

Common Allowable Medical Expenses

c. List of Common Allowable Medical Expenses

The lists below show many of the common allowable medical expenses.

Note: This list is not all-inclusive. Allow all expenses that are directly related to medical care.

- Abdominal supports
- Acupuncture service
- Ambulance hire
- Anesthetist
- Arch supports
- Artificial limbs and teeth
- Back supports
- Braces
- Cardiographs
- Chiropodist
- Chiropractor
- Convalescent home (for medical treatment only)
- Crutches
- Dental service, for example, cleaning, x- ray, filling teeth
- Dentures
- Dermatologist
- Drugs, prescription and nonprescription
- Gynecologist
- Hearing aids and batteries
- Home health services
- Hospital expenses
- Insulin treatment
- Insurance premiums, for medical insurance only
- Invalid chair
- Lab tests
- Lip reading lessons designed to overcome a disability
- Lodging incurred in conjunction with out-of-town travel for treatment (to be determined on a facts-found basis)
- Medicare Part B premiums
- Neurologist
- Nursing services for medical care, including nurse's board paid by claimant
- Occupational therapist
- Ophthalmologist
- Optician
- Optometrist
- Oral surgery
- Osteopath, licensed
- Pediatrician
- Physical examinations
- Physician
- Physical therapy
- Podiatrist
- Psychiatrist
- Psychoanalyst
- Psychologist
- Psychotherapy
- Radium therapy
- Sacroiliac belt
- Seeing-Eye dog and maintenance
- Speech therapist
- Splints
- Surgeon
- Telephone/teletype special communications equipment for the deaf
- Transportation expenses for medical purposes (41.5 cents per mile effective January 1, 2009, plus parking and tolls or actual fares for taxi, buses)
- Vaccines
- Wheelchairs
- Whirlpool baths for medical purposes
- X-rays

From M21-1, Part V, Subpart iii, Chapter 1, Section G

Pension Exercises

1. Ned Pumphrey is a Navy veteran who served on active duty from 1971 until his honorable discharge in 1977. During his service, he was stationed in New Jersey and Connecticut. He is 67 years old and just retired from his job where he owned a camera store. He has about \$250,000 in savings, a house in Boston and a beach house in Miami, and receives \$12,000 per year in Social Security retirement benefits.

Is Mr. Pumphrey eligible for non-service-connected pension? Why or why not?

Is Mr. Pumphrey entitled to non-service-connected pension? Why or why not?

2. Neil Winters is an Army veteran who served from 1988 through 1994. He is only 49 years old but has been having trouble maintaining his usual job as a mason, due to non-service connected diabetes and respiratory issues.

How will VA determine if Mr. Winters meets the disability or unemployability criteria for pension?

3. Francine Baker is the 89 year-old surviving spouse of veteran Thomas Baker, who served in World War II. She is receiving survivor's pension because her only income is \$3600 yearly from Social Security, and she just entered a nursing facility where she receives assistance with bathing, dressing, meal preparation, and medications.

Mrs. Baker's only significant asset is her condo, which she has decided to rent to her grandson's friend for \$400 per month, since she is not using it. She and her daughter called you because the nursing facility told them that Mrs. Baker should apply for special monthly pension.

Is Mrs. Baker eligible for special monthly pension?

If so, what form(s) should she complete?

Completing the Disability Section of the Pension Application (VA Form 21p-527ez, Section III)

4. Sarah Majors served honorably in the Navy from 1983 through 1992. She is 55 years old and had to leave her waitressing job at Tik Tok Diner in Annapolis, MD, where she worked for the past 15 years, because of disability this past Thanksgiving. She had been making about \$4,000 in salary and tips per month, but had to miss about two days of work per week for the last year due to rheumatoid arthritis and migraines. Ms. Majors is also diagnosed with hypertension, hypothyroidism, and anxiety, for which she has been seen at the Baltimore VA Medical Center since early 2011. Ms. Majors sells crafts made from old jewelry which brings her about \$300 per month. She would try to do this full time but her arthritis limits the amount she can make. Her short term disability insurance has run out, and she is looking for assistance with applying for VA pension.

What other benefits might Ms. Majors want to look into?

Please complete Section III (Blocks 13 – 18) of the VA form 21p-527ez for Ms. Majors.

5. Income Verification – Net Worth

Mr. Arthur Robinson, Marine Corps veteran aged 67, is eligible for VA pension benefits, but is not sure if his net worth is within the limitations. Mr. Robinson's assets consist of:

4 bedroom house, located in Pleasantville, NY, with a half-acre backyard, assessed at \$415,000

Two cars: a 2009 Ford Focus worth \$4,000 and a 2004 Chevy Silverado worth \$4,000

\$2,500 in his joint checking account with his wife Susie

\$30,000 in a 401K from his previous employer

His 17 year old daughter, Alexa, a college student, has \$10,000 in savings bonds.

Does Mr. Robinson exceed the bright-line threshold for net worth in this case? Why or why not?

6. Medical Expenses

Ms. Alice Woods is an Army veteran who was recently found entitled to VA pension, but is not receiving the maximum annual pension rate. She is submitting her first annual medical expense report. Which of the following expenses may be claimed?

Medicare Part B premiums

Mileage and Parking fees for her physician's office building garage, which she drives to monthly

Fish oil vitamins prescribed by her doctor but bought over the counter at Walgreens

Hospital bill, paid by a bicyclist who ramm372ed into her and broke her wrist