The U.S. Department of Veterans Affairs (VA) Program of Comprehensive Assistance for Family Caregivers (PCAFC) provides benefits to Family Caregivers of eligible Veterans who incurred or aggravated a serious injury in the line of duty, among other criteria. Changes to the regulations governing PCAFC went into effect on October 1, 2020, which include:

- Expanding eligibility for PCAFC
- Defining legal and financial planning services for designated Primary Family Caregivers of eligible Veterans, and
- Other changes affecting program eligibility and VA’s evaluation of PCAFC applications.

**Who qualifies:** Qualifying Family Caregivers of eligible Veterans who incurred or aggravated a “serious injury” (i.e., any service-connected disability that: (1) Is rated at 70 percent or more by VA; or (2) Is combined with any other service-connected disability or disabilities, and a combined rating of 70 percent or more is assigned by VA) in the line of duty in the active military, naval, air, or space service on or after September 11, 2001, or on or before May 7, 1975, in addition to other criteria.

Note: PCAFC eligibility will expand on October 1, 2022, to include eligible Veterans who incurred or aggravated a “serious injury” (as defined above) in the line of duty in the active military, naval, air, or space service between May 7, 1975, and September 11, 2001.

**PCAFC Monthly Stipend**

VA offers a number of benefits through PCAFC to support Family Caregivers, including a monthly stipend to Primary Family Caregivers. A stipend is a monthly payment provided to a Primary Family Caregiver of an eligible Veteran participating in PCAFC.

**Monthly Stipend Rate**

VA bases stipend payments on the definition of “monthly stipend rate,” which means the Office of Personnel Management (OPM) General Schedule (GS) Annual Rate for grade 4, step 1, based on the locality pay area in which the eligible Veteran resides, divided by 12.
Stipend Payment: Two Levels

The amount of the monthly stipend is also based on the amount and degree of personal care services provided. At the time of the initial eligibility assessment and during periodic reassessments, the amount and degree of personal care services provided will be assessed and an eligible Veteran will receive a designation at either Level 1 or Level 2. An eligible Veteran assessed at Level 2 is one who is “unable to self-sustain in the community.” This means the eligible Veteran (1) requires personal care services each time he or she completes three or more of seven specified activities of daily living (ADL), and is fully dependent on a caregiver to complete such ADLs; or (2) has a need for supervision, protection, or instruction on a continuous basis. Level 1 applies for all other eligible Veterans who qualify for PCAFC.

**Level 1:** For an eligible Veteran who is determined to be eligible for PCAFC but does not meet the definition of “unable to self-sustain in the community,” the Primary Family Caregiver’s stipend amount will be 62.5% of the OPM GS Annual Rate for grade 4, step 1, based on the locality pay area in which the eligible Veteran resides, divided by 12.

- For example, the GS rate at grade 4, step 1, in Dallas, Texas, for 2020 was $33,638 annually.
- Thus, the monthly stipend amount for a Primary Family Caregiver of an eligible Veteran in Dallas, Texas, at this rate (62.5% of $33,638, divided by 12) was approximately $1,751.98 in 2020.

**Level 2:** For an eligible Veteran who is determined to be “unable to self-sustain in the community,” the Primary Family Caregiver’s stipend amount will be 100% of the OPM GS Annual Rate for grade 4, step 1, based on the locality pay area in which the eligible Veteran resides, divided by 12.

- For example, the GS rate at grade 4, step 1, in Dallas, Texas, for 2020 was $33,638 annually.
- The 2020 monthly stipend amount for a Primary Family Caregiver of an eligible Veteran in Dallas, Texas, at this rate (100% of $33,638, divided by 12) was approximately $2,803.17.
Annual Updates to the Monthly Stipend Rate

While not guaranteed, OPM may make annual updates to the GS pay tables. In the event OPM makes updates to the GS Annual Rate for grade 4, step 1, the monthly stipend rates paid to Primary Family Caregivers will be adjusted to reflect these updates. Adjustments to stipend payments that result from OPM’s updates to the GS Annual Rate for grade 4, step 1 will take effect the first of the month following the month that OPM announces an update to the GS rates, but no earlier than the date OPM’s update become effective.

For example:

• This means that in years that OPM announces the update in Dec. (with a Jan. 1 effective date), the Veterans Health Administration (VHA) would update the PCAFC stipend rate effective Jan. 1.

• If OPM announces the update on Jan. 15 (with a Jan. 1 effective date), VHA would update the PCAFC stipend rate effective Feb. 1. If OPM announces the update on April 15 (with a Jan. 1 effective date), VHA would update the PCAFC stipend rate effective May 1.

The increase would be reflected in the stipend issued at the end of the month in which it is updated by VHA or the first of the following month since the stipend is paid for the prior month.

The VHA Office of Community Care (VHA OCC) issues the recurring monthly payments and processes all updates related to the stipend. You may contact VHA OCC for information on the processing activities for the stipend payment via:

• **Phone:** Call Office of Community Care toll free at 1-877-733-7927
  Monday – Friday 8:00 a.m. - 8:00 p.m. EST

• **Web:** Visit [https://www.va.gov/communitycare/](https://www.va.gov/communitycare/)

Collection of Overpayments

For the purposes of PCAFC, an overpayment means a payment that was in excess of the amount due, the individual was not eligible to receive, or was otherwise made in error. An overpayment debt is subject to collection action, even if the debt is the result of VA error.

• When VA seeks to collect a debt, the Primary Family Caregiver will receive a letter from VA’s Financial Services Center. This letter will provide the amount due and the reason(s) for the
debt. The letter will include instructions on how to dispute the debt, request a waiver, complete applicable forms, and contact VA. Debt resolution can be addressed more efficiently by Primary Family Caregivers providing an email address and opting to receive electronic communications.

- Debt relief, including waiver and equitable relief, may be available. Debt relief is determined on a case-by-case basis.

**Primary Family Caregivers for Legacy Participants and Legacy Applicants:**

If you are a Primary Family Caregiver of a legacy participant or legacy applicant, different rules regarding stipend payments will apply. A legacy participant means an eligible Veteran whose Family Caregiver(s) was approved and designated by VA as of the day before October 1, 2020, so long as the Primary Family Caregiver approved and designated for the eligible Veteran as of the day before October 1, 2020, (as applicable) continues to be approved and designated as such. A legacy applicant means a Veteran or servicemember who submits a joint application for PCAFC that is received by VA before October 1, 2020, and for whom a Family Caregiver(s) is approved and designated on or after October 1, 2020, so long as the Primary Family Caregiver approved and designated for the veteran or servicemember on or after October 1, 2020, pursuant to such joint application (as applicable) continues to be approved and designated as such. Please see Title 38, Code of Federal Regulations, Section 71.40(c)(4)(i)(B) – (D).