Module 6: Resources

As a Caregiver, you may need to advocate for the Veteran or for yourself. Advocacy involves basic communication skills of listening to what other people have to say, and talking about what is important to you. In this final module, we will cover:

- Being a partner with the health care team.
- Privacy concerns.
- Financial issues.
- Legal issues.
- VA, Federal and Community Resources.

Being an Advocate for the Veteran

Advocacy involves knowing what you want in a situation, getting the facts, planning your strategy, being firm and persistent in a cooperative manner and maintaining your credibility by expressing your concerns as a partner in the Veteran's care, not through confrontation. Being an advocate for a Veteran also involves being aware of the benefits, programs and services to which you and the Veteran are entitled.

The Veteran's Patient File

To be a good advocate, it is important to create and maintain a "patient" file. A patient file serves multiple purposes:

- Keeps you organized.
- Builds a history of the Veteran's situation.
- Helps you plan.
- Helps you be an effective member of the healthcare team.

Having a patient file will save you a great deal of time because you will have the Veteran's information at your finger tips. You can create this file using a simple three ring binder with dividers or maintain the information on a computer.

As with any tool it will only be effective if you keep it updated. Establish a schedule to keep the patient file up-to-date.

What Should a Veteran's Patient File Contain?

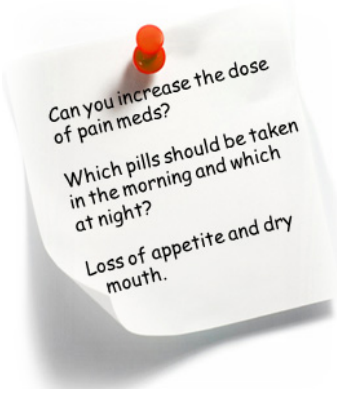
The file should contain the following:

- Insurance information.
- Contact information (telephone numbers, addresses, email) for medical providers, nurses, case managers and other healthcare professionals.
- Medications from both VA and non-VA providers.
- Medical history.
- Your observations.
- Visit notes.
- Questions for the next visit.
- A pouch or envelope for storing loose documents.

Making the Most of Healthcare Visits

Successful visits with the health care team don't just happen. You have to plan for them and be prepared during the visit.

Before the Visit



It is important to bring a written list of questions, a notepad and a few pens when you meet with the health care team. It's easy to forget the issues you wanted to discuss during the appointment or what you were told by the provider.

1. Talk with the Veteran (when possible) and write down the questions you both have for the health care team.
2. Make a list of symptoms and changes since the Veteran's last visit
3. Put together a current list of all medications.
4. Confirm the appointment.

Providing a current medication list may help prevent drug interactions or other problems with medication from arising.

During the Visit

The provider may be directing their questions and conversation to the Veteran. This is their legal responsibility. Don't take over this relationship, but do correct misstatements, and add omitted information. Make sure that you summarize the next steps before leaving to make sure everyone is in agreement about what has to be done and by whom.

- Describe symptoms and changes.
- Ask questions.
- Record provider/nurse's instructions.
- Discuss recommendations.
- Verify follow-up.

After the Visit

It is important that you review the appointment with the Veteran, including how you both thought it went and the follow-up that was recommended. If medication was prescribed it is critical that it be filled.

- Review notes with the Veteran (whenever possible).
- Discuss the visit.
- Fill prescriptions.
- Update the Veteran's patient file.
- Call for test results.
- Make follow-up or referral appointments.

Caregiver and Veteran Privacy Rights

HIPAA (Health Insurance Portability and Accountability Act)

HIPAA provides privacy for a person's medical records. The Veteran or Veteran's durable power of attorney should sign a HIPAA release. The release allows specific people to view the Veteran's medical records.

If you receive your health care at a Veterans Health Administration (VHA) health care facility, VHA will create health records that contain your treatment and health information. VHA recognizes that health information is personal and therefore we are committed to protecting the confidentiality of your health information. In most cases, VHA may not use or disclose your health information without your signed, written authorization. You also have certain privacy rights, such as being able to request a copy of your VHA health information.

What is Health Information?

Health information is any information VHA creates or receives about you and your past, present, or future physical or mental:

- Health/condition
- Health care
- Payment for medical services

How Does the VA Use and Disclose Health Information?

In most cases, as stated above, written authorization is needed for VHA to use or disclose your health information. However, Federal law allows VHA to use and disclose your health information without your permission for certain purposes, which includes the following:

- Treatment
- Payment
- Health Care Operations

What are Your Privacy Rights?

You have the right to:

- Review your health information.
- Obtain a copy of your health information.
- Request your health information be amended or corrected.
- Request that VA not use or disclose your health information for certain purposes.
- Request that VA provide your health information to you in an alternative way or at an alternative location in a confidential manner.
- Provide an accounting or list of disclosures of your health information.

Complaints about Privacy Rights Violations

If you are concerned that your privacy rights have been violated, you may file a complaint with:

- The VA health care facility's Privacy Officer, where you are receiving your care. Visit this website for VA health care facility telephone numbers. *http://www.va.gov/directory/*
- VA via the Internet through "Contact the VA" at *http://www.va.gov* or by contacting the VA Privacy Officer (10P2C1) at 810 Vermont Avenue NW, Washington, DC 20420.
- The U.S. Department of Health and Human Services, Office for Civil Rights (HHS OCR) (http://www.hhs.gov/ocr).

Complaints do not have to be in writing, though it is recommended. You will not be penalized or retaliated against for filing a complaint.

For more details on how your health information is being used by VA, how to exercise any of your Privacy Rights, or for a copy of the VHA Notice of Privacy Practices please contact the health care facility Privacy Officer at the VA facility where you are receiving care.

You may also obtain a copy of the VA Notice of Privacy Practices at the following website, *http://www.va.gov/vhapublications/viewpublication.asp?pub_id=1089*

Financial Issues

How Can You Plan Ahead?

Talk to the Veteran about finances and his/her health. Make sure you know his/her wishes. The following guidance can assist you to organize the Veteran's financial affairs:

- Gather together everything about income, expenses, property, investments, insurance and savings.
- Keep the Veteran's financial papers in one place. For example, a file cabinet at home. If papers are in a bank safe deposit box, keep copies in the home file as well.
- Tell a person you trust where your important papers are kept. If there is no one with whom you are comfortable sharing this information, ask a lawyer for help.

Warning Signs the Veteran is Having Trouble with Finances

- Unopened mail piling up and unpaid bills.
- Mishandling money.
- Calls from creditors.
- Costly new purchases and hobbies.
- Complaining about not having enough money.
- Physically not able to go to the bank or pay bills.

Deciding the Financial Tasks with which the Veteran Needs Help

It may be hard for the Veteran to give up financial tasks. You can start slowly by depositing checks and helping to pay bills. Later, you might set up an automatic bill payment account. For other tasks, you may need to hire a professional. For example, a lawyer, accountant or financial planner can help with the following:

- ***Budget planning***—financial planner/accountant.
- ***Talking with creditors or lenders***—lawyer.
- ***Filing taxes***—accountant.
- ***Managing investments***—financial planner.

Legal, Medical, or Financial Planning

Below are ways to make sure that the Veteran's wishes are followed. Some of the medical forms can be completed with the assistance of a VA Social Worker or Case Manager.

It is best to contact an attorney for advice about non-medical arrangements. An attorney can also help setup these arrangements.

See the next section for information about contacting an attorney.

Durable Power of Attorney (POA)

Gives someone the right to act for another person, including his or her Veteran. This could include making financial or legal decisions. It could include writing checks to pay the Veteran's bills. It stays in place if the Veteran becomes unable to make decisions. Provide the VA with a copy of the Durable Power of Attorney for the Veteran's records.

Durable Power of Attorney (POA) for Health Care

A limited version of a full durable power of attorney, described above. A durable power of attorney for health care gives someone the right to act for another person, including the Veteran, as it pertains to health care decisions only. Provide the VA with a copy of the durable power of attorney for health care for the Veteran's records. A VA Social Worker or Case Manager can assist you with completion of a durable power of attorney for health care

Advance Directive

This is a written statement by the Veteran that outlines the type of end-of-life-medical care he/she desires in the event the Veteran is unable to provide consent for treatment. This document also provides for naming an individual authorized to make medical decisions if the Veteran is unable to make decisions for him/herself. A VA Social Worker or Case Manager can assist you with the completion of an Advance Directive form.

Living Will

A type of advance directive (see above) in which the Veteran indicates personal preference regarding future treatment options. The Veteran can specify the medical treatments or interventions such as the use of feeding tubes or respirators etc. which should or should not be used in the event the Veteran is not able to provide consent. A VA Social Worker or Case Manager can assist you with completing a living will.

Will

States how a person wants their assets distributed at death. A will identifies who is in charge of a person's assets. A will can include other things, such as gifts or funeral wishes.

Living Trust

Gives instructions about a person's estate. An estate includes a person's property and funds. The trust appoints someone to handle the estate when the person is no longer able to manage their legal or financial affairs. Trust instructions state how assets should be distributed at death. A trust can avoid the expense and delay of probate. Probate is the process by which a court decides if a will is valid or invalid.

Guardianship

In a guardianship, the court appoints someone to make decisions when a person is no longer competent to make financial, legal or health care decisions. The court also decides whether or not a person is competent to make these decisions. The family may need guardianship if other advance planning documents are not in place. This process can take some time. Each state has its own laws regarding guardianship, therefore it is important to consult an attorney about this arrangement. If you establish guardianship of the Veteran in one state and then move to another state, it is likely that this legal process will need to be repeated.

Estate Planning

Estate planning is developing a plan for others to manage assets if a person dies or becomes incapable. Estate planning can include writing wills and naming beneficiaries. It can also include creating trusts and making funeral arrangements.

Joint Accounts

Joint accounts allow another person to handle someone's affairs. These can be checking, investment or other accounts.

Other Important Financial Planning Terms

Bank Representatives—Bank representatives provide advice on ways to access the Veteran's accounts to pay bills. They can help set up a joint account.

Accountants—prepare tax forms. They can help you organize the Veteran's financial records.

Fiduciaries—The VA appoints fiduciaries for Veterans who are rated incompetent to manage their financial affairs. These fiduciaries are given a position of trust to handle the VA funds of another person.

Helpful Tips

- Ask someone at your local VA Medical Center about forms and financial planning resources.
- Get references before hiring someone to help with finances. From time to time, check the work of hired assistants to make sure they do an honest and responsible job.
- Review financial plans regularly and update documents when needed.
- Check VBA's Website: *http://www.vba.va.gov* for additional information.

Remember

- Plan ahead for managing the Veteran's finances.
- Include the Veteran as much as possible in financial decisions and tasks.
- Gather and organize the Veteran's financial information.
- Qualified experts can help you manage the Veteran's finances.

Legal Issues

If possible, use an attorney familiar with disability cases or Veterans' issues. Community legal aid agencies offer help at low or no cost. The bar association in your state and community can refer you to an attorney. First visits often include a small fee. Look in your local phone book to find these agencies or visit the American Bar Association website at *http://www.americanbar.org/portals/public_resources.html*.

VA and Community Resources for Caregivers

For assistance with information and referrals about any of the programs described below, please contact a Caregiver Support Coordinator, VA Social Worker, or Case Manager at your local VA Medical Center. For Caregivers of a Veteran that need assistance, please contact your Primary Healthcare Team or Social Worker at your local VA Medical Center. They will direct you to the right person for information and assistance on resources to support you and the Veteran that you care for at home. You can also find more information at the Caregiver Support website http://*www.caregiver.va.gov.*

Caregiver Services and In-Home Care

Adult Day Health Care (ADHC) Centers—provides an organized program of services during the day in a group setting which supports the Veteran's independence and promotes social, physical and emotional well-being. Programs offer a variety of activities designed to meet the individual needs and interests of participants. While Adult Day Health Centers are open 5 days a week, the Veteran can choose to participate 1-2 days a week or you may utilize this service for respite on a regular basis.

Home-Based Primary Care—delivers routine healthcare services to your home, including primary care, nursing care, medication management, nutrition, physical rehabilitation, mental health, social work and referrals to VA/community services. This program helps ease the worry of bringing the Veteran to and from a medical center for routine medical appointments when they have medical issues that make it difficult to travel.

Skilled Home Care—VA purchased care provided in your home, including nursing services and physical, occupational, or speech therapies. The Veteran must be homebound, meaning he/she has difficulty traveling to and from appointments in order to receive these services at home.

Homemaker and Home Health Aide—assists the Veteran with personal care needs, such as eating and bathing, which can be very stressful and time consuming for you. When services are arranged with your local VA Medical Center, the home health aide

will come to your home on a regular schedule to allow you time for yourself or to accomplish other household tasks.

Home Telehealth—enhances and extends care management and access to a care coordinator by using technology in your home. It is usually offered if you live a certain distance from a VA Medical Center. Home Telehealth may include education and training or on-line and telephone support groups.

Respite Care—provides you with a much-needed break from your daily routine and care responsibilities so you're better able to maintain your own personal needs. Every Veteran whose condition requires a Caregiver is eligible for up to 30 days per year of respite care. It is offered in a variety of settings including at your home or temporary placement of the Veteran in a VA Community Living Center, a VA contracted Community Residential Care Facility, or an adult day health care facility. Respite care may be provided in response to a Caregiver's unexpected hospitalization, a need to go out of town, or a family emergency. Take advantage of this opportunity to refresh. It is important for you as a Caregiver and for the Veteran you care for.

Injury Specific Resources

VA's Blind Rehabilitation Service—supports blind and low vision Veterans in regaining their independence and quality of life to enable their successful integration into family and community life. The Blind Rehabilitation Program also supports family and significant others to better understand visual impairment and foster the provision of appropriate support, to assist in enhancing home environments and to reduce Caregiver burden. More information about the program can be found at: *http://www.va.gov/blindrehab*

VA's Spinal Cord Injury and Disorders Services—supports and maintains the health, independence, quality of life and productivity of individuals with spinal cord injury and disorders throughout their lives. These objectives are accomplished through rehabilitation, sustaining medical and surgical care, patient and family education, psychological and vocational care, education and professional training. VA has the largest single network of spinal cord injury care in the nation. More information about the program can be found at: *http://www.sci.va.gov*

The Prosthetic & Sensory Aids Service (PSAS)—provides comprehensive support to optimize health and independence of the Veteran. Services include prosthetics and orthotics sensory aids, medical equipment and support services for Veterans. More information about the program can be found at: *http://www.prosthetics.va.gov*

Vet Centers—The Veterans Network of 232 community-based Vet Centers are located in all fifty states, the District of Columbia, Guam, Puerto Rico and the U.S. Virgin Islands. The Centers provide readjustment counseling for combat Veterans or family members. Call toll free during normal business hours at 1-800-905-4675 (Eastern) and 1-866-496-8838 (Pacific).

To locate the Vet Center closest to you go to *http://www.vetcenter.va.gov*, which contains eligibility requirements and a map where a Veteran or Servicemember can locate the center closest to him/her.

Vet Center Services include:

- Individual counseling.
- Group counseling.
- Marital and family counseling.
- Medical referrals, assistance in applying for VA benefits.
- Employment counseling.
- Substance abuse assessments.
- Referral to community resources.

Resources & References

Family Caregiver Alliance (FCA) offers a Caregiver support group at: *www.Caregiver.org.* This site provides information on services, research and advocacy for families caring for loved ones with chronic health conditions. The Alliance can also be reached at 415-434-3388 or 800-445-8106, or e-mail *info@Caregiver.org*

National Alliance for Caregiving is a non-profit coalition of national organizations focusing on issues related to family caregiving. For more information visit *http://www.caregiving.org*

National Family Caregivers Association (NFCA): This site provides education and support for those caring for relatives with chronic illnesses or disability. Call 800-896-3650 or visit: *http://www.nfcacares.org*

National Resource Directory: The National Resource Directory is an online partnership for wounded, ill and injured Servicemembers, Veterans, their families, and those who support them. The website has information on national, state and local services and resources that support recovery, rehabilitation and community reintegration.1-800-342-9647 or visit *http://www.nationalresourcedirectory.gov*