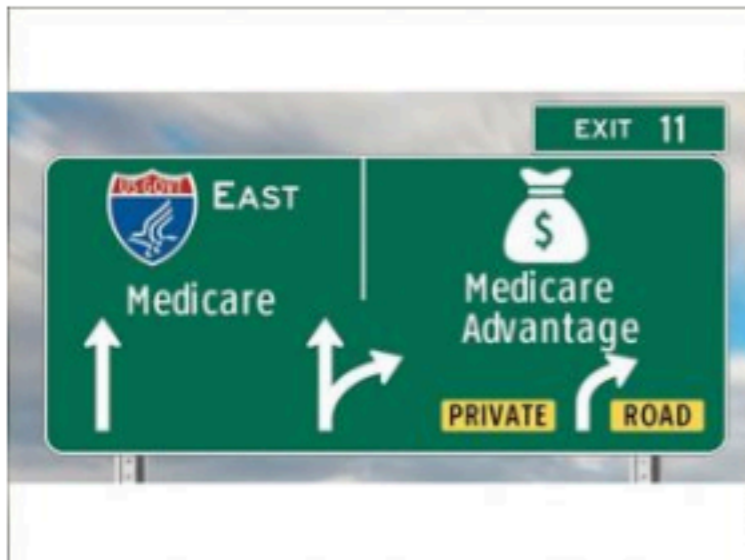


**InsuredMeds.com**

*“Serving the Needs Of Seniors”*

**Senior Health Corp- 845-380-5809 - Bill Vargas, Independent Medicare Agent**





Medicare Advantage Plans  
 Frequently Asked Questions



Frequently Asked Questions  
 On Medicare Supplements



FREE Quotes



How To Apply For VA Benefit  
 & Healthcare



Dental Discounts



Download What You Need To  
 Know About Medicare 101

# Summary

**What [InsuredMeds.com](https://InsuredMeds.com) offers is that I am trained in military healthcare benefits and my goal is to add value to your Veteran overall health choices and enhance their wellbeing.**

**Most Veterans are unaware of their earned benefits. I will help you maximise additional healthcare services that compliment, not compete, with earned government benefit programs.**

**You benefit from a streamlined health and wellness program, which may result in more efficient deliver of services across time and distance, increased flexibility, preventative care services, decreased wait times for care, and substantial monthly savings.**



**InsuredMeds.com**  
*"Serving the Needs Of Seniors"*



**Senior Health Corp- 845-380-5809 - Bill Vargas, Independent Medicare Agent**