

The following information is furnished regarding cost factors associated with residency at the Delaware Veterans Home (DVH). If you have any questions regarding these points, please contact Lynn Lynch at the DVH Financial Determinations office at 302-424-6000.

- Admission Criteria:
 - There are over 150 state veterans homes throughout the United States.
 - Each state develops its own admission and payment criteria
 - For the Delaware Veterans Home, the admission criteria are as follows:
 - Must be a veteran with at least 180 days of credible active duty service (DD 214 can be used as proof of service)
 - Must have a level of care that qualifies for skilled or intermediate levels of nursing care or assisted living
 - Must be a resident of the state of Delaware for the three years just prior to the date of application
- Payment criteria:
 - **Residents of the DVH are responsible for a portion of their cost of care**
 - This is the case in nearly every state veterans home in the country
 - U. S. Department of Veterans Affairs provides a per diem for all qualified veterans
 - 100% of VA per diem is applied *directly* to the daily rate to reduce the cost to the veteran
 - VA per diem for Skilled/Intermediate care and Dementia: \$67.71/day
 - VA per diem for Domiciliary Care: \$31.30/day
 - The VA adjusts these per diem rates annually
 - Daily rates of charge for DVH are as follows:
 - Skilled/Intermediate Nursing/Dementia units
 - Semi Private Unit: \$210/day without VA per diem
 - **REDUCED TO \$142.29/day with VA per diem**
 - Private Room: \$240/day without VA per diem
 - **REDUCED TO \$172.29/day with VA per diem**
 - Domiciliary (Assisted Living)
 - Semi-Private: \$80/day without VA per diem
 - **REDUCED TO \$48.70/day with VA per diem**
 - Private Room: \$110 /day: without VA per diem
 - **REDUCED TO \$78.70/day with VA per diem**
 - Operational costs that exceed the daily rate are borne by the State of Delaware
 - Residents are responsible for charges for additional services not covered in the daily rate. Contact the DVH for a full list of these potential charges
 - When VA per diem and state contributions are factored in, the daily rate the veteran is expected to pay is *significantly* lower than that of any other long term care facility in the state
 - How do veterans pay for their portion of the cost to stay at DVH? Veterans can rely on many different resources to pay for their cost of care:
 - Medicare (up to the first 100 therapy days of care, depending on the condition)
 - Military Retirement income
 - Pension income
 - Social Security income

- Disability income
- Income from IRAs and 401Ks
- Long Term Care insurance
- Liquidation of assets
- Medicaid (for Skilled/Intermediate and Dementia care ONLY)
 - Available for indigent care
 - Those who continue to receive income *may* qualify for Medicaid once resources have been spent down and income is placed in a 'Miller Trust' to pay for cost of care*
- Veterans who have surrendered all assets to pay for their cost of care are permitted to retain \$90/month for subsistence
 - For non-veterans, the Medicaid subsistence level is \$44/month
- Additional aid for disabled veterans *may* be available
 - If disability is service connected (50% or higher), prescription drugs *may* be available free of charge
 - VA is *required* to find long term care services at *no cost to the veteran* for those whose disability is 100% service-connected
- Will a veteran's spouse have to surrender his/her home?
 - No. Spouses of veterans approved for Medicaid assistance *are* able to retain some assets (including their primary residence and a vehicle) and a subsistence level of income*
- The Delaware Veterans Home will work closely with service officers of the Delaware Commission of Veterans Affairs and service organizations to ensure that every veteran who applies to the Delaware Veterans Home receives every available benefit to which he/she is entitled, regardless of whether they decide to reside here

* For questions about the Medicaid Long Term Care program please contact the Division of Medicaid/Medicare Services at 1 (800) 372-2202, or visit their website at:

<http://www.dhss.delaware.gov/dhss/dmma/lcmedicaid.html>

Crystal Baynard, The Admissions Coordinator at the DVH may also be able to answer your questions; she can be reached at (302) 424-6000