

WA Cares Fund Coverage and VA/Retired Military Benefits

Veterans (including military retirees) who are currently employed or become employed in Washington will earn WA Cares coverage to support them when they need long-term care. Once vested, and once benefit criteria are met, reimbursement for services from the WA Cares Fund can be used flexibly to address long-term care needs. There are an estimated 239,000 veterans employed in Washington in 2021.

What types of long-term care benefits are available from the VA or TRICARE and under what conditions? Active military are not covered by the WA Cares Fund because they are employed by the federal government and all federal employees are excluded. Working veterans, including military retirees, are covered by WA Cares. Those with a 70% or greater service-connected disability rating from the VA prior to November 1, 2021 could choose to apply for an exemption from WA Cares. There are an estimated 22,600 working veterans with a 70% or greater service-connected disability rating in Washington. Veterans who have purchased a private long-term care insurance policy, including an insurance policy through the [Federal Long-Term Cares Insurance Program](#), before November 1, 2021 will qualify for an exemption if they choose to apply. Veterans who have retired from the military as a career may have TRICARE coverage and VA coverage. Veterans who did not retire from the military as a career may only have access to VA coverage. Below is a summary of the [VA long-term care benefits](#) and [TRICARE long-term care benefits](#) researched by LTSS Trust Commission staff:

1. [TRICARE does not cover long-term care](#). Assistance with activities of daily living or supervision of someone with a cognitive impairment is not covered by TRICARE. Medical care that is often confused with long-term care – including skilled nursing care, durable medical equipment, home health care, and hospice care – is covered by TRICARE only under specific conditions. For example, to qualify for [skilled nursing care](#), a person has to be treated in the hospital for at least three consecutive days, not including the day of discharge and enter the skilled nursing facility within 30 days of the hospital discharge. There may also be daily limits to what TRICARE will pay. People with TRICARE coverage may use WA Cares Fund to provide the long-term care services not covered by TRICARE. In the case of skilled nursing or durable medical equipment, WA Cares Fund could provide additional flexibility as to when and what type of care or equipment can be reimbursed and has no daily limit.
2. [Nursing home care: TRICARE does not cover nursing home care](#). The VA does cover nursing home care based on a service-connected disability rating provided by the VA under the following circumstances:
 - a. A veteran's service-connected disability requires nursing home care. This includes veterans who have a service-connected rating of total disability based on individual unemployability. Most veterans who are currently

living in a nursing home due to their service-connected disability are not in the workforce, therefore they will not contribute to WA Cares Fund.

- b. A veteran has a 70% to 100% service-connected disability rating from the VA. Although that service-connected disability may not require nursing home care, these veterans are covered by the VA if they do need nursing home care later in life. There are an estimated 22,600 working veterans with a 70% or more service-connected disability and they would qualify for an exemption within the timeframes set in current law. These veterans could also benefit from WA Cares Fund coverage of home and community based care, which may not be guaranteed through the VA.
3. [Home and community-based \(or "extended care"\) services](#) are part of the VA's medical benefit package, however, these are contracted services between the VA and the provider. Certain veterans are required to pay a [co-payment](#) for these services. There may be locations where it is difficult to locate a home care provider. One example of a VA HCBS program offered in Washington is the [Veteran Directed Care Program](#). It has been in operation through the Veterans Administration since 2008. There are only 3,588 veterans participating in this program nationwide and approximately 100 participants within Washington state. WA Cares Fund will cover home and community-based services and could be used when a VA provider is not available. If there are limits to the number of hours of care or expenses that can be reimbursed by the VA, WA Cares Fund could wrap around to provide additional coverage. WA Cares Fund would likely pay first, with VA benefits as the secondary payer.
4. [VA Aid and Attendance or Housebound](#) benefits provide monthly payments added to the amount of a monthly VA pension for qualified Veterans and survivors. These benefits are only available to certain veterans with lower income and assets, similar to Medicaid.

Veterans are encouraged to [apply for VA Health Care](#) to determine which types of services they can access. Many long-term care needs are unrelated to a service-connected disability, so it's likely that many Veterans will not have guaranteed long-term care coverage through the VA. WA Cares Fund provides guaranteed coverage without a copayment or income test for people who are vested and need assistance with at least three activities of daily living.