

# *Veteran Advocate Newsletter*

*May 2026*

This Newsletter is published monthly as a service and reference for all Veterans, Veteran Family Members, and friends of Veterans. Each month multiple Veteran Military Organization sites (and other sources, as applicable) are queried for timely, relevant, and viable Veteran issues... issues that regardless of source, impact Veterans and their Family Members.

*This is an independent publication, it represents no particular organization, it is sent for information purposes only. Nothing is provided in this newsletter that cannot be retrieved by the reader – all sources are cited. Articles and/or article excerpts below are simply provided for ease of access and/or reference.*

This month I am addressing Department of Veteran Affairs Health and Benefits for Family and Caregivers. I urge you to become familiar with these benefits. Note again that all sources are cited and links are provided which can be accessed for further information.

Remember, The “Go-To” source for benefits available for eligible Veterans, and their Family Members, is Certified/Professional Veteran Service Officers (VSO’S). I have listed a couple of great VSO sources below.

Point of Contact information on recommended Certified/Professional Service Officer Assistance:

- Illinois Department of Veterans Affairs Phone (IDVA) Phone: (815) 633-8266
- Veterans Assistance Commission of Winnebago County (VACWC), Phone: (815) 516-2850, Email [vac@wincoil.us](mailto:vac@wincoil.us)

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Source: <https://www.va.gov/family-and-caregiver-benefits/health-and-disability/>

# Health and disability benefits for family and caregivers

As the family member or caregiver of a Veteran, you may qualify for VA health care benefits, compensation (payments), or caregiver support programs. Find out how to get and manage these benefits.

## On this page

- [Get health care and disability benefits](#)
- [Manage your health care and disability benefits](#)
- [More information and resources](#)
- [Related VA benefits and services](#)

## Get health care and disability benefits

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- **[CHAMPVA benefits](#)**

Find out if you qualify for health care benefits through the Civilian Health and Medical Program of the Department of Veterans Affairs (CHAMPVA). CHAMPVA is for the spouses, dependents, and survivors of Veterans who meet certain service-connected disability requirements.
- **[Program of Comprehensive Assistance for Family Caregivers](#)**

Find out if you qualify for support and services as the family caregiver of a Veteran with a service-connected disability. Benefits may include a financial stipend, access to health insurance, mental health counseling, caregiver training, and respite care.
- **[Mental health services](#)**

Find out how to access VA mental health services—including services for family, friends, and caregivers of Veterans.
- **[VA Dental Insurance Program \(VADIP\)](#)**

If you're enrolled in CHAMPVA, find out if you're eligible for discounted private dental insurance.
- **[Camp Lejeune Family Member Program](#)**

If your family lived at Camp Lejeune or Marine Corps Air Station (MCAS) New River, North Carolina, we may pay for or reimburse certain health care costs. Learn about the Camp Lejeune Family Member Program.

- [\*\*Benefits for spina bifida linked to Agent Orange\*\*](#)

If you're the child of a Veteran who served in Vietnam, Thailand, or in or near the Korean Demilitarized Zone (DMZ) and you have spina bifida, you may be able to get VA benefits. Find out if you're eligible and how to apply.

- [\*\*Benefits for children of women Vietnam Veterans\*\*](#)

If your biological mother served in Vietnam and you have certain birth defects, you may be able to get compensation (payments), health care, and job training benefits. Find out if you're eligible and how to apply.

## **Additional benefits and services**

### **TRICARE**

If you're the family member or survivor of an active-duty or retired service member, learn about the Defense Department's TRICARE health care program.

### **CHAMPVA In-house Treatment Initiative (CITI)**

If you're enrolled in CHAMPVA, find out if you can get health care at a VA facility.

### **Respite care**

If you're the family caregiver of a Veteran, find out if you qualify for respite care. Respite care pays for short-term care when you need a break from caregiving.

### **Program of General Caregiver Support Services**

Find out how to get free resources, education, and support as the caregiver of a Veteran.

## **Manage your health care and disability benefits**

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- [\*\*Get travel pay reimbursement\*\*](#)
  - [\*\*Pay your copay bill\*\*](#)
  - [\*\*File a CHAMPVA claim\*\*](#)
  - [\*\*File a claim for spina bifida or other birth defects\*\*](#)

- [Request a decision review or manage a legacy appeal](#)
- [Get help filing a claim or requesting a decision review](#)

## More information and resources

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- [Meds by Mail](#)

If you're enrolled in CHAMPVA or you get VA benefits for spina bifida or other birth defects, find out if you can get prescription medications through Meds by Mail.

- [Fisher House Program](#)

Learn about free, temporary accommodations where you can stay to be near a Veteran or active-duty service member who's receiving treatment in a VA health facility far from home.

- [Getting care through CHAMPVA](#)

Get answers to common questions about using CHAMPVA benefits.

- [Getting care for spina bifida and other birth defects](#)

Get answers to common questions about using health care benefits for spina bifida and other birth defects.

- [The PACT Act and your VA benefits](#)

The PACT Act is a law that expands VA health care and benefits for Veterans exposed to burn pits, Agent Orange, and other toxic substances. Find out what the PACT Act means for you or your loved ones.

## Related VA benefits and services

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- [Survivor and dependent compensation \(DIC\)](#)

If you're the surviving spouse, child, or parent of a Veteran, find out if you can get VA Dependency and Indemnity Compensation (DIC). This is a tax-free monetary benefit.

- [Aid and Attendance benefits and Housebound allowance](#)

If you get a VA Survivors Pension and you need help with daily activities or you're housebound, find out how to apply for extra VA pension benefits.

- [Accelerated benefits for terminally ill policyholders](#)

If you've been diagnosed with a terminal illness, find out if you can get your life insurance benefits early.

- **[Home loan programs for surviving spouses](#)**

If you're the surviving spouse of a Veteran, you may be eligible for a VA-backed home loan. Find out how to get a home loan Certificate of Eligibility (COE).

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Source: <https://www.va.gov/family-and-caregiver-benefits/health-and-disability/comprehensive-assistance-for-family-caregivers/>

## **The Program of Comprehensive Assistance for Family Caregivers**

We recognize the important role of family caregivers in supporting the health and wellness of Veterans. Find out if you may be eligible and how to apply for the Program of Comprehensive Assistance for Family Caregivers (PCAFC).

### **On this page**

- [Am I eligible for the Program of Comprehensive Assistance for Family Caregivers?](#)
- [How many caregivers can the eligible Veteran appoint?](#)
- [What benefits can eligible Primary and Secondary caregivers receive?](#)
- [How do I apply for this program?](#)
- [What documents can I submit if I'm signing this application on behalf of a Veteran?](#)
- [What happens after I apply?](#)
- [More questions you may have](#)
- [How to contact us](#)

## **Am I eligible for the Program of Comprehensive Assistance for Family Caregivers?**

You may be eligible if you and the Veteran you're caring for meet all of these requirements.

### **Eligibility requirements for the family caregiver**

You must be at least 18 years old. And at least 1 of these must be true for you:

- You're a spouse, son, daughter, parent, stepfamily member, or extended family member of the Veteran, **or**
- You live full time with the Veteran, or you're willing to live full time with the Veteran if we designate you as a family caregiver

### **Eligibility requirements for the Veteran**

### All of these must be true for the Veteran you're caring for:

- The Veteran has a VA disability rating (individual or combined) of **70% or higher, and**
- The Veteran was discharged from the U.S. military or has a date of medical discharge, **and**
- The Veteran needs at least 6 months of continuous, in-person personal care services, **and**
- The Veteran needs to be enrolled in VA health care

Personal care services are services the Veteran needs from another person. They include care or assistance to support these parts of the Veteran's life:

- Health and well-being
- Everyday personal needs (like feeding, bathing, and dressing)
- Safety, protection, or instruction in their daily living environment

**Note:** Active-duty service members undergoing a medical discharge will need to apply for VA health care before or after submitting their application for caregiver assistance.

[Learn more about active-duty service members and VA health care](#)

## How many caregivers can the eligible Veteran appoint?

The Veteran can appoint this many caregivers:

- **1 Primary Family Caregiver** (the main caregiver), **and**
- Up to 2 **Secondary Family Caregivers** (people who serve as backup support to the primary caregiver when needed)

## What benefits can eligible Primary and Secondary caregivers receive?

Eligible Primary and Secondary Family Caregivers can receive these benefits:

- Caregiver education and training
- Mental health counseling
- Certain travel benefits when traveling with the Veteran to receive care

[Learn more about VA travel pay reimbursement](#)

Eligible Primary Family Caregivers may also receive these benefits:

- A monthly stipend (payment).  
**Note:** You must be enrolled in direct deposit using the VA customer engagement portal to get your monthly stipend.

[Learn how to set up direct deposit as a caregiver](#)

[Go to the customer engagement portal](#)

- Access to health care benefits through the Civilian Health and Medical Program of the Department of Veterans Affairs (CHAMPVA)—if you don't already qualify for care or services under another health care plan.  
[Learn more about CHAMPVA](#)
- Free legal and financial planning assistance related to the needs of the injured Veteran.
- At least 30 days of respite care per year. Respite is a period of rest or a break from caregiving.
- Access to telehealth therapy sessions through our virtual psychotherapy program for caregivers (VPPC).
- Access to military commissaries, exchanges, and recreation retail facilities.

## How do I apply for this program?

You and the Veteran will need to apply together and participate in an application process to determine if you're eligible for the Program of Comprehensive Assistance for Family Caregivers. You'll both need to sign and date the application, and answer all questions for your role.

**Note:** If the Veteran is already enrolled in this program and wants to add a new family caregiver, the Veteran and the new caregiver will need to submit a new application. Remember, there can only be 1 Primary and up to 2 Secondary Family Caregivers designated at any one time.

You can apply online, by mail, or in person.

### Option 1: Online

You can apply online right now.

[Apply for caregiver assistance](#)

### Option 2: By mail

Fill out a joint Application for the Program of Comprehensive Assistance for Family Caregivers (VA Form 10-10CG).

[Get VA Form 10-10CG to download](#)

Mail the form and any supporting documents to this address:

10-10CG Evidence Intake Center  
PO Box 5154  
Janesville, WI 53547-5154

### Option 3: In person

Bring your completed VA Form 10-10CG to the caregiver support team at your nearest VA medical center.

You can find a caregiver support team in 1 of these ways:

- [Go to our caregiver support program teams directory](#), **or**
- Call the Caregiver Support Line at [855-260-3274](tel:855-260-3274) (TTY: 711). We're here Monday through Friday, 8:00 a.m. to 8:00 p.m. ET.

**Don't send medical records along with your application.** If you need help with completing the application or if you'd like to check the status of your application, you can call the Caregiver Support Line at [855-260-3274](tel:855-260-3274) (TTY: 711). We're here Monday through Friday, 8:00 a.m. to 8:00 p.m. ET.

## What documents can I submit if I'm signing this application on behalf of a Veteran?

If you're a representative signing this application on behalf of a Veteran, you must have legal authority to make decisions on behalf of the Veteran. Or you must have authority to fill out and sign applications on behalf of the Veteran.

### You can submit 1 of these types of documents:

- A valid power of attorney, **or**
- A legal guardianship order, **or**
- Another type of legal document that your state considers proof of this authority, **or**
- An Alternate Signer Certification (VA Form 21-0972), **or**
- An Appointment of Veterans Service Organization as Claimant's Representative (VA Form 21-22), **or**
- An Appointment of Individual As Claimant's Representative (VA Form 21-22a)

## What happens after I apply?

A member of the caregiver support team where the Veteran receives care or plans to receive care will contact the Veteran and any caregivers to discuss this application and eligibility.

Before you're assigned as a caregiver, you must complete these requirements:

- Caregiver education and training
- A home care assessment

We'll assign you as a caregiver no later than 90 days after we get your application.

If you disagree with our decision on your application, you have options to appeal or request a review of the decision.

[Learn about our decision reviews and appeals process](#)

## Wellness contacts

Once you're in the program, you'll need to participate in wellness contacts. Wellness contacts are check-ins to ensure both you and the Veteran's well-being and confirm the Veteran is getting their

personal care services. These occur at least once every 120 days, with 1 annual visit to the Veteran's home.

## More questions you may have

- Expand all
- Collapse all

## How to contact us

If you still have questions or need help with this program, call the Caregiver Support Line at [855-260-3274](tel:855-260-3274). We're here Monday through Friday, 8:00 a.m. to 8:00 p.m. ET.

You can also connect with your local caregiver support team.

[Find your local caregiver support team](#)

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Source: <https://calculatoradam.com/va-caregiver-stipend-calculator-by-zip-code/>

# Va Caregiver Stipend Calculator By Zip Code

January 14, 2025 by [J. Smith](#)

4/5 - (4 votes)

The VA Caregiver Stipend is a financial benefit offered by the Department of Veterans Affairs (VA) to help caregivers who provide support to eligible veterans. Caregivers play a vital role in ensuring the well-being of veterans, and the stipend is meant to help alleviate the financial burden that can come with this responsibility. The stipend can vary based on several factors, including the caregiver's location, the veteran's needs, and the level of care provided.

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One of the easiest ways to estimate the potential stipend is by using a VA Caregiver Stipend Calculator by Zip Code. This tool allows caregivers to quickly assess how much financial support they may be entitled to based on their zip code. By entering a few key details, including the location and specific caregiving circumstances, the calculator can provide an estimate of the stipend amount. This can be invaluable for caregivers planning their finances and determining whether they are eligible for the program.

For many caregivers, the financial aspect of caregiving can be a major concern. Whether it's covering medical expenses, home modifications, or simply offsetting the costs of daily living, the VA Caregiver Stipend can make a big difference. Having access to a tool that helps estimate this stipend can empower caregivers, allowing them to make better-informed decisions about their care and financial planning.

## VA Caregiver Stipend Calculator

See also: [Utility Cost Calculator by Address](#)

Enter Your Zip Code:

Caregiver Level:      Basic Caregiver      Intermediate  
Caregiver      Advanced Caregiver

Veteran's Condition:      Stable      Unstable

Calculate

## How to Use VA Caregiver Stipend Calculator By Zip Code

To use the VA Caregiver Stipend Calculator, begin by entering your zip code in the designated field. This is essential because the stipend amount may vary depending on the region, as the cost of living and available funding can differ by location. Once you've entered your zip code, select your caregiver level from the dropdown menu. This refers to the type of care you provide to the veteran and will impact the stipend you receive.

Next, you'll need to choose the veteran's condition, whether it's stable or unstable. This factor also influences the stipend, as more extensive care may be required for veterans with unstable conditions. Once all the necessary fields are filled out, click the "Calculate" button, and the tool will provide an estimated stipend amount based on the data you've entered.

## Limitations of VA Caregiver Stipend Calculator By Zip Code

Although the VA Caregiver Stipend Calculator By Zip Code is a helpful tool, it does have limitations. One of the main limitations is that the calculator provides

an estimate based on a simplified formula, and the actual stipend may differ based on several other factors that the calculator doesn't account for.

For instance, the tool doesn't consider specific financial needs, the amount of time spent providing care, or the exact nature of the veteran's condition. It also doesn't factor in any potential changes in VA policies or local regulations that may affect the stipend.

Additionally, the calculator only provides an estimate based on zip code and caregiver level, and may not fully account for the nuances of the caregiving experience. It's important to remember that for precise calculations and official determinations, caregivers should always consult with the VA or a professional advisor.

See also: [\*\*Blacktop Driveway Cost Calculator\*\*](#)

## How it Works?

The VA Caregiver Stipend Calculator By Zip Code works by taking a few key inputs from the user and applying them to a formula designed to estimate the stipend. First, the zip code is used to determine the base stipend, which can vary depending on the cost of living and available funding in different areas.

Next, the caregiver's level is factored in, as more intensive care typically warrants a higher stipend. The veteran's condition also influences the stipend, with unstable conditions generally requiring more care and support, thus leading to a higher stipend amount.

The tool then multiplies the base stipend by the relevant factors to provide a total stipend amount. It's important to note that this is only an estimate, and the actual stipend could vary depending on other factors, such as income, available funding, and VA regulations.

## Use Cases for This Calculator

1. **Caregivers Estimating Their Benefits:** The most common use of the VA Caregiver Stipend Calculator is for caregivers looking to estimate the stipend they may be eligible for based on their zip code and caregiving situation.
2. **Financial Planning for Caregivers:** For caregivers managing tight budgets, understanding the potential stipend can help in planning for medical bills, home modifications, or daily caregiving expenses.

3. **Veterans and Caregivers Exploring Benefits:** Veterans and their caregivers who are new to the VA Caregiver program can use this tool to get a rough estimate of what financial support they may be entitled to before they apply for official benefits.
4. **Consultants and Advisors:** Professionals who provide advice to caregivers can use the calculator to give preliminary estimates of what stipend their clients may receive based on their caregiving level and location.

See also: [Driveway Grading Cost Calculator](#)

## FAQs

1. **How accurate is the VA Caregiver Stipend Calculator?**The calculator provides a rough estimate based on certain assumptions, but the actual stipend may vary. It's always best to consult with the VA for an official determination.
2. **Can I use this tool for any type of veteran?**Yes, the calculator is designed to work for all types of veterans who qualify for the VA Caregiver program. However, the stipend may vary based on the veteran's condition and the level of care required.
3. **Does the calculator account for all possible factors?**No, the calculator doesn't account for every factor that may influence the stipend. It uses a simplified formula and should be viewed as an estimate.
4. **Can I trust the stipend amount provided by the tool?**While the calculator is useful for getting a general idea, the actual stipend amount may differ, and you should always verify with the VA for the official stipend amount.
5. **Does the calculator provide information on eligibility?** No, the tool does not determine eligibility for the VA Caregiver Stipend program. You should contact the VA or a veteran's services officer for eligibility criteria.

## Conclusion

In my opinion, the VA Caregiver Stipend Calculator By Zip Code is an essential tool for caregivers seeking to understand the potential financial support available to them. It's a simple way to get an idea of what the stipend might be, but I feel that it's important to follow up with the VA for a more accurate and personalized estimate. Having access to this tool gives caregivers a sense of control over their financial planning and ensures they can provide the best care possible to veterans...