

# **VETERANS CORNER**

## **2015**

In the past year, the Department of Veterans Affairs (VA) has made some changes to the healthcare eligibility for veterans. These changes have resulted in an increased benefit to the veteran community.

As of March 2014, the VA no longer requires a veteran currently enrolled in the healthcare system to provide an annual financial assessment, known as the means test. This change only affects veterans currently enrolled in VA; those that are enrolling for the first time must still provide their financial information.

Veterans who do not receive a disability or pension payment or have special eligibility, such as a recently discharged combat veteran, or Purple Heart recipient, are required to complete the financial assessment portion of the Application for Healthcare, VA Form 10-10EZ. If you need help completing the form, we can assist you. The financial assessment portion of this form aids the VA in determining a veteran's eligibility for enrollment, and co-pay responsibilities for medications.

As a veteran, you must provide the VA with your gross household income information; this will include a spouse and dependent children, if applicable. Currently, the income limit for Tulare County for a veteran without a dependent is \$33,715, and a veteran with one dependent is \$38,500. This limit will usually change on a yearly basis.

For veterans that are now enrolled in VA Healthcare, the VA receives income information from the Internal Revenue Service (IRS) or the Social Security Administration (SSA), and will contact the veteran in the event that the information that has been received will affect a veteran's healthcare benefit.

The VA is required by law to collect and verify the veteran's household income. Typically, the VA begins the process of verifying the previous year's income in July. For example, the VA will begin to gather 2014 income information in July of 2015, and notify the veteran if more information is required.

Recently, the VA implemented a new policy that eliminates the counting of net worth in the determination of income for enrollment eligibility and co-payment obligations for the VA healthcare system. The VA will now only consider a veteran's gross household income and deductible expenses from the previous year. This change means that some lower-income, non-service-connected veterans will end up with less out-of-pocket costs.

If you need assistance or have questions with regard to your possible eligibility to enroll in the VA's healthcare system, please contact my office and we can assist you.

*Ken Cruickshank, retired Navy Master Chief Petty Officer, is the Veterans Services Officer for Tulare County. Send your questions to the Veterans Service Office, 205 N. L St., in Tulare, by calling 684-4960 or emailing [kcruicks@tularehhsa.org](mailto:kcruicks@tularehhsa.org).*