

Veteran Handbook | Veteran Directed Care

Developing My Spending Plan

SUPPORTED BY [YOUR LOCAL VA MEDICAL CENTER] AND [ADNA NAME]

This handbook will help you as an enrollee in the Veteran Directed Care program. The program is available to you through a partnership between the [AGENCY] and [YOUR VETERANS AFFAIRS MEDICAL CENTER PARTNER]. This handbook includes information about how the program operates that you can refer to throughout your time in the program. It also explains who is available to support you in this program. Veteran-directed does not mean doing things all by yourself – people are available to support you along the way. This document defines Veteran Directed Care, outlines your responsibilities, and provides information on what to expect from your Person-Centered Counselor and financial management service. Please think carefully about the information in this handbook. With Veteran Directed Care, choice and flexibility come with responsibilities.

[This is a template for your agency to modify as needed to fit your local situation. Please make sure that you complete all the sections that require you insert the specific names of your program, your agency, your FMS provider, and your VAMC. Also, in the body of this template are sections in red and in brackets – such as this one. These are notes that suggest specific areas where you will need to address predictable variations among Aging and Disability Agencies. *These are not intended to be part of your final document.*]

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Developing My Spending Plan

Why Do I Need a Spending Plan?

Your **spending plan** describes the services, supports, and goods you need to live in the community the way you want. The plan lists the services, supports, and goods you need, who will provide them, and the amount of money you plan to spend. The spending plan will also help the Veterans Administration Medical Center (VAMC) understand why you need the services, supports, and goods you chose, and what the plan will cost.

Spending Plan: A Veteran's plan that contains the services that the Veteran chooses. It includes the service(s)'s projected cost, frequency, and duration; and the type of provider who furnishes each service. The plan may also include other services and information supports that complement purchased services in meeting the Veteran's needs.

How Much Money Will be Available for Services, Supports, and Goods?

The amount of money available for you will be determined by the Veterans Administration (VA) based upon the level of care you need. Your **Person-Centered Counselor** will have this information and will tell you how much money you have to spend. You may use this money to buy what you need to live at home. Remember, you do not have to spend all the money available to you each month. You may use your budget for a one-time purchase to acquire something that you need to support your life at home. Remember that all purchases must be in your spending plan and

Person-Centered Counselor: A trained individual who assists individual Veterans with understanding VDC requirements, developing a service and support plan and budget, and identifying where or how the developed service and support plan and budget can be implemented. The Person-Centered Counselor also serves as the liaison between the Veteran and other VDC staff.

approved by the VA. You will also want to plan for an individualized emergency back-up plan that identifies other people or a home care agency to help you if, for example, a worker is unable to keep their schedule or has planned time off.

Making My Spending Plan

Veteran Directed Care (VDC) allows *you* to decide, within some program rules, what services, supports, and goods will best meet your needs. Spend some time thinking about what is most important to you. This information will help you when you write your plan and decide how to spend the money available to you.

How Should I Start?

- Think about what services, supports, and goods would improve your life. What activities do you need help with? Are there people you know who already help you or you would like to help you? How do you want to spend your time? Who would you like to spend time with? Think about why these changes would help make your life better.
- Think about who might help you make these things happen.
- Contact your Person-Centered Counselor to set up a planning meeting.

- Your Person-Centered Counselor will have some worksheets to help you figure out and list what is important to you, what services and supports you want, how much these services and supports might cost, and what you want to spend for those services.
- Write your plan with the help of your Person-Centered Counselor and anyone else you might want to help you, including family and friends.

What Should My Plan Include, and How Will I Get What I Need?

You will receive an amount of available funding that you will use to develop your spending plan for the entire year. It is recommended that you break your **budget** down into monthly amounts to help you plan how you will meet your needs throughout the year. In making your plan and budget, think about:

- The services, supports, and goods you will need each month, and those services, supports, and goods you may need once or just a few times during the year
- The types of workers you need to hire to provide services and supports
- The types of goods you may need
- How often you will get the services, supports, and goods
- The amount of money you have and how much money will be needed to pay for the services, supports, and goods
- An emergency back-up plan that assures services are delivered if, for example, a worker is unable to keep their schedule or has planned time off
- How you will decide if your plan is working for you

Budget: *The amount of available funding for each individual participant. It is based on the Veteran's needs. The Person-Centered Counselor receives the individual budget from the VA and informs the participant when they are deciding whether to select VDC over traditional VA services and during the planning process. Any requests for adjustments to the budget, based on a change in the Veteran participant's needs, are initiated by the participant through their Person-Centered Counselor.*

Please keep in mind that administrative fees for VDC are reimbursed through your budget. Administrative fees include costs associated with the support provided by the Person-Centered Counselor, the [ADNA NAME], and your Financial Management Services. Your Person-Centered Counselor will provide you with the exact amount of these fees.

Are There Specific Plan and Budget Approval Guidelines?

When developing your spending plan, you must follow the approval guidelines. Your Person-Centered Counselor will help you understand the guidelines, if needed, and explain how they may affect your plan and budget. The guidelines are more specific, but all spending must meet the identified needs, goals, and outcomes desired by the Veteran and improve the Veteran's ability to remain safely in their home.

If you have a change in health or social needs, another needs assessment may be completed. If you are hospitalized for more than 15 days, the Veterans Administration (VA) will place you on an inactive status. With appropriate justification, approval, and availability of funds, you may be able to receive more funding, should your needs require it. But, for the most part, the amount of funding

available to you for a month will not change, so you have to be careful to plan for how you will meet your needs for the whole year.

What Services, Supports, and Goods May I Choose to Buy?

Each type of service or good must first be approved by the VA and be in your service plan budget. The purchase of goods and services must meet the following criteria:

- Meets the identified needs, goals, and outcomes in your spending plan
- Improves your ability to remain safely in their home
- Addresses your ability to complete **activities of daily living (ADLs)** and **instrumental activities of daily living (IADLs)**
- Be the least costly alternative that reasonably meets your identified needs
- Not be provided or paid for by the VA, Medicare, Medicaid, TRICARE, or other agency, organization, program, service, or insurance
- Not be your responsibility as a homeowner to maintain, repair, or replace goods and services
- **Be for you as the Veteran**

Activities of Daily Living (ADLs): *The basic tasks of everyday life, such as eating, bathing, dressing, toileting, and transferring. The ability to perform ADLs impacts one's ability to live independently.*

Instrumental Activities of Daily Living (IADLs): *Series of more complex tasks or functions that help maintain one's personal life and environment; for example, shopping for food, cooking, doing laundry, housecleaning, managing money, managing medications, driving, or using public education, or using the phone.*

If all the above criteria are met, you can purchase goods and services when they are needed to meet one or more of the following:

- Support your ability to remain in your home and access your community resources and network
- Enhance your participation in the community and family involvement
- Develop, maintain, or improve your personal, social, physical, or work-related skills
- Decrease your need to purchase services through other professional health and community-based service providers
- Increase your independence
- Increase your safety in your home and community
- Enhance your family's involvement by allowing your workers and caregivers, including family members and friends, to receive education and skills training needed to support you

Examples of Allowable Services, Supports, and Goods

The following are some examples of services, supports, and goods that you may purchase if approved by the VA and included in your spending plan and budget:

- **Adult Day Care:** This is daytime care that is designed to meet your needs through an individual plan of care that provides health, social, and related support services in a place other than your home. The care can take place during any part of the day but does not provide 24-hour care.

- **Caregiver Education and Training:** These services include access to a resource library, informational services, support groups, seminars and focus groups, individual or group counseling, and education services for your workers and caregivers.
- **Chore Maintenance:** Chore maintenance allows a heavy-duty level of cleaning to turn your home into a healthy environment. This may include removing trash and debris, heavy cleaning (e.g., scrubbing floors, washing walls, washing outside windows), moving heavy furniture, yard clean-up, and walkway maintenance and repair.
- **Electronic Monitoring:** This service installs room monitors that can allow for remote monitoring to improve communication between you and your workers or caregivers. These may include motion monitors and other monitor services not otherwise covered by the VA or other insurance programs.
- **Homemaking and Personal Care:** Homemaking services include but are not limited to laundry, sweeping and mopping floors, dusting, changing linens, cleaning the bathroom (e.g., toilet, tubs/showers, sinks, floors), cleaning the kitchen (e.g., loading/unloading the dishwasher, handwashing dishes, washing countertops, sinks, floors, and stovetops), preparing meals, home management, and escort services. Personal care services include assistance with ADLs (e.g., bathing, dressing, feeding, mobility), providing reminders for medication, or physically guiding you to where you need to be.
- **Individually Identified Services Necessary for Independent Living:** These services are not covered by traditional VA or other resources but are deemed to be necessary for you to remain independent with your best quality of life.
- **Individually Identified Goods Necessary for Independent Living:** These goods are not covered by traditional VA or other resources but are deemed to be necessary for you to remain independent with your best quality of life.
- **In-Home Respite Care:** Respite care provides short-term breaks that relieve stress, restore energy, and promote balance for your workers and caregivers. With in-home respite care, you can remain in your own home and continue to receive care there while your worker or caregiver takes their break.
- **Safety Services:** These services may include a Personal Emergency Response System or a combination key box for the door, which keeps a key available for easy access to your home by emergency personnel. Safety services may also include a home safety evaluation by a professional to ensure the safety of travel paths and what durable medical equipment may create a safer environment for you.
- **Shopping or Running Errands:** This is shopping that your worker or caregiver performs, with or without you present. If your caregiver uses your private vehicle, no mileage is paid. If your caregiver uses their own private vehicle for travel, mileage and travel may be reimbursed as agreed upon between you and your caregiver.
- **Transportation:** This is specialized transportation required for you to go to socialization support or medical support activities with your designated caregiver; your caregiver may be reimbursed as agreed upon with you. Transportation assistance may also include an escort for you if necessary to use regular, rather than specialized, vehicular transportation.

Special Purchases

In making your spending plan, keep in mind that your average monthly budget is intended to cover your needs during the period of the authorization. This includes planning for any special, one-time goods or services you might need.

Submitting My Plan and Budget for Approval

Your plan and budget must be approved by the VA before services under VDC begin, and any service or good you need must be approved by the VA before spending. Once your spending plan has been approved, copies will be given to you, your Person-Centered Counselor, and [FMS NAME].

While you are waiting for the approval of your plan and budget, you can begin to work on getting the services, supports, and goods in your plan and budget. However, you cannot hire someone and begin services until your plan and budget are approved.

Appendix. Sample VDC Spending Plan

Below is a sample VDC Spending Plan. This same sample, as well as an interactive template to calculate spending, is available online through the [VDC Spending Plan 2023](#).

| | |
|---------------------------------------------------------------------------------------|-----------------------------------------|
| Case Mix Level: G | |
| For Services Beginning: 1/1/2021 | VDC Provider Contact: Karen Hall |
| Veteran Name: John Smith | VAMC Contact: Lei Judd |
| Veteran SSN: XXX-XX-6000 | Date Last Updated: 1/4/2021 |
| Authorization Period (Start and End Date): January 1, 2021 – December 31, 2021 | Date Submitted to VA: 1/4/2021 |

Estimated Totals

Estimated One-Time and Monthly Expenses

| | |
|-----------------------------------------------|-------------------|
| Personal Care Services (Subtotal) | \$1,865.67 |
| Routine Planned Goods and Services (Subtotal) | \$170.00 |
| Monthly ADNA Admin. Fee (Subtotal) | \$757.00 |
| Estimated Recurring Monthly Spending | \$2,792.67 |

| | |
|-----------------------------------------------------------------------|-------------------|
| One-Time Goods & Services Purchases (Subtotal) | \$870.00 |
| Emergency/Backup Care (Subtotal) | \$700.00 |
| Employer Costs for Benefits Paid to Employees (Subtotal) | \$1,036.50 |
| Total Estimated One-Time Purchases & Emergency/Backup Care | \$2,606.50 |

Estimated Totals for Authorization Period

| | |
|----------------------------------------------------------|-------------|
| VDC Budget During Authorization | \$36,420.00 |
| Total # Months Veteran will use their VDC Budget | 12 |
| VDC Monthly Case Mix Rate | \$3,035.00 |
| Average Monthly Spending | \$3,099.88 |
| Estimated Average Monthly Spending Within Case Mix Rate? | Yes |
| Total Spending During Authorization (Estimate) | \$36,118.58 |
| VDC Budget Remaining (Estimate) | \$301.42 |

Expenditures

Direct Care Services

| Category | Employee | Wage Rate for Employee (per Hour) | Estim. Employer Taxes | Estimated Hours per Week | Estimated Monthly Total |
|---------------------|-------------|-----------------------------------|-----------------------|--------------------------|-------------------------|
| Direct care workers | Bob Miller | \$17.00 | \$2.57 | 12 | \$1,017.64 |
| Direct care workers | Susie Que | \$17.00 | \$2.57 | 6 | \$508.82 |
| Direct care workers | Janice Hess | \$17.00 | \$2.57 | 4 | \$339.21 |
| | | | | Estimated Total | \$1,865.67 |

Routine Planned Goods and Services Purchases

| Category | Routine Planned Non-Employee Good/Service | Vendor | Unit Cost | Units | Estimated Monthly Total |
|--------------------------------|-------------------------------------------|---------------------|-----------|------------------------|-------------------------|
| Personal care-related supplies | Abri Form Adult Diapers | Ordered from Amazon | \$90.00 | 1 | \$90.00 |
| Limited yard maintenance | Lawn Mowing Services | Yard, Inc. | \$90.00 | 1 | \$90.00 |
| | | | | | \$0.00 |
| | | | | | \$0.00 |
| | | | | Estimated Total | \$170.00 |

One-Time Goods and Services Purchases

| Category | One-Time Purchases | Vendor | Estimated Purchase Date | Estimated Cost | |
|-----------------------------------------|---------------------------------|----------------|-------------------------|------------------------|-----------------|
| Small electric appliances | Fall detection camera | Target | 1/4/2021 | \$5000.00 | |
| Worker's compensation insurance | Workers' Compensation Insurance | Liberty Mutual | 1/1/2021 | \$275.00 | |
| Home modifications or medical equipment | Grab bars | Home Depot | 1/12/2021 | \$50.00 | |
| Home modifications or medical equipment | Walker | Walmart | 1/4/2021 | \$45.00 | |
| | | | | \$0.00 | |
| | | | | Estimated Total | \$870.00 |

Emergency/Backup Care

| Category | Employee | Coverage Date | Estimated Hours | Estimated Cost |
|---------------------------|----------------|----------------------|------------------------|-----------------|
| Respite care | Karen Thompson | Estimated mid-August | 10 | \$200.00 |
| Direct care workers | Mary Jones | TBD | 12 | \$300.00 |
| Home care agency services | ABC Agency | TBD | 20 | \$200.00 |
| | | | | \$0.00 |
| | | | | \$0.00 |
| | | | Estimated Total | \$700.00 |