



Veterans and Military Families

Caregiver Guide







TABLE OF CONTENTS

YOUR CAREGIVING JOURNEY	3
ASSESS AND ADDRESS YOUR LOVED ONE'S NEEDS	5
Start the Conversation	5
Find Help with the Assessment	6
Determine Needs and Resources	6
CREATE AND UPDATE YOUR CAREGIVING PLAN	15
Build Your Caregiving Team	16
Care for the Caregiver	17
GRIEF AND LIFE AFTER CAREGIVING	19
ADDITIONAL RESOURCES	21
Veteran and Military Caregiving Resources	21
Additional Guide Resources	21
Caregiving Resources	23
Glossary	23



YOUR CAREGIVING JOURNEY

Caring for a veteran or service member is one of the most important roles you'll ever play. Each caregiving journey is unique. Your experience may vary depending on whether the person you care for is on active duty, retired, ill, wounded or disabled. You might be checking in, providing transportation, shopping, making meals or doing housework. Perhaps you're helping with personal care, performing medical/nursing tasks or coordinating care. If you're caring for one person or multiple people, we're here to make your caregiving journey easier, no matter where your role falls on the spectrum.

AARP has a long history of supporting those who have served in the U.S. armed forces, and we take pride in helping them navigate life's transitions. Our Veterans and Military Families initiative offers community programs and valuable free resources on military service benefits, including health care and housing, fraud protection, career training, job search assistance and family caregiving.

VA Caregiver Support Program

To learn more about VA support for family caregivers, which provide a range of services and support for veteran caregivers based on eligibility, contact the VA Caregiver Support Program at **855-260-3274** or **[caregiver.va.gov](https://www.va.gov/caregiver)**.

Whether you're preparing for future caregiving or currently caring for a veteran or service member, this free guide is a practical tool to help you get organized, determine your needs, and find the resources and support available to help you create your caregiving plan.

You can go through the guide from start to finish or skip to the section that concerns you the most. When changes occur in your veteran's situation, review the relevant section of the guide, reassess and adjust your plan accordingly.





ASSESS AND ADDRESS YOUR LOVED ONE'S NEEDS

START THE CONVERSATION

An essential part of assessing your loved one's situation is talking with them about where they are at present and what their wishes are for current and future care. You'll want to discuss their needs related to each of the 10 issues listed in the next section. Talking with your loved one now, if they are capable, and throughout their caregiving journey is vitally important so that they feel a sense of control over their own lives. Listen to them, get their input and help them make decisions. It will make adjusting to change easier.

VA Health Care

If your loved one is not enrolled in health care benefits from the U.S. Department of Veterans Affairs (VA), the start of your caregiving journey is an ideal time to do so; enrollment is open year-round and completely free. If they are enrolled in VA health care, you may even qualify to receive caregiver support through the VA. Get started at va.gov/health-care.

FIND HELP WITH THE ASSESSMENT

Professionals can help you assess your current situation and evaluate your loved one's current and future needs. For example:

- Financial advisers and counselors can help assess finances and create a care budget.
- Attorneys can help get legal affairs in order, such as creating powers of attorney and estate planning documents.
- Health care providers can help you understand your loved one's physical and mental health conditions and treatments.
- Physical and/or occupational therapists can gauge current functioning and abilities, personal care needs and safety risks, and recommend home modifications and services that can help.
- Neurologists, geriatric psychiatrists or dementia clinics can help evaluate cognitive abilities, including memory and judgment.
- Health care case managers, service coordinators or social workers can help assess various needs and how to address them.

DETERMINE NEEDS AND RESOURCES

As you evaluate these 10 issues, you'll start shaping your caregiving plan. You'll find that caregiving is an ever-evolving journey. Some issues may be resolved quickly, while others may take more time and effort. Make sure to prioritize the most critical issues first.

1. FINANCES

Evaluate your loved one's ability to manage their finances and whether you need to take on these tasks or delegate them to another family member. This could be a good role for a long-distance caregiver. Alternatively, you can use a bill-pay service or a money management professional for support.

Also, determine if they have enough money budgeted to meet their care needs now and in the future. Consider these four areas to determine if they have enough budgeted for care.

- » **Income** via employment, retirement and benefits, including contributions from family members. Investigate Veterans Aid and Attendance benefits or other VA financial support.

- » **Savings and investments**, such as savings accounts, stocks, bonds and investments.
- » **Debt**, including mortgages, other loans and credit cards.
- » **Expenses**, like housing, utilities, transportation, insurance, personal care, health care, medications, medical equipment and supplies, entertainment, food and discretionary spending.

Learn more about veterans benefits and other financial matters in the *AARP Financial Workbook for Military and Veteran Caregivers* at aarp.org/VMFCaregiverMoney.

2. LEGAL



It's crucial to get legal affairs in order while our loved one can make decisions for themselves. If they are unable, you may need to take legal action to be able to make decisions on

their behalf. The VA may require documents to obtain this responsibility; for example, you may need to become a veteran's "fiduciary agent" to manage their VA benefits such as Aid and Attendance. An elder law attorney or Veterans Service Organization (VSO) can be helpful with these situations.

- » **Advance directives** spell out an individual's wishes and designate who will make medical decisions for them if they are unable to do so. These documents typically consist of a power of attorney for health care and a living will and may also include Do Not Resuscitate (DNR) orders, portable medical orders (POLST) and medical orders for life-sustaining treatment (MOLST).

- » **Powers of attorney for property and finances** allow a designated person to manage these matters if the veteran is unable to do so.
- » **Estate planning documents**—a will or living trust—detail how a person’s assets will be managed and distributed upon death.

3. ABILITIES



A functional assessment can help determine a veteran’s care needs by evaluating their abilities and skills for everyday living. You and your caregiving team may need to gradually increase support over time. Always keep an eye out for changing abilities in terms of:

- » **Activities of daily living (ADLs)** like bathing, dressing, grooming, mouth care, toileting, transferring to a bed or chair, walking, climbing stairs and eating.
- » **Instrumental activities of daily living (IADLs)** such as safety procedures and dealing with emergencies, shopping, preparing meals, managing medications, communicating (including use of a phone), doing house and yard work, laundry, caring for pets, driving or using public transportation and managing finances.
- » **Healthy habits**, like getting quality sleep, wearing clean clothes, maintaining strength and balance, exercising regularly, eating nutritious meals and adhering to a special diet.
- » **Cognitive functions**, such as attention, judgment, memory, problem-solving, communication and use of computers, telephones or other technology.
- » **Safety**, at home and in the community, including physical safety and safety from fraud and scams.

4. HEALTH

Gather information about your veteran or military service member's physical and mental health. If you don't serve as their health care power of attorney, they can sign forms authorizing practitioners to discuss their health issues with you.

- » **Check eligibility** for enrollment in VA health care or consider if your loved one's disability rating with VA may need to be increased. Even if veterans have never enrolled, served many years ago or were denied in the past, they may now be eligible under VA's recent expansion of health care benefits. VA can offer crucial health care, medications, medical equipment, supplies and in-home services (see the "Services" section on page 12 for more information). Keep in mind that veterans can be enrolled in Medicare to complement VA health care.

Learn more online at aarp.org/VetsHealthNavigator.

- » **Put together a medical history** that includes information such as a list of health conditions, surgeries (and dates), allergies and family medical history. You may have to gather a combination of paper records from military service decades ago and more recent electronic health records (including those from community care doctors). Make sure VA has an accurate accounting of any service-related injuries and surgeries.
- » **Discuss physical and mental health conditions** with doctors and/or other health care providers. If you see cognitive changes, get an evaluation from a qualified professional specializing in dementia, such as a neurologist or dementia clinic.

VA's PACT Act

In 2022, the PACT Act expanded VA health care to millions more veterans who served in the Vietnam War, Gulf War, Afghanistan or all combat zones after 9/11. Veterans who meet basic service requirements and were exposed to toxins and other hazards while serving—at home or abroad—are now eligible for VA health care. See if your loved one qualifies at va.gov/PactAct.

- » **Make a list of health care practitioners** including phone numbers, specialties, locations and appointment dates.
- » **Utilize online health care providers' patient portals.** VA and other practitioners use online patient portals and apps like My HealthVet to track medications and appointments.
- » **Create a medication list;** include prescription drugs, vitamins and supplements. Update the list as medications change, keeping copies of the old lists to create a medication history. Note drug allergies, reactions, interactions and effective medications.
- » **Organize health insurance information** including VA health care, Medicare, Medicaid, supplemental insurance, private insurance or employer-based insurance.
- » **Ensure health information is accessible** whenever and however you need it by storing digital copies on your phone or computer (ensure personal information is protected).

Free 24/7 Confidential Crisis Support

If you're concerned about your loved one, reach out to the Veterans Crisis Line by dialing 988 and pressing '1,' texting 838255 or visiting [VeteransCrisisLine.net](https://www.VeteransCrisisLine.net).

5. SOCIALIZATION AND SUPPORT SYSTEM

Spending time with family and friends or in community events is critical for both physical and mental health.

- » **Evaluate the risk of isolation** by determining if your veteran or service member has sufficient virtual, telephonic or in-person socialization.
- » **Ensure connections** with family, friends, neighbors and caregiving service providers who can offer support and keep you informed, especially if you are a long-distance caregiver. Contact VSOs to ask if they have volunteers who might visit with your loved one.

6. HOUSING/LIVING SITUATION

Where your veteran or military service member lives will help determine the type of care they need.

- » **Evaluate the current residence**, whether it's their home, your home, an assisted living facility, a group home, a skilled nursing facility (nursing home) or elsewhere. If your loved one lives in a private home, assess safety and make needed modifications.
- » **Determine whether a change in housing** is needed and research local options including available services, type of care provided, costs, quality of life and socialization opportunities in each setting.
- » **Find out if they are eligible for any benefits** or grants for home modifications for veterans and military service members.

Learn more in the *AARP Veterans Home Modification Benefits Guide* at aarp.org/VetsHomeBenefits.

7. TRANSPORTATION

Determine if your veteran or military service member has adequate and safe transportation.

- » **If they are still driving**, ride along and observe their capabilities. Share your observations with them and discuss the benefits of taking a driving course to refresh their skills.
- » **If you think they should stop driving**, prepare for a compassionate conversation about hanging up the keys. Give specific examples of your concerns and address how they will get where they need to go when they need to get there.
- » **Transportation options** may include family and friends, public transportation and transportation services for older adults provided by the city, county or facility where they live. Some VSOs, such as Disabled American Veterans (DAV), offer free transportation to VA medical centers.

8. SERVICES

Investigate which organizations and government agencies can help provide low-cost, sliding-fee-scale or free services for your veteran or military service member.

- » **State and federal VA facilities** provide a variety of outpatient or in-home services depending on a veteran's specific eligibility, including social work services, adult day care, personal care, respite care; physical, occupational and speech therapy; light housekeeping and caregiver support.



For most services, you must be enrolled in VA health care (see Health section on page 8). Contact your local VA and/or find an attorney or accredited VSO qualified to assist you with the process of applying for benefits and services. Your veteran's case manager or caregiver support coordinator can help as well.

- » **Home- and community-based services** may include information and referral, congregate meals (often at a senior center), meal delivery, personal care, home health, transportation, personal emergency response systems, home modification and repairs, adult day care, legal and financial assistance, help applying for public benefits, case management, respite care and caregiver support. Contact your local area agency on aging or tribal organization for more information.
- » **Veterans Affairs (VA)** provides a variety of supports depending on a veteran's specific eligibility, including VA Aid and Attendance benefits (funds to help pay for care), VA health care (may provide medications, home health care, medical care, medical equipment and supplies, grants for home modifications, adult day care services, personal care, therapies, light housekeeping and other services) and caregiver support.
- » **Facilities** where your loved ones live, whether independent living for older adults, assisted living or nursing homes, may provide medication management, personal care and medical care.

- » **Care or case managers** can help you find, coordinate and monitor care, apply for benefits and be there in an emergency. These are especially helpful for long-distance caregivers.

9. TECHNOLOGY

- » **Communication and socialization** can be enhanced with smartphones, video chat and smart speakers.
- » **Safety** can be improved with a personal emergency response system (PERS) or medical alert system. These may include wearable devices or freestanding radar devices that detect falls and automatically call for help. Additionally, motion sensor lights and alarms, floor mat and bed/chair alarms, and digital locks can also help prevent falls and ensure that your loved one doesn't leave home and get lost.
- » **Finances** can be managed with apps and websites, even from a distance.
- » **Telehealth** (virtual phone and video chat appointments) makes for faster and easier contact with health care providers and fewer in-person trips.
- » **Mobile health** is a way to access care—doctor or nurse visits, lab tests, X-rays, ultrasounds and physical/speech/occupational therapy—from the comfort of home.
- » **Health care monitoring devices** can be used at home to communicate information to doctors, including pacemaker checks and blood pressure or blood sugar tracking.

10. END-OF-LIFE CARE

It's important to have conversations with veterans and service members about their wishes and options for compassionate care. In addition to ensuring the appropriate legal documents are in place, research which options are available in your area, as well as their costs.

- » **Palliative care** is specialized medical care for people of any age who have serious illnesses, regardless of the prognosis. Patients may receive comfort care and curative treatments.

- » **Hospice care** is also focused on providing comfort. It is for people nearing the end of their life who meet specific criteria, are not getting curative treatments, and are not expected to recover from their illness. People can go off and back on hospice if treatment is desired at any time.
- » **Making funeral arrangements** may be your final act of caregiving. Determine your loved one's preferences and find out if they have prepaid funeral services or body donation plans already in place. If not, discuss planning ahead so their wishes can be met. The VA's National Cemetery Administration (NCA) provides burial benefits for most veterans regardless of when or how they served, and they need not be buried in military cemeteries.

Learn more in the *Veterans Burial Benefits Guide: Tips for End-of-Life & Survivors' Benefits Eligibility* at aarp.org/VetsBurialBenefits.

Supporting Veterans and Their Families

AARP is committed to empowering veterans, active duty and military families. Explore the support available at aarp.org/veterans, and find dedicated resources in Spanish at aarp.org/veteranos.





CREATE AND UPDATE YOUR CAREGIVING PLAN

After you assess your veteran or military service member's current situation, create or adjust your caregiving plan in line with their wishes. Your plan is a simple framework that you can adjust as abilities and resources change. Make sure to consider these key components:

- How will your loved one be supported to remain as independent as possible for as long as possible with optimal quality of life and adequate socialization?
- How will their care be coordinated, including who will care for them and when?
- How will their finances be handled?
- Who will make legal decisions for them if they are unable to do so?
- How will they be kept safe?
- How will their health conditions be managed?
- Where will they live?
- How will their transportation be handled?
- How can agencies, organizations and professionals provide support?
- How will they be cared for at the end of their life, and how will their assets and personal belongings be handled after death?

BUILD YOUR CAREGIVING TEAM

Once you have developed the caregiving plan, determine:

- Which caregiving needs are already met?
- Which needs and roles can you fulfill?
- Where are there gaps and who can fill them?

A Note for Long-Distance Caregivers

It is especially important for you to have team members who are located where your veteran or military service member lives and who can be your “eyes and ears” on the ground, reporting to you about how they are doing and any changes or problems that arise.

Generally, family members will not be able to meet every need. We encourage you to think of your caregiving team as a diverse and comprehensive puzzle. Each piece—whether it’s individuals or organizations—contributes to the overall support for your veteran or military service member and yourself. This team might include:

- **Family, neighbors, friends and volunteers** from local organizations, universities or your faith community. Service member’s or veteran’s siblings or children may be able to play a role on the caregiving team (with support).
- **The services, supports, organizations and agencies** you researched in your assessment.
- **Paid professionals**, such as caregivers, home health aides and others who help care for your veteran or military service member’s personal care and daily needs.
- **People who help and support you** so you can fulfill your caregiving role.

As you create and manage your team, be sure to:

- **Communicate the caregiving plan**, including your loved one’s goals and wishes.

- **Create clear roles** and responsibilities.
- **Discuss how the team will communicate** and be managed.
- **Show appreciation** and support for your team members.

CARE FOR THE CAREGIVER

Caregiving can be very rewarding and overwhelming, and veteran and military caregivers consistently experience worse health outcomes, greater strains in family relationships and more workplace problems than non-caregivers. These resources can help you care for yourself.

VA's Caregiver Support Program (CSP) offers services and support to caregivers of eligible and covered veterans enrolled in the VA health care system. The program's mission is to promote the health and well-being of family caregivers who care for our nation's veterans through education, resources, support and services. They offer two programs:

- The **Program of General Caregiver Support Services (PGCSS)** is available to caregivers of veterans enrolled in VA health care who served in any era.
- The **Program of Comprehensive Assistance for Family Caregivers (PCAFC)** is available for caregivers of current service members or veterans who have serious injuries (including serious illnesses) incurred or aggravated in the line of duty while in active military, naval or air service and meet additional eligibility requirements. Supports may include a monthly stipend and other services for caregivers.

Family and Caregiver Health Benefits

You can also determine if you qualify for VA medical benefits as a spouse, surviving spouse, parent or dependent child. Contact the VA Caregiver Support Program to learn more at **855-260-3274** or **[caregiver.va.gov](https://www.caregiver.va.gov)**.

While your loved one is the center of your caregiving plans, you are equally important; there wouldn't be care for them without you. That's why making a conscious effort to care for yourself while caring for others isn't selfish or optional—it's practical.

Learn more from our *Mental & Emotional Health Support pocket guide* at aarp.org/SelfCareGuide.

- **Take care of your mental health** because you may experience a roller coaster of emotions ranging from joy, satisfaction and triumph to guilt, stress, anxiety, depression, grief and burnout.
 - » **Consider counseling or therapy**, which can help with the emotional and mental strain of caregiving. Your health insurance may offer coverage for a counselor who understands veterans and family caregiving.
 - » **Connect with other family caregivers** through in-person or video caregiver support groups or other social media groups.
 - » **Arrange for respite care** for your veteran or military service member to give yourself a break from caregiving. This will allow you time for self-care, attending your own appointments, socializing with friends or simply doing nothing.
- **Maintain your identity** because it's easy to feel like you've lost yourself in caregiving. You will likely need to make sacrifices, but try to adapt and keep up with friends, hobbies and other relationships to some degree.
- **Keep working if you can** to avoid financial strain in the future. Take advantage of employer support programs, which may include flexible work options, employee assistance programs (EAPs) that may offer counseling and other services, legal assistance and more, as well as employee resource groups or support groups for caregivers. Utilize caregiving leave and consult human resources about your employee benefits. If you need to take extended time off, explore your eligibility for family and medical leave under the Family and Medical Leave Act (FMLA), a state-mandated or employer-specific policy.
- **Protect your own financial security** now and in the future. Financial advisers can help you monitor your finances and ensure you don't take on too many caregiving costs or assume debt.



GRIEF AND LIFE AFTER CAREGIVING

You may experience grief while veterans or military service members are still living, including anticipatory grief as you face an impending loss or grief associated with ambiguous loss when a loved one has changed drastically due to a health condition like Post-Traumatic Stress Disorder (PTSD).

After caregiving, the loss of someone you've cared for can be complicated; your day-to-day life will be very different. Everyone's experience with grief is unique, and there is no one right way to grieve. Consider these options to help you create a new life after caregiving.

- **Seek emotional and mental health support** to help process sadness, pain and grief.
- **Find a grief counselor**, especially if, over time, you are unable to cope with everyday life.
- **Connect with others** who understand what you're going through in grief support groups available through hospice organizations, faith communities and online websites.



- **Get support from family and friends.** Be clear with them about what you need—whether it’s a listening ear, time alone or a distraction from your grief.
- **Honor your loved ones and celebrate their lives** by writing a tribute, dedicating a scholarship, planting a tree, volunteering for their favorite cause or helping other caregivers.
- **Ask for help with difficult tasks.** An attorney can settle the estate, and financial advisers can help with money issues. Companies specialize in sorting belongings and emptying homes. If there are no pressing deadlines, take your time.
- **Set new goals** for yourself and focus on enjoyable activities that provide motivation or a mental break from grief.

Take comfort in knowing that you did your best to care for your loved one. Honor their memory by moving forward and living your life to the fullest.





ADDITIONAL RESOURCES

VETERAN AND MILITARY CAREGIVING RESOURCES

AARP Veterans and Military Families Initiative

Our goal is to empower veterans, active duty and their families to navigate the complexities of life's transitions by connecting them with information, services and community programs tailored to them. As part of this project, we provide a variety of free resources for veteran family caregiving, fraud protection, career transitions and service-connected benefits.

Call: 888-971-2013

English: aarp.org/Veterans

Spanish: aarp.org/Veteranos

AARP Veterans Health Benefits Navigator

An award-winning tool that helps you navigate your health care options and ask the right questions about benefits from the U.S. Department of Veterans Affairs (VA), military TRICARE, private insurance and more. There's also information on how these benefits can be combined with Medicare and Medicaid to expand your options.

aarp.org/VetsHealthNavigator

Additional Guide Resources



In addition to the resources listed in this guide, scan this QR Code or visit **aarp.org/CareResources** to access more in-depth English and Spanish caregiving and veteran resources related to every section of this guide.

Blue Star Families

Strengthens and empowers military and veteran families to thrive while they serve by connecting them with their neighbors—individuals and organizations—to create vibrant communities of support. Includes a peer-to-peer support program that helps caregivers connect with other caregivers and resources in their community.

bluestarfam.org

Civilian Health and Medical Program of the Department of Veterans Affairs (CHAMPVA)

Under this program, the VA shares the cost of most health care services and medical supplies that it considers necessary for eligible surviving spouses and children. In most cases, eligibility for the coverage applies to survivors of veterans who were totally disabled or who died from a VA-related service-connected disability.

va.gov/family-and-caregiver-benefits/health-and-disability/champva

Elizabeth Dole Foundation

The preeminent organization empowering, supporting and honoring our nation's military caregivers—the spouses, parents, family members and friends—who care for America's wounded, ill or injured service members and veterans at home. The Foundation's Hidden Heroes campaign brings vital attention to the untold stories of military caregivers and provides a network for military caregivers to connect with their peers and access carefully vetted resources.

HiddenHeroes.org

Fisher House

Builds comfort homes at military and VA medical centers around the world where military and veteran families can stay free of charge while a loved one is in the hospital.

FisherHouse.org

U.S. Department of Veterans Affairs (VA)

The federal agency responsible for providing VA health care, benefits and services to eligible U.S. military veterans and family members, as well as a Caregiver Support Program that offers peer support mentoring, caregiver training programs and a support line.

va.gov or call **800-MyVA411 (800-628-2411)**

Veterans Affairs Caregiver Support Program

Includes two programs: the Program of General Caregiver Support Services (PGCSS) and the Program of Comprehensive Assistance for Family Caregivers (PCAFC). Programs include peer support and mentoring, caregiver training programs, educational resources and the VA Caregiver Support Line.

caregiver.va.gov or call 855-260-3274

Veterans Affairs Accreditation Search Tool (Find a VSO)

A search tool to find local accredited Veterans Service Organizations (VSOs) qualified to assist veterans and their caregivers in the preparation, presentation and prosecution of their VA benefits claims.

va.gov/ogc/apps/Accreditation/index.asp

CAREGIVING RESOURCES

AARP Family Caregiving Resources

AARP's Family Caregiving website offers information, support, tips and tools to help you care for a loved one. It has valuable information about handling medical issues, health records and advance directives, home safety, financial and legal issues, caregiver life balance and much more.

Call: 888-971-2013

English: aarp.org/Caregiving

Spanish: aarp.org/Cuidar

AARP's Family Caregivers Discussion Group on Facebook: facebook.com/groups/AARPFamilyCaregivers

Glossary



Visit AARP's online Caregiver Glossary: Definitions of the Most Confusing Acronyms and Terms, which includes military jargon, at **aarp.org/CaregivingGlossary** or scan this QR code with your smartphone camera.

Any resources, program guidelines, telephone numbers, websites and email addresses in this guide that are not governed by AARP are subject to change. Any information you provide to the host agency or organization will be governed by its privacy policy. Program and grant funding amounts may also change from year to year. AARP will update these details in subsequent versions.

We're on a mission to serve and support veterans and military families.

AARP is proud to support those who served—and still serve. As a way of saying, “Thank you,” we offer a special discount for veterans, military and their families. Visit aarp.org/Veterans or call **1-877-333-5885** for more information. For Spanish resources, visit aarp.org/Veteranos or call **1-888-971-2013**.



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