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SERVICE CONNECTED DISABILITY



Are you a Veteran with a severe service-connected disability that affects your mobility? Do you know someone who is? If you answered "Yes" to either question, then you or someone you know may be eligible for the Specially Adapted Housing (SAH) grant program that is administered by the Department of Veterans Affairs (VA).

The SAH program helps certain severely-disabled Veterans and Servicemembers purchase or construct an adapted home, or modify an existing home, to create a barrier-free-living environment. VA offers two grant programs: the Specially Adapted Housing (SAH) grant and the Special Housing Adaptation (SHA) grant.

The SAH grant can be used to purchase or modify a home so that it provides a barrier-free living environment that affords Veterans a higher level of independent living. Veterans and Servicemembers with certain service-connected disabilities may be entitled to a grant up to the current maximum of \$67,555.

The SHA grant can be used to increase the mobility of eligible Veterans and Servicemembers throughout their home. Veterans and Servicemembers with specific service-connected disabilities may be entitled to this type of grant, up to the current maximum of \$13,511.

In addition to these two grant types, a temporary residential grant may be available to SAH/SHA eligible Veterans and Servicemembers who are or will be temporarily residing in a home owned by a family member. The maximum amount available to adapt a family member's home for the SAH grant is \$29,657 and for the SHA grant it is \$5,295. All grant amounts are indexed annually based on cost of construction, and the grant amounts will never decrease.

VA has staff located nationwide to assist individuals in applying for and receiving these grants. You can find more detailed information about qualifying disabilities here: <http://benefits.va.gov/home loans/adaptedhousing.asp>, and you can find contact information for an SAH Agent in your area here: http://www.benefits.va.gov/HOMELOANS/contact_agents.asp.

If you have any questions, please email sahinfo.vbaco@va.gov

United States Department of Agriculture Risk Management Agency Fact Sheet Washington National Office — Washington, DC As a veteran farmer or rancher, you are eligible for certain benefits designed to help you as you start your operation. These benefits include: Exemption from paying the administrative fee for catastrophic and additional coverage policies; Additional 10 percentage points of premium subsidy for additional coverage policies that have premium subsidy; Use of the previous producer's production history, with permission, for the specific acreage transferred to you if you were previously involved in the decision making or physical activities on any farm that produced the crop or livestock; and An increase in the substitute Yield Adjustment, which allows you to replace a low yield due to an insured cause of loss, from 60 to 80 percent of the applicable transitional yield (T-Yield). To be eligible for benefits, it is important that you fill out the application provided by your crop insurance agent. The application must be completed prior to the sales closing date for the benefit to be available for that crop year. To qualify for veteran farmer or rancher status you must be a military veteran and: You must be an individual. Business entities may receive benefits if all of the substantial beneficial interest holders, who hold 10 percent or more of the business entity qualify individually as veteran farmers or ranchers. A spouse's veteran status does not impact whether a business entity (comprised only of the veteran and their spouse) is considered a farmer or rancher. For example, a veteran moves home to take over the family farm and incorporates with his/her spouse. Their corporation would qualify as a veteran farmer or rancher for up to 5 crop years. However, if a veteran moves home and creates a corporation with a parent, who has had an insurable interest in crops or livestock for more than 5 crop years, at 10 percent or greater, the corporation cannot receive veteran farmer and rancher benefits. Although the veteran qualifies as a veteran farmer or rancher, the parent does not so the corporation cannot receive benefits; and You must not have actively operated and managed a farm or ranch anywhere, for more than 5 crop years; or You must have first obtained veteran status in the past 5 years. You must apply for Veteran Farmer and Rancher benefits by your Federal crop or livestock insurance policy's sales closing date. You are required to identify any previous farming or ranching experience and your date of discharge or release from active military, naval, or air service in the Armed Forces. Talk to your crop insurance agent for more information. Question: How long can I be considered a Veteran Farmer or Rancher? Answer: Veteran Farmer and Rancher status is dependent on how you qualified for Veteran Farmer and Rancher status. Once you elect and qualify for Veteran Farmer and Rancher status, it is continuous unless you cancel your application or either of the following conditions exist: If you qualified for Veteran Farmer and Rancher status based on having operated a farm or ranch for not more than 5 years, then once you have operated a farm or ranch for 5 years, you are no longer entitled to Veteran Farmer and Rancher status; or If you qualified for Veteran Farmer and Rancher status based on first obtaining status as a veteran during the most recent 5-year period, then once 5 years has elapsed from first obtaining status as a veteran, you are no longer entitled to Veteran Farmer and Rancher status. Question: Can I receive both Veteran Farmer and Rancher benefits and Beginning Farmer and Rancher benefits? Answer: No, you must choose to receive one or the other. Question: What is the difference between Veteran Farmer and Rancher benefits and Beginning Farmer and Rancher benefits? Answer: Although the criteria for qualifying as a Veteran Farmer and Rancher and a Beginning Farmer and Rancher are different, the benefits are the same. National Office USDA/RMA/Stop 0801/Room 2004-South 1400 Independence Ave. SW Washington, DC 20250 Email: FPAC.BC.Press@usda.gov Print to PDF Print to PDF Note: PDF version looks different than website but content is exactly the same. This fact sheet gives only a general overview of the crop insurance program and is not a complete policy. For further information and an evaluation of your risk management needs, contact a crop insurance agent. The U.S. Department of Agriculture (USDA) prohibits discrimination in all its programs and activities on the basis of race, color, national origin, age, disability, and where applicable, sex, marital status, familial status, parental status, religion, sexual orientation, genetic information, political beliefs, reprisal, or because all or a part of an individual's income is derived from any public assistance program. (Not all prohibited bases apply to all programs.) Persons with disabilities who require alternative means for communication of program information (Braille, large print, audiotape, etc.) should contact USDA's TARGET Center at 202-720-2600 (voice and TDD). To file a complaint of discrimination, complete, sign and mail a program discrimination complaint form, (available at any USDA office location or online at www.ascr.usda.gov), to: United States Department of Agriculture, Office of the Assistant Secretary for Civil Rights; 1400 Independence Ave., SW; Washington, DC 20250-9410. Or call toll free at (866) 632-9992 (voice) to obtain additional information, the appropriate office or to request documents. Individuals who are deaf, hard of hearing, or have speech disabilities may contact USDA through the Federal Relay service at (800) 877-8339 or (800) 845-6136. This fact sheet is intended to provide Navigators, Assistants and Certified Application Counselors with information about veterans and their eligibility for healthcare through the Department of Veterans Affairs. Click here for a pdf version of this Fact Sheet Q1. I receive my healthcare through the Department of Veterans Affairs (VA). Does this coverage satisfy the requirement for me to have health insurance? A. Veterans who are enrolled in the VA's healthcare system meet the health insurance requirements of the Affordable Care Act (ACA). No further action is required on your part. Also, the types of services provided by and benefits available through VA's healthcare system were not changed by the ACA. Q2. I am a veteran but don't receive healthcare through VA. How do I know if I am eligible to receive healthcare through VA? A. Many veterans who are eligible to enroll in VA's healthcare system do not take advantage of that benefit. In general, any individual who served in the military and was discharged or released under any conditions other than dishonorable and who meets minimum active duty requirements meets the basic eligibility requirements for VA healthcare. Current and former members of the Reserves and National Guard may also be eligible for VA healthcare if they were activated on a federal order (does not include activation solely for training). To meet minimum active duty requirements, veterans who enlisted after September 7, 1980, or went on active duty after October 16, 1981, must have served 24 months on active duty or the full period for which they were called to active duty status. It is important to know, however, that not all veterans who meet these eligibility requirements will be able to receive VA healthcare services. VA uses a system of priority groups for veterans seeking enrollment in VA healthcare. There are currently eight priority groups. Veterans with disabilities related to their military service, veterans who are low-income, and veterans who served during certain eras are some of the veterans who are eligible for assignment to a priority group. Veterans who VA has rated 50 percent or more service connected or Veterans in receipt of Total Disability based on Individual Unemployability are placed in Priority Group 1. Veterans who receive VA pension benefits (benefits for wartime veterans who are age 65 or older and low-income, or if under 65, are permanently and totally disabled) are enrolled into Priority Group 5. Veterans in Priority Group 1 and those who receive VA pension benefits are eligible to receive all of their healthcare services, including long-term care, through VA without any co-pays. Veterans who have a disability that is not service connected may be eligible for assignment to a priority group based on the severity of their disability. For example, veterans who acquired a catastrophic disability post discharge, such as a spinal cord injury, are eligible for enrollment in Priority Group 4. These veterans are exempted from co-pays for inpatient and outpatient healthcare and medications. They are also exempt from co-pays for non-institutional long-term health care. Other veterans are eligible for enrollment in a priority group based on when and where they served. Veterans who served in the Republic of Vietnam between January 9, 1962, and May 7, 1975, are eligible for enrollment in VA Priority Group 6. Veterans of the Persian Gulf War that served in the theater of combat operations between August 2, 1990 and November 11, 1998 are eligible for enrollment in VA Priority Group 6. Also, combat Veterans who were discharged on or after January 28, 2003, are also eligible for enrollment in Priority Group 6 for five years after their discharge or release. Other veterans may be eligible for enrollment in a VA priority group based on their income. Priority Group 7 is for veterans who have incomes below certain income thresholds. VA Priority Group 8 is for veterans who have incomes above the current income thresholds and who don't otherwise qualify for enrollment in a higher priority group. Veterans who have incomes no greater than 10 percent of current income thresholds may currently enroll as a member of Priority Group 8. Veterans with higher incomes are not eligible for enrollment at this time. Many veterans who are enrolled in VA healthcare also have coverage through other healthcare programs and plans such as TRICARE (Department of Defense), Medicare, Medicaid, or private health insurance. To explore your eligibility for VA healthcare, you should use VA's online health benefits explorer. Q3. How do I apply for enrollment in VA's healthcare system? A. Veterans can enroll in VA's healthcare system online, by phone, by mail, or in person. The form veterans must complete for enrollment is VA Form 10-10EZ, Application for Health Benefits. To apply online, visit: . To apply in person, go to your local VA health care facility and complete VA Form 10-10EZ. To apply by phone, call 1-877-222-8387. A completed form will be mailed to you for your signature. Once completed, it must be mailed to Health Eligibility Center; 2957 Clairmont Road, Suite 200; Atlanta, GA 30329-1647. To apply by mail, pick up the form in person or download it. Once completed and signed, mail it to the Health Eligibility Center. If your request to enroll in VA's healthcare system is denied, you can appeal the decision within one year of the date of the initial decision. In order to do so, a Notice of Disagreement letter must be sent to the VA Medical Center where the decision was made. Veterans who have been rated by VA to have a service-connected disability of 50 or more percent, veterans who want care for only a service-connected disability, and veterans who are within 12 months of discharge and who want care for a disability determined by the military to be related to military service do not have to enroll in VA's healthcare system to receive care. Note: There are 11 exemptions listed here. Q4. Can I enroll in VA healthcare at any time? A. Veterans who believe that they are eligible to enroll in VA's healthcare system may request enrollment at any time. Q5. What types of healthcare services are available through VA? A. VA provides the full range of healthcare services to eligible veterans, including long-term care. VA health care services are available in medical centers and community clinics located across the country. When not able to provide the services needed, VA also pays for veterans to receive covered services at non-VA facilities. Q6. What do I have to pay out of pocket for VA healthcare? A. There is neither a fee to enroll in VA healthcare nor a requirement to pay any type of annual premium. Also, healthcare services related to a veteran's service-connected disability are provided free of charge. Veterans who are rated by VA at 50 percent or greater for their service-connected disabilities pay no copays for any inpatient care, outpatient care, outpatient medication, or long-term care services needed, regardless of whether related to a service-connected disability or not. Other veterans such as those who have access to VA healthcare because they are low-income but who do not have a service-connected disability may be required to pay co-pays. According to VA, veterans who were required to pay co-pays for healthcare visits, medication, and/or long-term care paid on average a total of \$322 in 2013. For more information, please see VA's 2014 Copayment Requirements at a Glance. Q7. Is my family covered if I am eligible for VA healthcare? A. In general, VA healthcare services are only available to veterans. The dependents of a veteran who has a service-connected disability and has been rated by VA as permanently and totally disabled are eligible for healthcare coverage through the Civilian Health and Medical Program of the Department of Veterans Affairs (CHAMPVA). CHAMPVA provides coverage for healthcare services for family members of veterans in their communities similarly to Medicare or private insurance. CHAMPVA coverage satisfies the insurance requirements of the ACA. Dependents eligible for TRICARE are not eligible for CHAMPVA. CHAMPVA is also available for the widow, widower, and dependent children of a veteran who died on active duty, died due to a service-connected disability, or was rated by VA to be permanent and totally disabled at the time of death. Family members not eligible for coverage under CHAMPVA, TRICARE, Medicare, Medicaid, or other health programs may need to seek coverage through the Health Insurance Marketplace. Q8. If I am otherwise eligible for VA healthcare, am I eligible for ACA marketplace health insurance and ACA health insurance subsidies? A. Veterans who are enrolled in the VA's healthcare system are still eligible for ACA marketplace health insurance. However, they are not eligible for ACA health insurance subsidies. Veterans can cancel their enrollment in VA's healthcare system, but would not be guaranteed re-enrollment. The veteran would have to meet current requirements for priority group assignment. * This Fact Sheet written by VetsFirst, a program of United Spinal Association

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