

TENNESSEE STATE VETERANS' HOMES

# Benefits & Eligibility Guide



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*"Proudly Serving Those Who Served"*



## Proudly Serving Those Who Served

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Tennessee State Veterans' Homes (TSVH) is an organization dedicated to serving Tennessee's veterans and their families. We consider it a privilege and our responsibility to provide exceptional care and support to those who honorably served our country. Our homes located throughout the state are recognized for their modern amenities, outstanding programs, and continuum of care. Most importantly, our highly-skilled staff is specially trained in providing the physical, emotional, and mental support veterans may need.

# Our Mission

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- Provide quality care for our veterans & exceed the needs of those we serve.
- Enhance quality of life by promoting socialization and veteran camaraderie.
- Offer residents accommodations that foster comfort, dignity, and self-respect.

# The Services You've Earned

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## Skilled Nursing & Therapy Services

Recovering from a significant illness, injury, or surgery becomes increasingly more difficult as we age. TSVH can provide the assistance needed until you are well enough to return home.

Our skilled team of physical, occupational, and speech therapists help our veterans and their spouses regain independence, build strength and balance, increase mobility, and decrease falls.

## Long-Term Care

Our homes consist of 24-hour RN care and a multi-disciplinary team that will develop an individualized care plan for each resident. We work hard to ensure residents receive the highest level of care possible in a homelike and supportive environment.



# State-of-the-Art Homes

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Our homes are continuously being improved to provide a home-like environment that allows us to care for our residents in a safe setting.

## **Dining**

We have enhanced the dining experience for our residents by introducing restaurant-style settings in many of our homes, including private and communal dining areas. Our delicious food is prepared fresh daily and menus are customizable to the residents' liking. Residents have the choice of what, when, and where they would like to eat, just like at home. Some of our homes even feature a bistro that serves coffee, ice cream, and homemade treats for residents and guests to enjoy.

## **Activities**

Each home has a dedicated Activities team that works hard to plan enjoyable resident activities, family events, and fun off-site trips. Residents can choose from a robust schedule of daily activities and can even help organize the events by joining the Activity Planning Committee. The Activities team also works closely with our Therapy Department to support overall therapy goals. Therapeutic activities may include fitness classes, utilizing virtual reality glasses, animal therapy, music programs, and much more.

## **Comfort**

Our homes have spacious living areas for residents to visit with their family and friends. There are quiet rooms where small groups can meet and larger spaces for a number of activities our homes host. The individual resident rooms are either private or semi-private and are built for comfort and security.

## **Camaraderie**

Veterans are unique, and whether they served one day on active duty or spent an entire career in the military, there is a common bond. Our homes participate in several military events throughout the year. There are many opportunities for our veterans to share their stories with other residents, with staff, and with the community.

## **Security**

Tennessee State Veterans' Homes takes the security of our residents very seriously. When you visit our homes, you will see several security cameras that are part of a sophisticated surveillance system. With a 24-hour nursing staff, our residents' safety is always our top priority. Guests are required to sign-in to our electronic system upon arrival and there are a number of security measures that are taken to prevent residents with memory impairment from wandering outside of the facility.



## Admission Requirements

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You may be qualified for admission to TSVH if you are a veteran who was honorably discharged from active service, is in need of a skilled level of care, and who also meets at least ONE of the following requirements:

- Resident of Tennessee at the time of admission.
- Veteran who was born in Tennessee.
- Entered the U.S. Armed Forces in Tennessee.
- Tennessee address is official Home of Record on veteran's Military Record.
- Has an immediate family member who serves as the primary caregiver and is a resident of Tennessee.
- Spouse or Gold-Star parents are eligible for admission on a space-available basis.

**\*\*Must supply a copy of Veteran Discharge Papers (DD-214) prior to admission. Spouses will need to supply a Marriage Certificate & Death Certificate if applicable.**

*DISCLAIMER: Meeting admission criteria does not mean you will be admitted to one of our skilled nursing facilities. TSVH will conduct a detailed medical review and evaluation of the information provided by you, your family, your doctor, and others. We will also evaluate other information available to us and not provided by you or others. All admissions are reviewed on a case-by-case basis considering the availability of space and the expertise of our Clinical Director, Directors of Nursing, and Administrators. TSVH will not accept the obligation to care for individuals who we determine we cannot address their individual needs adequately or safely.*

# Payment Information

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Tennessee State Veterans' Homes is just like any other long-term care facility in regards to how services are paid for. One of the benefits of choosing a TSVH facility is some residents may be eligible for free or reduced rate programs through the VA. If you are not eligible for VA assistance, payment for services may be made through insurance such as Medicare, a Medicare Managed Care Plan, Tennessee Medicaid, Long-Term Care Insurance, or private payment.

## VA Financial Assistance

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At Tennessee State Veterans' Homes, we have experience working with veterans' organizations as well as state and federal agencies. While gaining veteran health care benefits from the Department of Veterans Affairs (VA) is separate from gaining eligibility for services at Tennessee State Veterans' Homes, we will assist you in the benefits process as much as possible.

### **What types of funding assistance are available for veterans?**

There are two types of VA assistance that veterans may be eligible for, the Basic Per Diem and the VA Higher Per Diem. The VA Higher Per Diem is only available to a veteran with a service-connected disability of 70% or more, a veteran in need of nursing home care related to a service-connected disability, or a veteran with a rating of total disability based on individual un-employability.

1. Basic Per Diem – For qualified veterans who pay privately for their care, TSVH applies the per diem towards the veterans' private pay bill, reducing the out-of-pocket daily room rates.
2. VA Higher Per Diem – The VA will cover 100% of the costs for a resident's stay at TSVH.

### **Am I missing out on eligible benefits?**

- **Disability:** If you haven't filed a claim to see if you fit into a service-connected disability bracket, you could be missing out on additional benefits. Veterans must apply for a service-connected disability through their local VA office.
- **Previously Denied:** If you were previously denied long term care benefits, that does not necessarily mean you may not qualify now. Oftentimes, situations can be resolved to gain veteran benefits.
- **Aid and Attendance:** Veterans who are eligible for a pension may receive this benefit. Aid and Attendance is an additional monetary payment to a monthly pension. To receive this benefit, the veteran applies through their local Veterans Services office.

# Medicare

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Applications will be reviewed for Medicare skilled eligibility, utilizing criteria established by the Centers for Medicare and Medicaid Services (CMS). Residents not eligible for the Skilled Medicare Benefit will receive a Notice of Non-Coverage before receiving Medicare-covered services.

Medicare Part A pays up to 100 days in a skilled nursing facility after a qualifying hospital stay if daily skilled nursing treatment or therapy treatments are required. You have to be showing improvement in order for Medicare to continue to cover payment within that 100-day benefit period.

## **Does Medicare A cover my entire stay?**

Medicare A will pay 100 percent of the cost for day 1 to 20; beginning on day 21, Medicare A will pay a percentage of the daily rate up until day 100 if you meet the Medicare requirements.

## **What is the out-of-pocket expense to me for days 21 to 100?**

Beginning on day 21, Medicare requires you to pay part of the charges. Your amount is called a “co-payment”, “deductible”, or “premium” depending on the type of care provided. If you have a supplemental Medicare insurance policy, it may pay part or all of your “copayment”, “deductible”, or “premium” depending on the specific terms of your insurance policy.

## **How do I pay for care not covered under Medicare Part A?**

Residents can use TennCare, long-term care insurance, or private funds.



# Private Pay

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Personal funds may be used to pay for services.

Please note, there may be some incidental or ancillary costs that could be billed privately to a resident. We encourage you to contact your TSVH home of choice for additional information.

# Long-Term Care Insurance

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TSVH will contact insurance companies to determine what, if any, services are covered. Residents are responsible for services not covered. We encourage you to contact your TSVH home of choice and your insurance provider.

# Managed Care

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This payer will pay TSVH a negotiated rate and coinsurance may be due by the resident. Residents are responsible for services not covered. We encourage you to contact your TSVH home of choice and your insurance provider for additional information.

# Medicaid

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## **What is Medicaid (TennCare)?**

Also known as Title 19 of the Social Security Act, Medicaid is a state-administered program that helps pay for health care services required by individuals with limited financial assistance.

## **What are the qualifications for Medicaid?**

The TennCare CHOICES program consists of three (3) groups and each group has different eligibility requirements. Eligibility requirements vary among CHOICES groups. Generally, you must meet the following qualifications:

- You must be able to prove a financial need based on income and present assets.
- You must not have sold, transferred, or given away any assets or property outside the time period established by your state.
- Your physician and/or state agency has certified a medical need.

# Medicaid cont.

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## **When and how do I apply for Medicaid?**

At the time of admission or when you know that your resources will be exhausted, notify the TSVH business office staff and they can refer you to the appropriate Medicaid representative for guidance on filling out the application. Since the approval process is lengthy, be sure to give the facility a 90-day advance notice to allow for any delays.

## **If I qualify, how much will I have to pay?**

Your financial responsibility will be determined by your ability to pay. In most cases, the resident is billed a flat monthly rate based on present income. This charge is frequently referred to as “share of cost”, “patient liability”, “applied income”, or “private portion”.

You may also be billed for non-covered items. The facility business office can provide a list of all non-covered items.

## **What should I do with my Social Security checks until the program determines my “patient liability”?**

You may be required to use the majority of your monthly income for your nursing home care. Until a determination is made, we do not recommend spending your Social Security checks. You may be expected to pay the determined share of the cost back to the date of your application. The facility business office can best advise you.

## **Will Medicaid pay for Medicare coinsurance and deductible charges?**

Yes, both Medicare Part A and Part B co-insurance and Part B deductibles are covered by the Medicaid program. However, you may be expected to contribute your “patient liability” toward these charges.

## **If I should leave the facility, will Medicaid pay to hold my bed until I return?**

In Tennessee, Medicaid does not pay to hold a bed.

## **How will I be billed?**

You will receive a statement around the 1st of each month. It will include your “patient liability” and charges for any non-covered items. Payment is due upon receipt of the statement.

# Wait List

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If you meet the requirements for admission into Tennessee State Veterans' Homes (TSVH), and beds are not available for your desired level of care, you can choose to be placed on a waiting list.

## **How long is the waitlist?**

Availability is unpredictable and varies among our four locations. Once you're on the waitlist, we will stay in touch with you about your care and our availability.

## **What if I am not able to move when my place on the waitlist is called?**

When a vacancy occurs, individuals on the waitlist may be contacted. If at the time of notification you decline the offer to move, you can remain on the list or be removed if circumstances have changed.

## **Is there a "priority" waitlist?**

If you have a serious medical condition, you may be given priority. Individuals at a hospital or in need of skilled care may be given priority over someone on the waitlist. If your situation changes at any time, call your home of choice to notify them of your change of status on the waitlist.

If you are in need of immediate care and there is no bed availability at the home of your choice, we recommend you admit to another long-term care facility and transfer to TSVH when a bed becomes available.



# Frequently Asked Questions

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## 1. Is TSVH part of the VA Healthcare system?

TSVH is not part of the U.S. Department of Veterans Affairs (VA). We are considered a Tennessee State political subdivision.

## 2. If I didn't serve during wartime, am I eligible for admission?

Yes. Even if you never served in a war (or during wartime), you may still be eligible for admission to Tennessee State Veterans' Homes.

## 3. Can my spouse move with me?

Yes. Spouses and Gold-Star parents of qualified veterans may also be eligible for admission to TSVH. Spouses and Gold-Star parents must need a skilled level of care to be considered for admission. No more than 25% of a home's residents may be non-veterans.

## 4. What if I can't find my DD-214?

As veteran advocates, we have experience working with state and federal agencies to help you get the paperwork you need. If you're applying and don't have your DD-214 yet, let us know and we'll be happy to assist with this process.



# TSVH Home Locations

## Murfreesboro

345 Compton Road  
Murfreesboro, TN 37130  
Phone: (615) 895-8850  
Fax: (615) 225-1853

## Knoxville

One Veterans Way  
Knoxville, TN 37931  
Phone: (865) 862-8100  
Fax: (865) 690-5981

## Humboldt

2865 E. Main Street  
Humboldt, TN 38343  
Phone: (731) 784-8405  
Fax: (731) 784-2448

## Clarksville

250 Arrowood Drive  
Clarksville, TN 37042  
Phone: (931) 245-4700  
Fax: (931) 553-6909

## Cleveland

1940 Westland Drive, SW  
Cleveland, TN 38343  
Phone: (423) 813-3600  
Fax: (423) 813-3599

## Arlington

Location coming soon!



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[www.tsvh.org](http://www.tsvh.org)