

## Can You Get Paid to Care for a Family Member?

Caring for a family member can not only drain your emotions, but the time-consuming tasks of caring for a loved one can also drain your bank account. AARP estimates that “[a]bout 48 million Americans provide care without pay to an adult family member or friend, and they do so for an average of nearly 24 hours per week.” Furthermore, “family caregivers regularly incur out-of-pocket costs caring for a loved one, with the average annual expenditure topping \$7,200.”

Although you are most likely to get paid if you are caring for a family member who is a military veteran or is eligible for Medicaid, other possibilities exist.

### Medicaid

All 50 states and the District of Columbia offer self-directed Medicaid

services for long-term care which allows qualified individuals to manage their own long-term home-care services. In Nebraska Personal Assistance Services (PAS) are offered to applicants eligible for Medicaid who have a chronic medical condition or disability and need assistance with daily activities in their own homes. This program permits family members to be paid caregivers as long as they are not legally responsible for the participant. Spouses or parents of a minor child cannot be hired to provide care. Similarly, in Iowa a relative may be eligible for compensation as a caregiver unless they are a spouse, a parent of minor child, or a legally liable relative. As you would expect, with any government program, there are detailed rules, stipulations, and limitations. Contact your state Medicaid program to ask about its options or to start the sign-up process.

### VA

The U.S. Department of Veterans Affairs (VA) has four programs that allow for self-direction of care for veterans who are aged, disabled, or have Alzheimer’s disease or another type of dementia. Through these options, veterans are given a flexible budget (or cash allowance) that allows them to hire their own caregivers, including relatives, adult children, and even spouses. These programs have different eligibility criteria for those receiving care and giving care. In brief, here are the VA programs:

### Aid & Attendance Pension Benefit

The Aid & Attendance (A&A) benefit is a



Draw up an agreement that will serve as a contract between the caregiver and the care recipient.

cash benefit for veterans and surviving spouses who require long-term in-home care, assisted living, or nursing home care. These funds can be used as the veteran or surviving spouse sees fit, including using them to pay an adult child, grandchild, or another family member to provide them with in-home care.

Because A&A is an add-on benefit, you must first be eligible for the basic VA pension or the basic survivor pension. In addition to meeting eligibility requirements for a basic pension, one must meet a disability requirement in order to be eligible for the A&A benefit.

### Housebound Pension Benefit

The Housebound benefit is a monthly monetary benefit for veterans and surviving spouses who are permanently disabled, and due to the disability, are mostly unable to leave their homes. Like with the A&A benefit, financial assistance via the Housebound benefit can be used to hire a relative or friend to provide personal care assistance

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and homemaker services, but not spouses. However, other relatives, such as adult children, nieces and nephews, and grandchildren, can be paid to be caregivers. Like with the Aid & Attendance benefit, the Housebound benefit is available as an additional cash benefit to the basic veteran's pension or the basic survivor's pension, but you cannot receive both housebound and A&A benefits at the same time.

#### Program of Comprehensive Assistance for Family Caregivers

The Program of Comprehensive Assistance for Family Caregivers (PCAFC) provides monthly cash benefits to family caregivers of veterans. In addition to cash payments, family caregivers are eligible for education, training, and counseling. The caretaker must be 18 or older and a spouse, child, parent, stepfamily member, extended family member or full-time housemate of the veteran.

This program is for veterans who were critically hurt or suffered a serious illness in the line of duty on or prior to May 7, 1975 or on or after September 11, 2001. Veterans must be enrolled in the VA's health care program and must require care assistance with at least one of their activities of daily living. On October 1, 2022 this program will be expanded to include veterans who were critically injured or had a serious illness in the line of duty between the dates of May 8, 1975 and September 10, 2001.

#### Veteran Directed Home & Community Based Care

For veterans of all ages who are enrolled in

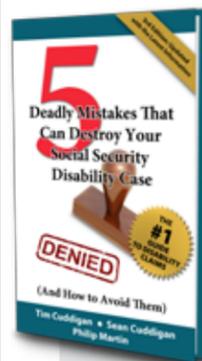
the VA's medical benefits package, this consumer-directed option serves veterans who require skilled services and assistance with daily living activities, such as bathing, grooming, dressing, preparation of meals, and medication management. Recipients are given an individualized budget to obtain the assistance they require. Veteran Directed Care, which can be thought of as a nursing home diversion program, is a pilot program and is currently available in only 41 states. As of now it is available in Iowa, but not in Nebraska. However, with time, this program should be available nationwide.

For more information on help for military caregivers, visit: [https://www.caregiver.va.gov/Care\\_Caregivers.asp](https://www.caregiver.va.gov/Care_Caregivers.asp) or call the VA caregiver hotline at 855-260-3274.

#### Paying a family member

If the person needing care assistance has the means and is mentally competent, they can, of course, opt to pay a family member instead of a professional home health care worker. If you and a family member are considering this option, *AARP.com* offers this advice:

- "Put aside any awkward feelings about discussing what you both need.
- Draw up a personal care agreement that will serve as a contract between the caregiver and the care recipient.
- Consult an elder care lawyer to review your contract to make sure it meets tax requirements and deals with inheritances.
- Beware of emotional pitfalls.
- Keep professional records."



**"5 Deadly Mistakes That Can Destroy Your Social Security Disability Case" is the #1 guide to improving the odds of winning a disability case.**

For a FREE copy for you or someone you care about call Cuddigan Law at 402.933.5318 or email us at [lawteam@cuddiganlaw.com](mailto:lawteam@cuddiganlaw.com)



## Comfort Food

From the kitchen of Janet Cuddigan

#### Halloween Pumpkin Squares

Like mini pumpkin pies, these squares are great for snacking and Halloween treating.

½ cup butter, softened  
 ½ cup brown sugar  
 1 cup all-purpose flour  
 ½ cup rolled oats  
 2 eggs  
 ¾ cup white sugar  
 1 (15 ounce) can pumpkin  
 1 (12 fluid ounce) can evaporated milk  
 ½ teaspoon salt  
 1 teaspoon ground cinnamon  
 ½ teaspoon ground ginger  
 ¼ teaspoon ground cloves

Preheat oven to 350 degrees F. In a medium bowl, cream together butter and brown sugar. Mix in flour. Fold in oats. Press into a 9x13 inch baking dish. Bake in preheated oven 15 minutes, until set. In a large bowl, beat eggs with white sugar. Beat in pumpkin and evaporated milk. Mix in salt, cinnamon, ginger and cloves. Pour over baked crust. Bake in preheated oven 20 minutes, until set. Let cool before cutting into squares.

Adapted from [allrecipes.com](http://allrecipes.com)

## Question of the Month

How do I get treatment with no money and no health insurance?



Detailed and up-to-date medical records are absolutely critical to winning your case for Social Security disability benefits. After slogging through the complex and frustrating disability process, the last thing you want is a lack of records torpedoing your case. You need your medical records and that means you

will need health insurance so you can continue to see your healthcare providers. We realize that when you are not working money can be tight.

We can provide you with a list of low-cost and no-cost clinics that may be able to help you. You may want to investigate whether you are eligible for Medicaid. In 2018 Nebraska voters approved a measure to expand Medicaid coverage. This expansion covers low-income adults between the ages of 19 and 64. You can fill out an application online at [ACCESS Nebraska dot NE dot GOV](http://ACCESS.Nebraska.gov). Or you apply over the phone or request a paper application by calling 855-632-7633.

Your current or recent employer may have programs—such as COBRA—which will help lower your health insurance costs. Also, some are able to borrow from relatives and friends to obtain the health care necessary to support their claim.

For more on the ins and outs of Social Security and VA disability check out the more than 100 videos in our library. The library covers a full range of qualifying medical disorders, how-to tips on navigating the system and insider advice on winning your claim. Access to the videos is FREE and they are available to anyone at [cuddiganlaw.com/video](http://cuddiganlaw.com/video) and on the Cuddigan Law YouTube channel.

## Sudoku

Easy



For the solution go to [cuddiganlaw.com/library/newsletter](http://cuddiganlaw.com/library/newsletter)

	4		1	2		3	8
		6	7			4	
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7			9	4			5
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5	8					6	
			2				1
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## We're in your corner.

We value the confidence and trust you have placed with us in the past.

If you or a family member or a friend could use our help now or in the future, please pass along our name.

Disability law is all we do.

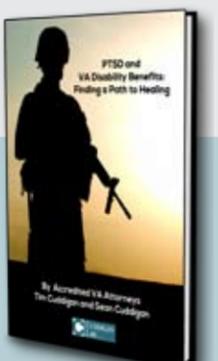


Sean Cuddigan    Kim Schram  
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Social Security and VA disability. You will find a full range of information about qualifying medical disorders, how-to tips on navigating the system, and insider advice on winning your claim.



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