## Georgia Military and Veterans Help Guide



State Bar of Georgia and the State Bar of Georgia Pro Bono Resource Center

### Contents

•	Do you and all the members of your family have	Page 2
•	adequate health insurance?	1 age 2
	·	_
•	If you don't have VA health insurance, but do have	Page 3
	Medicare, do you need help with premiums and copays?	
•	Do you need help finding mental health resources?	Page 4
•	Do you need assistance in locating resources to care	
	for your elderly family members?	Page 6
•	Do you have questions about income support in general?	Page 7
•	Do you have a disability and have questions	
	about your benefits?	Page 8
•	Do you always have enough food to eat?	Page 9
•	Do you have problems affording your housing utilities?	Page 9
•	Do you need help finding employment or child care?	Page 11
•	Do you or your child experience verbal or physical abuse	
	in your home?	Page 12
•	Do you need legal advice or assistance?	Page 13
•	Are There Special Perks for Georgia Veterans?	Page 14

#### Do you and all the members of your family have adequate health insurance?

#### Health care coverage options for military veterans: Tricare, ACA, Medicaid

If you're enrolled in TRICARE or the Veterans health care program, you're considered covered under the health care law. You don't have to make any changes.

If you don't have veterans or other health coverage, you can use the Marketplace to enroll in a plan.

Why aren't you enrolled in VA Health? You can apply anytime.

#### How do I enroll for VA health care coverage for me and my family?

You may apply in one of three convenient ways: visit <u>www.va.gov/healthbenefits/enroll</u>, call 1-877-222-VETS (8387) or visit your local VA health care facility.

#### If I and my family do not qualify for VA health care, Can I still enroll through the Health Insurance Marketplace (the Affordable Care Act, commonly called "ObamaCare") even when we're not in an open enrollment period?

Individuals with a qualifying life event can enroll in health coverage or change their coverage outside of the open enrollment period and have it be effective for that coverage year. Qualifying life events include having a baby or getting married. Visit <u>www.healthcare.gov/coverage-outside-open-enrollment</u> to learn more about these qualifying life events and other circumstances for special enrollment.

The state of Georgia has not expanded its Medicaid program under ACA, excluding many lower and middle-income Georgians from accessing ACA marketplace health care insurance. But remember, even if you and your partner are not eligible for health insurance under ACA, your children may be eligible for Medicaid insurance.

#### **Women Veterans and Health Care Access**

The VA has an Office of Women's Health. Woman Veterans who are interested in receiving care at VA should contact the nearest <u>VA Medical Center</u> and ask for the Women Veterans Program Manager.

Find a VA Health Facility Near You

Fact Sheet: What You Should Know about VA Health Care & the Affordable Care Act

Health Care for Armed Services

Health Care for Your Children

Denied Medicaid? New Medicaid Rules for Georgians under the Affordable Care Act

#### Can you afford premiums and co-pays for medical treatment?

Special Medicaid programs can help pay Medicare costs. You may qualify if your income (before the Part B premium is taken out of your check) is within certain limits. There are also limits on countable assets. These special Medicaid programs will cut down Medicare costs and also allow you to keep more of your Social Security check!

Learn about Medicaid Programs that Can Help You Pay for Medicare Premiums

Medicaid Help with Medicare Cost Sharing for Seniors and People with Disabilities

#### Find programs near me that can help pay for prescriptions

https://www.benefitscheckup.org/cf/frmwelcome2.cfm?subset\_id=39&partner\_id=0& sc\_partner\_id=0&preview\_zip\_39=30303&CFID=13169132&CFTOKEN=11745137



#### Do you need help finding mental health resources?

#### Suicide and Depression

Warning signs that requires immediate attention

- Thinking about hurting or killing one's self
- Looking for ways to kill yourself
- Talking about death, dying or suicide
- Self-destructive behavior such as drug abuse, weapons, and so on

#### GET HELP

The <u>Veterans Crisis Line</u> connects Veterans in crisis and their families and friends with qualified, caring Department of Veterans Affairs responders through a confidential toll-free hotline and online chat.

Veterans and their loved ones can **call 1-800-273-8255** and Press 1 or <u>chat online</u> to receive confidential support 24 hours a day, 7 days a week, 365 days a year. You do **NOT** need to have VA health insurance to get help!

Code for Button for Text Service

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<a href="http://veteranscrisisline.net/go/"><img
src="http://spreadtheword.veteranscrisisline.net/files/banners/VeteransCrisisLine-
Badge-Text.gif" width="180" height="60" border="0" /></a>
```

OR Link <u>http://veteranscrisisline.net/gochat/</u>

More Resources:

American Foundation for Suicide Prevention (AFSP) dedicated to understanding and preventing suicide and those impacted by suicide.

<u>Survivors of Suicide Fact Sheet</u> (PDF) the loss of a loved one by suicide is often shocking, painful and unexpected. The grief that ensues can be intense, complex, and long term.

Survivors of Suicide provides helpful tips for dealing with the loss of a loved one

#### **Grief and Loss?**

Vet Centers: help and support people with emotional and psychological stress incurred after the death of a loved one. The counseling includes a broad range of transition

services, like outreach, counseling and referral services to family members. Visit <u>www.vetcenter.va.gov</u>.

The Georgia Crisis and Access Line (GCAL) offers free and confidential crisis intervention 24/7. If you are in need of immediate assistance please contact the Georgia Crisis and Access Line (GCAL) 1-800-715-4225.

#### PTSD and Substance Abuse Help

- Find a <u>VA PTSD Program</u>
- Find a <u>VA SUD Program</u>

#### **Counseling Services**

Vet Centers offer readjustment counseling for returning Veterans, individual and group counseling for Veterans and families, family counseling and more. Visit www.vetcenter.va.gov/ for more information and to find a community-based Vet Center. All services are free.

The Georgia Department of Behavioral Health and Developmental Disabilities offers access mental health, substance abuse and crisis and emergency services 24 hours a day, seven days a week, call 1-800-715-4225.

To locate a provider, visit <u>ReferralConnect</u>.

To locate treatment or support services for individuals with mental illness, substance abuse disorders or developmental disabilities, visit <u>www.mygcal.com</u>.

<u>Map of State Psychiatric Hospitals, Private Hospitals (contracted), and Community</u> <u>Service Areas</u>



# Do you need assistance in locating resources to care for your elderly family members?

#### Services for Older Adults and People with Disabilities

To request assistance, call 1-866-552-4464. Learn more at <u>www.aging.ga.gov</u>. Trained information specialists from the Georgia Department of Human Services, Division of Aging Services can help older adults and people with disabilities identify community resources and apply for services, including **Community Care Services Program** (CCSP), which helps Medicaid-eligible individuals who cannot perform activities of daily living, to continue living in their homes and communities and avoid placement in a nursing home.

- Adult day health services: This includes nursing care, personal care, occupational, speech and physical therapy, dietary services, and assistance from a social worker.
- Alternative living services: These services are provided in state-licensed residences with 24-hour supervision and support services for people who cannot remain in their homes.
- **Emergency response services (ERS):** ERS provides provide two-way electronic communication between a monitoring service and an isolated individual.
- Home-delivered meals
- Home health services and social services provided by a home health agency
- **Personal support services** such as light housekeeping, basic personal care, and caregiver respite.

#### Education and Help on Medicare Issues in Georgia

<u>GeorgiaCares</u> is a private-public partnership that consists of Georgia's State Health Insurance Assistance Program (SHIP) and which provides individuals with Medicare information and counseling. Call 1-866-552-4464, Option 4. Services include help with Mediare Part D Prescription Drug plans and services.

#### Do you have questions about income support in general?

Adult SSI and SSI

http://www.georgialegalaid.org/files/6FCBD72D-B465-109D-9EC1-5A4F52A74EE9/attachments/A8FA5DC6-929F-E483-7110-BD41F10549DD/438681What%20Does%20SS%20and%20SSI%20Mean%20(2).pdf

Veterans Cash Benefits <u>http://www.georgialegalaid.org/resource/federal-benefits-for-veterans-and-dependents?ref=ykWOW</u>

Temporary Assistance to Needy Families (TANF) in Georgia https://www.benefitscheckup.org/cf/snap\_state.cfm?&partner\_id=0&sc\_partner\_id=0

Unemployment Insurance in Georgia https://dol.georgia.gov/get-unemployment-assistance



#### Help with Disabilities

VA Benefits for Dependents and Survivors http://www.va.gov/opa/persona/dependent\_survivor.asp

Social Security Dependent Benefits

If you are disabled and receiving Social Security benefits, your dependents may also be eligible for help. <u>https://www.ssa.gov/planners/disability/dfamily.html</u>

If you are disabled and have a child or legal dependent <u>https://www.ssa.gov/pubs/EN-05-10085.pdf</u>

Do you have a disabled child? https://www.ssa.gov/pubs/EN-05-10085.pdf



# Do you have problems affording food, housing costs, utilities and child care?

#### Food Resources

SNAP ("Food Stamps") <u>https://www.benefitscheckup.org/cf/snap\_state.cfm?&partner\_id=0&sc\_partner\_id=0</u>

Food Pantries/ Food banks http://www.feedingamerica.org/find-your-local-foodbank/

Hunger Resources http://dfcs.dhs.georgia.gov/commodity-supplemental-food-program-overview-0

#### **Housing Resources**

The HUD-Veterans Affairs Supportive Housing (HUD-VASH) program combines Housing Choice Voucher (HCV) rental assistance for homeless veterans with case management and clinical services provided by the Department of Veterans Affairs (VA) <u>http://portal.hud.gov/hudportal/HUD?src=/program\_offices/public\_indian\_housing/programs/hcv/vash</u>

Resources for Homeless Veterans or for Preventing Homelessness

Visit <u>www.va.gov/HOMELESS/NationalCallCenter.asp</u> or call (877) 4AIDVET / (877) 424-3838.

Homeless Prevention Resources in Georgia <u>http://portal.hud.gov/hudportal/HUD?src=/states/georgia/homeless</u>

VA Home Loans

Apply for a home loan guaranty certificate to be used at a lending institution when securing financing. Visit <u>www.benefits.va.gov/homeloans</u> or call (888) 768-2132

Georgia Disabled Veteran Homestead Tax Exemption https://veterans.georgia.gov/book-page/disabled-veteran-homestead-tax-exemption

Need Help Find Resources in your area? Visit United Way 211 or call 211 <a href="http://www.211.org/">http://www.211.org/</a>

**Special Georgia Tax Exemptions for Veterans or Disabled Veterans** <u>https://veterans.georgia.gov/book-page/tax-exemptions</u>

#### Utility Assistance in Georgia

#### Weatherization

If you have a problem with heating and cooling your house, you may qualify for free help weatherizing your home. <u>http://gefa.georgia.gov/how-do-i-apply-weatherization</u>

#### Do you need help paying your utility bills?

http://www.needhelppayingbills.com/html/georgia\_utility\_bill\_and\_cooli.html



#### Do you need help with education, employment or child care?

#### Education

GI Bill Education Benefits http://www.benefits.va.gov/gibill/

Education for Surviving Dependents http://www.benefits.va.gov/gibill/survivor\_dependent\_assistance.asp

Yellow Ribbon Program – Help with Tuition for Non-residents <u>https://gibill.custhelp.com/app/answers/detail/a\_id/965</u>

National Guard Grant Education Assistance https://www.nationalguard.com/education

#### Employment

Georgia Department of Labor Special Services for Veterans <u>https://dol.georgia.gov/find-veteran-assistance-and-information</u>

Connectvets.org provides assistance in transitioning from service to private sector employment www.ConnectVets.org

VA Vocational Rehabilitation and Education <u>http://www.benefits.va.gov/vocrehab/employment\_tracks.asp</u>

Child Care Help

http://www.usacares.org/?page\_id=1415

### Do you or your child experience verbal or physical abuse in your home?

Call the Family Violence Hotline at 1.800.33.HAVEN (1.800.334.2836) or visit <u>http://gcadv.org/get-help/</u> to get help.



#### Do you need legal advice or assistance?

Free legal information and self-help materials and directory of legal aid and pro bono programs in Georgia http://www.georgialegalaid.org/find-legal-help

Georgia Military Legal Assistance Program https://www.gabar.org/publicservice/militarylegalassistance.cfm

Veterans Pro Bono Consortium http://www.vetsprobono.org/

Law School Clinics Emory Law School Veterans Clinic http://law.emory.edu/academics/clinics/volunteer-clinic-for-veterans.html

Georgia State University Law School Veterans Clinic http://law.gsu.edu/experiential-learning/volunteer-clinic-veterans/

ABA Military Legal Assistance Program www.militaryprobono.org

www.GIRightsHotline.org

www.swords-to-plowshares.org

#### Perks for Veterans in Georgia

- <u>Tax Exemptions</u>
- <u>Driving Licenses</u>
- <u>Personal Identification Cards</u>
- <u>License Plates</u>
- <u>Hunting and Fishing Licenses</u>
- <u>Other Special State Provisions</u>
- Other State Agencies Assisting Veterans

- <u>GDVS Services</u>
- O.C.G.A. References