



VETERANS CARE™
COORDINATION

Our Mission

Making it easier for Veterans to age at home.

Partnering with VCC

Kyle Laramie - Founder & CEO

Working with home care providers since 2011

Over 1200 Home Care Partners Nationwide

Over 1000+ Care Opportunity Partners Nationwide

Over 101,000 families referred to VCC



VCC's Business Model



We partner with home care providers nationwide to assist Veterans and their families in receiving home care through the Pension with Aid and Attendance benefit

We ask our home care partner providers to accept a discounted reimbursement rate. VCC's fees are the difference between those discounted rates and the fair market rate for home care in the client's area.

VCC is committed to providing our services with no upfront costs:

- **We do not charge for eligibility screenings.**
- **We do not charge for the application processing.**
- **We only receive payment once care has begun.**

VCC's service fees support our ability to coordinate quality in-home care services through our network of partner providers at competitive rates.

Veterans in Need



Nearly one-half (49%) of all Veterans in the United States were 65 years or older in 2021.*

This does not include spouses or surviving spouses

Nearly 7 million Veterans

5.5 million are from the Vietnam-era

1+ million served during the Korean War

45,000+ served during World War II

*The U.S. Census Bureau's report, Aging Veterans: America's Veteran Population in Later Life, which examined 2021 data, highlights the demographic, economic, and health characteristics of Veterans aged 65 and older.

We Can Help

We help reduce the stress of applying for this benefit.

VCC understands how difficult it is for families to ask for help. We are sensitive to the overwhelming amount of choices available when confronted with care needs.

Families don't have to navigate this alone. Every day we strive to serve Veterans and surviving spouses with the same honor and integrity with which they served our country.

VCC assists with obtaining the following documents:

Discharge papers (DD-214)

Marriage License (for surviving spouse)

Death certificate (for surviving spouse)

Medical records

**Proof of income, assets,
& medical expenses**



Simple 4-Step Process

Assisting with the Pension with Aid and Attendance Benefit



Screen

We help make sense of the eligibility criteria and we provide our partners with a simple online referral submission to make screening and monitoring quick and easy.



Apply

We simplify the entire process by helping to gather original military paperwork and any necessary supporting documentation, then reviewing the completed application for the VA.



Care

The timing and establishment of home care can be a critical component of the process. We help to ensure care is in place and active as soon as it needs to be.



Approve

We continue to oversee the application process and the establishment of care until the approval process is complete.

Over 99% success rate after VCC has determined a candidate is eligible.

The Pension with Aid & Attendance benefit



Federal reimbursement for home care services.

The U.S. Department of Veterans Affairs has a special benefit for Veterans and surviving spouses that require regular assistance with activities of daily living. (ADLs & IADLs)

Stacking Benefits

Can Veterans Stack Benefits with Pension with Aid & Attendance?

Yes... They can! And it doesn't cause a mountain of paperwork for your agency.



State Benefits to Stack with Pension with Aid & Attendance

- VA Homemakers/Choremakers
- Medicaid



The Pension with Aid & Attendance benefit

2026 Benefit Amounts

Status	Total Benefit	Annual
Veteran	\$2,424	\$29,093
Surviving Spouse	\$1,558	\$18,697
Couple	\$2,874	\$34,488

Disability Compensation

Already receiving VA income for Disability Compensation?

They could still be eligible for Pension with Aid & Attendance, but we choose not to move forward with an application if they are 100% disabled since they are already receiving a higher VA benefit.

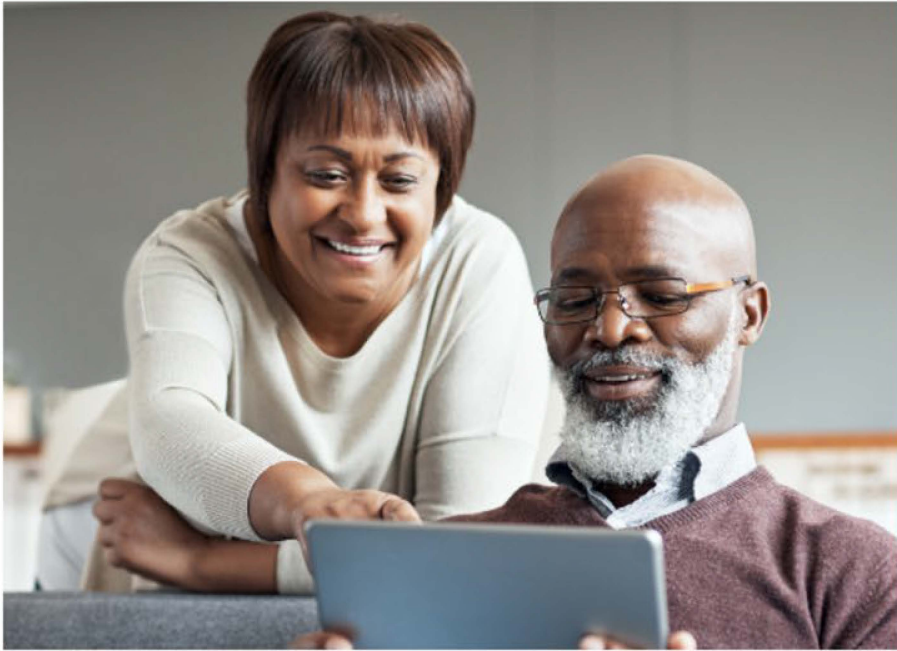
Example: If a Veteran is receiving 100% disability compensation (currently \$3,938.58), they are already receiving the higher benefit from the VA. Pension with Aid and Attendance (currently \$2,424 for a single vet) is less than 100% comp.

The VA will not allow two federal benefits at the same time (no double dipping) so they will award the higher of the two.

VA Disability Compensation Rates

Disability Rating	Payment Amount Veteran
10%	\$180.42
20%	\$356.66
30%	\$552.47
40%	\$795.84
50%	\$1,132.90
60%	\$1,435.02
70%	\$1,808.45
80%	\$2,102.15
90%	\$2,362.30
100%	\$3,938.58

Eligibility Criteria



- 1. Service Time**
- 2. Medical Conditions**
- 3. Assets**
- 4. Income to Medical Expense Ratio**

Eligibility Criteria

1. Service Time

A wartime Veteran or surviving spouse of a Veteran who served 90 consecutive days of active duty with one day during a period of war.

Veteran did not have to serve in combat overseas.

Veteran must not have been dishonorably discharged.

Surviving spouses must have never divorced from the veteran and remained unmarried after the Veterans passing.

Eligible Wartime Periods

WWII	12/07/1941 - 12/31/1946
Korean Conflict	06/27/1950 - 01/31/1955
Vietnam Era	11/01/1955 - 08/05/1964 in Republic of Vietnam
Vietnam War	08/05/1964 - 05/07/1975
Persian Gulf	08/02/1990 - TBD (minimum 2yrs active duty)

Eligibility Criteria

2. Medical Conditions

Must have a non-service-related medical condition that requires assistance with activities of daily living.

ADLs



Grooming



Dressing



Toileting



Eating



Bathing



Ambulating

IADLs



Grocery Shopping



Transportation



Cooking



Housekeeping



Medication Reminders



Laundry

To qualify, the Veteran or Surviving Spouse must require assistance with a minimum of two (2) Activities of Daily Living (ADLs).

This requirement must be supported by medical documentation.

If a Veteran receives a service-connected disability rating of 70% or higher, Aid & Attendance is typically a lesser benefit and may reduce their existing compensation.

Eligibility Criteria

3. Assets

**A Veteran/surviving spouse
can have up to:**

- \$163,699 in assets
- Excludes one car.
- Excludes one home on up to 2 acres of land.

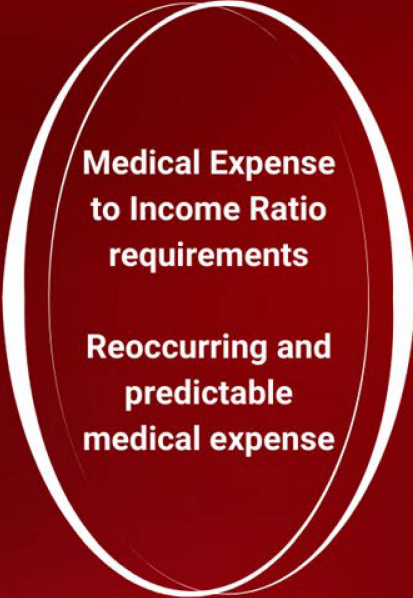


Eligibility Criteria

4. Ratio

In order to receive the maximum benefits, your medical expenses must exceed your income. It is not how high or low your income is, it is the ratio of medical expenses to income.

Home care services and insurance premiums are expenses that if are in place prior to application, can then count as a medical expense which helps people qualify.



**Medical Expense
to Income Ratio
requirements**

**Reoccurring and
predictable
medical expense**

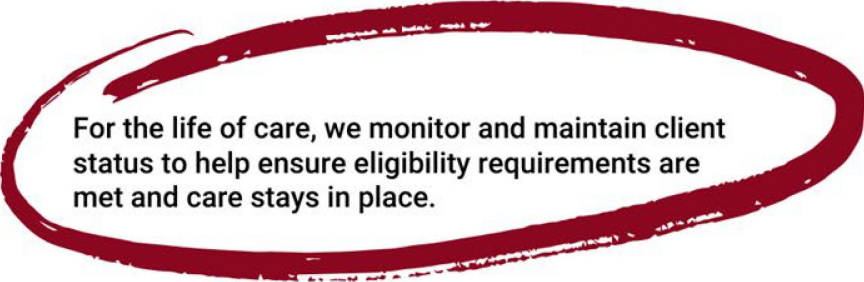
**Did you know
Home Care is a
medical expense
that can be
included if in
place prior to
application?**

Lifetime Benefit. Lifetime Value.

We are a critical component.

Pension with Aid & Attendance is a lifetime benefit.

In order for a Veteran, spouse, or surviving spouse to remain eligible it is crucial that quality care is in place and that the hours allotted to home care are utilized.



For the life of care, we monitor and maintain client status to help ensure eligibility requirements are met and care stays in place.



Why Use VCC?



Experience a 99% success rate after VCC has determined a candidate is eligible.



Receive personalized support through a complex process



Begin receiving care immediately



Benefit from ongoing assistance



Access to our trusted in-network providers



Have your eligibility and in-home care monitored.



Get approved within 4-5 months



Trust in our A+ rating with the Better Business Bureau

VCC's commitment extends beyond the initial application, providing ongoing assistance and careful monitoring of eligibility and services.

Your Resource Partner

We want to become your
resource partner for Veterans
and Surviving Spouses.

Veterans Care Coordination is here to
help support you.

Here is how to get started....



Identify Veterans Already in Your Care!

Don't wait—review your current caseload today.

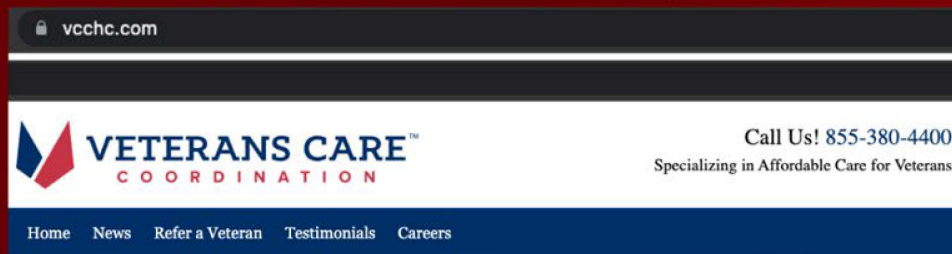
- Do you currently serve Veterans or surviving spouses who need home care support?
- Clients receiving Medicaid or VA Home Health Aide (HHA) services may also be strong candidates for the VA Pension with Aid & Attendance benefit.

Identifying eligible Veterans within your caseload can help stabilize care plans, reduce financial strain, and support ongoing services.



Submitting Referrals Online

Visit: www.vcchc.com



**A representative from Veterans Care Coordination
will contact your referral within 24-48 hours to
complete a detailed screening.**

Referrals



For Assistance -
Use Qualification/Referral Form Below

Or Call 855-380-4400

Client Information

Client type

Couple

Veteran or Surviving Spouse *

First

Last

Phone

Primary Contact (e.g. Next of Kin / POA, etc.)

Name

First

Last

Phone

Email

Relationship to Client

Referred by

Referring Contact

Do you know a Veteran or surviving spouse in need of home care?

Refer a Veteran or their surviving spouse to Veterans Care Coordination™ and find out how our caring, experienced staff can help make it easier for Veterans to age at home.

Veterans Care Coordination™ assists Veterans, surviving spouses, and their families with navigating the application process to access funding that may assist with costs to age at home. You remain in complete control of your application. Our knowledge and expertise help simplify the complex process, and we can often help get care started immediately through our network of quality providers.

If you know a Veteran or surviving spouse who may qualify for our services, please use this online submission form. Or you can download our referral form below and fax it to: 855-380-4400 or call 855-380-4400

*Must be a wartime Veteran or Surviving Spouse in need of home care.



Download Our Referral Form



Thank You



Michelle Smith
Account Manager

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