At Disability Law Group, we understand the unique challenges veterans face when trying to access the healthcare and resources needed for both their health and their disability claims. We know that barriers such as a lack of insurance, transportation issues, financial strain, homelessness, or utility shut-offs can make it difficult to get the care you need. You are not alone. We are here to help you navigate these challenges and connect you with resources that can support you every step of the way.

Insurance Solutions for Veterans:

Many veterans qualify for healthcare through the VA, but we know that navigating your options can be complex. Here are a few ways to secure or maintain coverage:

- VA Health Benefits: Apply for VA healthcare through va.gov. Veterans with serviceconnected disabilities, low incomes, or other qualifying factors can receive free or lowcost healthcare services.
- Community Care Program: If you cannot access VA medical centers, you may qualify for care through non-VA providers under the VA Community Care Program. Ask your VA provider about eligibility for this option.
- **Marketplace Insurance Plans:** If you do not qualify for VA health benefits, consider exploring affordable coverage through the Health Insurance Marketplace.

Transportation Resources for Veterans:

We know transportation can be a significant barrier for veterans, especially when it comes to attending medical appointments. These resources can help you get where you need to go:

- VA Beneficiary Travel Program: The VA Beneficiary Travel Program offers mileage reimbursement or transportation assistance for travel to and from VA or VA-authorized appointments. Visit va.gov to learn more.
- **Veterans Transportation Service (VTS): VTS** offers free rides for veterans to and from VA healthcare facilities. Contact your local VA medical center to check eligibility.
- **Disabled American Veterans (DAV) Transportation Network: DAV** volunteers provide free transportation to VA medical facilities for veterans. You can learn more by contacting your local DAV chapter or visiting day.org.
- VSO Transportation Assistance: Many Veterans Service Organizations (VSOs), like the American Legion or Veterans of Foreign Wars (VFW), also offer transportation assistance for medical appointments.

Managing Medical Costs for Veterans:

Even if you have insurance, co-pays, and prescription costs can still cause financial strain. Here are some options to help manage these costs:

• Veterans Prescription Co-Pay Relief: If you receive VA healthcare, your prescription co-pays may be reduced or waived depending on your service connection and income. Contact your VA healthcare provider for more details or visit va.gov.

- **Prescription Assistance Programs:** There are programs that provide medications at reduced costs for veterans. Additionally, using tools like **GoodRX** can help reduce the cost of your medications at local pharmacies.
- **Fisher House Foundation's Hero Miles Program:** The **Hero Miles Program** helps veterans and their families cover travel costs related to medical treatment, including flights to receive medical care at VA or military hospitals. Learn more at <u>fisherhouse.org</u>.

Strengthening Your Relationship with Your Doctor:

It's important to build a strong relationship with your VA or civilian healthcare provider. Here are ways to make sure you get the most from your care:

- **Open Communication:** Be transparent with your healthcare provider about any challenges you're facing, whether financial or transportation-related. The VA and other providers may offer sliding scale fees or payment plans.
- **Follow-Up Appointments:** Attending follow-up visits is not only important for your health, but it also helps maintain ongoing documentation for your disability claim.

Homelessness Resources for Veterans:

Veterans facing homelessness or housing instability have access to several specialized resources that can help:

- **HUD-VASH Program:** The **HUD-VASH Program** provides rental assistance vouchers and supportive services for veterans experiencing homelessness. Find more information at va.gov/homeless/hud-vash.
- Supportive Services for Veteran Families (SSVF): SSVF helps veterans and their families who are either homeless or at risk of becoming homeless. They offer a wide range of services, including rental assistance, case management, and utility assistance. Learn more at va.gov/homeless/ssvf.asp.
- National Coalition for Homeless Veterans (NCHV): NCHV offers support to veterans experiencing homelessness through various local services and shelters. Visit nchv.org to learn more.
- Michigan Veteran Homes: For veterans in need of long-term care, Michigan Veteran Homes provides nursing care and supportive living environments. Veterans can apply through michigan.gov/dmva.

Utility Shut-Off Assistance for Veterans:

If you're struggling to pay your utility bills, there are programs designed specifically to help veterans:

• **Operation Homefront:** This nonprofit provides financial assistance for veterans and military families, including utility bill assistance. Learn more or apply at operationhomefront.org.

- **LIHEAP** (Low Income Home Energy Assistance Program): The LIHEAP program helps cover energy costs for veterans and low-income households. You can apply through michigan.gov.
- Utility Company Assistance Programs: Many utility companies offer financial assistance or payment plans specifically for veterans. Contact your provider to inquire about their veteran programs.

Mental Health Resources for Veterans:

Your mental health is just as important as your physical health. Here are resources available to veterans in need of mental health support:

- **Disability Law Group's Interactive Mental Health Map:** Use our <u>interactive map</u> to find free and low-cost mental health services in your Michigan county.
- VA Mental Health Services: Veterans can access a range of mental health services, including counseling, PTSD treatment, and substance abuse support, through VA healthcare. More information is available at va.gov.
- **Veterans Crisis Line:** If you are in crisis or need immediate help, the **Veterans Crisis Line** is available 24/7. Call 1-800-273-8255 and press 1, or text 838255 to speak with someone.
- **Vet Centers: Vet Centers** provide free counseling to combat veterans and their families. Services include readjustment counseling, PTSD treatment, and bereavement counseling. Learn more at <u>vetcenter.va.gov</u>.

Food Assistance for Veterans:

If you are a veteran struggling with food insecurity, the following programs may be helpful:

- VA Food Banks: Some VA medical centers offer food banks specifically for veterans. Contact your local VA facility to inquire about availability.
- **Supplemental Nutrition Assistance Program (SNAP):** Many veterans qualify for SNAP benefits, which can help cover grocery costs. Apply through MI Bridges.
- Operation Homefront's Holiday Meals for Military Program: This program provides holiday meal kits to military families, veterans, and their families in need. Learn more at operationhomefront.org.

Financial and Employment Support for Veterans:

- Veterans Employment Services through Michigan Works!: Michigan Works! provides job training, resume building, and career counseling for veterans. Visit michiganworks.org to find your local office.
- Veteran Readiness and Employment (VR&E): The VR&E program helps veterans with service-connected disabilities prepare for, find, and maintain suitable jobs. Learn more at va.gov/careers-employment/vocational-rehabilitation/.

• **Hire Heroes USA:** This organization helps veterans and their spouses find employment through personalized career coaching and job search assistance. Visit hireheroesusa.org for more details.

Breaking Down Barriers Together:

At Disability Law Group, we are committed to supporting veterans like you—not only in your disability claims but in addressing the unique challenges you may face in daily life. Whether you need help with healthcare, housing, food, transportation, or mental health services, we are here to connect you with the resources you deserve. Don't hesitate to reach out if you have any questions or need further assistance.

Sincerely,
Disability Law Group