



Texas Association for  
Home Care & Hospice  
*Leading ★ Advancing ★ Advocating*

## Winter Conference

Thursday, February 19, 2026

2:00pm-3:00pm

### 7c. Navigating VA Home Care in a Time of Change

Presented by:

Carmen Perry, VP Provider Engagement, Paradigm

Thank you to our Partners:





**Carmen Perry-Tevaga**  
VP of Provider Engagement

[paradigmseniors.com](http://paradigmseniors.com)

# Navigating VA Home Care in a Time of Change.

Texas Association for Home Care and Hospice (TAHCH) Annual Conference.



## Our Speaker



**Carmen Perry**  
**VP of Provider Engagement**

With 20+ years in healthcare and 15 years in VA services, Carmen is known for forging strong industry relationships and helping agencies develop strategic, scalable operations.

# Our Agenda.



**01. Texas Landscape**

**03. Billing & Compliance**

**02. What is RFP?**

**04. Current VA Events**

**05. CCN vs A&A**

**06. Question and Answer**

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## Why VA Billing Matters to Texas.

### Size and importance of VA-funded home care

- Texas has the largest veteran population of any state in the U.S., with estimates ranging from approximately 1.4 million to over 1.54 million veterans residing there as of 2024–2025.
- Population represents a significant portion of the state's adult population, with 2024 figures placing it at around 6.1%.
- More than 323,000 veterans reside in the Dallas-Fort Worth area.



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# Veterans in Texas.



## Texas Stats

Veterans in State	1,534,356
Veterans 65 and over	559,116
Enrolled in VA Health System	830,479

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# Impact of Rate Changes and Reduced Authorized Hours.

Beginning January 2026, Texas home health providers face a 43% cut in VA community care reimbursement, with reduced authorized hours, hitting rural areas hardest.

Staffing and scheduling implications

The rate cut adds major financial strain, driving service reductions, higher caregiver turnover, and reduced access to care for vulnerable veterans.

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## What is the RFP and what changes are expected?



Request For Proposal



Competition for TriWest & Optum means potentially opening up previously saturated markets



TBD

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## Key Changes: EVV



**Mandatory for specified home care and health services**



**Required data points:**

- Service type
- Recipient identity
- Service date
- Service location
- Caregiver identity
- Start/end times



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# VA Overview.

## 3 Separate Organizations:

- VA Health Care (VHA)
- VA Benefits (VBA)
- VA National Cemeteries



### VHA

Provides Health Care

- (HHA, Respite)  
Your agency must be approved by the VA
- Only for Veterans



### VBA

Provides Finances (Aid & Attendance)

- Your agency does not need to be approved by the VA
- For Veterans and Surviving Spouses

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## What's the difference?

### Community Care Network (CCN)

*HHA, Respite, VHA*

- Only for **Veterans**
- Typically limited to **personal care**
- Doesn't currently include **transportation**
- Hours are based on **diagnosis and need**

### Aid & Attendance

- For **Veterans & Spouses** (dependents)
- Includes **all home care** services (including transportation)
- Monthly maximum **benefit is fixed** regardless of diagnosis or need.

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# VA CCN Eligibility.

## Service-Connected Disabilities

Veterans with service-connected disabilities are automatically eligible for VA health benefits, regardless of their income or financial status.

## Service Requirements

Must have served in the active military, naval, or air service and separated under any conditions other than dishonorable.

## Enlistment Dates

### Prior to Sept. 7, 1980

Annual income less than \$56,700.

### After Sept. 7, 1980

Annual income less than \$56,700.

Served **24 continuous months** of active duty.

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## QUALIFICATION CRITERIA

# VA Aid & Attendance Qualifications.



### Military Service:

The Veteran must have served a minimum of 90 days active duty with at least 1 day during the following wartime periods and received an honorable, general or medical discharge.



### Medical Need

Health Requirements: Must demonstrate a regular need for assistance with ADLs.



### Money:

Net Worth Limitations: Up to \$159,240 in net worth. Home, car, and up to 2 acres of land is exempt until sold.

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# 2026 Aid & Attendance Benefit Amounts.

-  **Surviving Spouse**  
\$1,556

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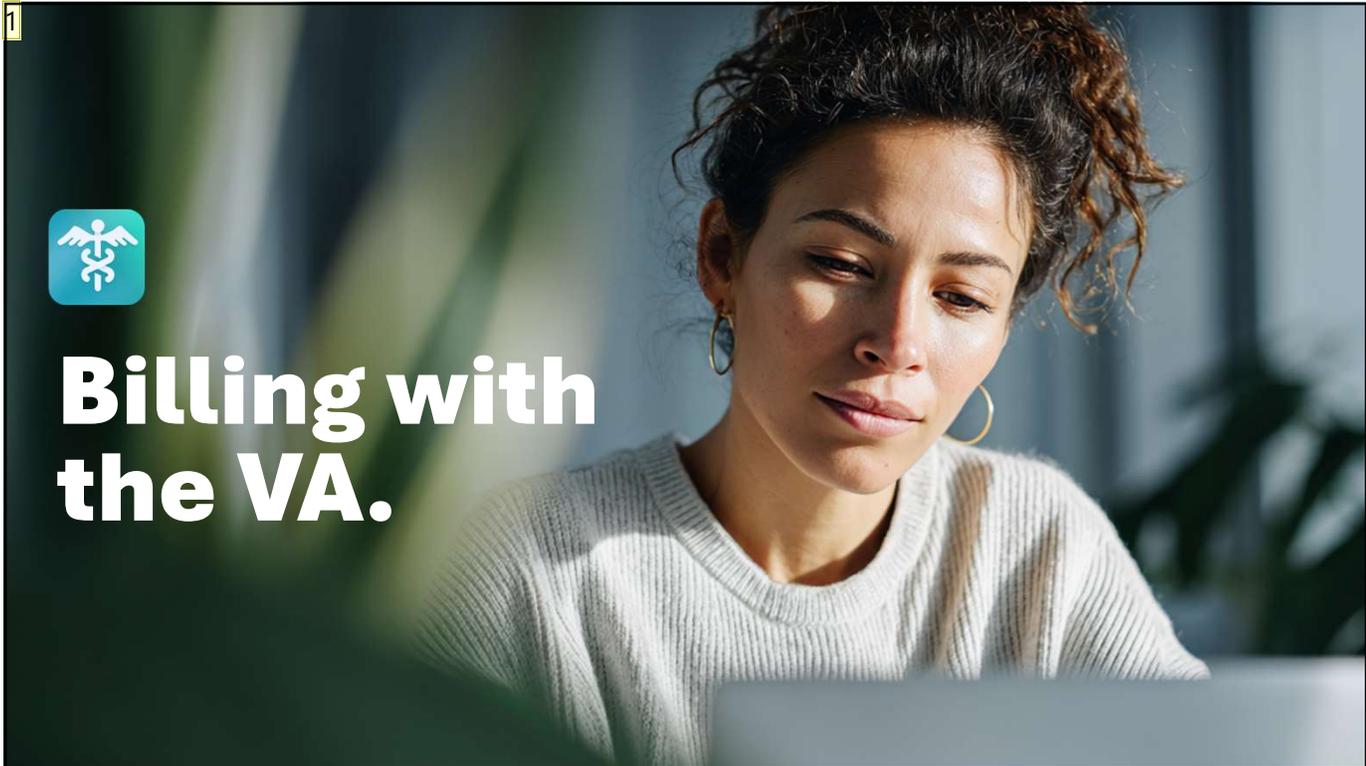
-  **Single Veteran**  
\$2,423

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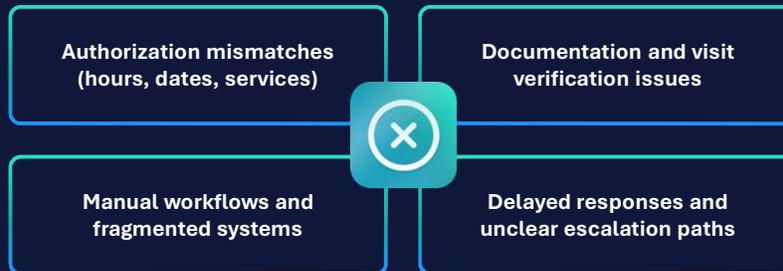
-  **Married Veteran**  
\$2,873

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-  **Two Married Veterans**  
\$3,846

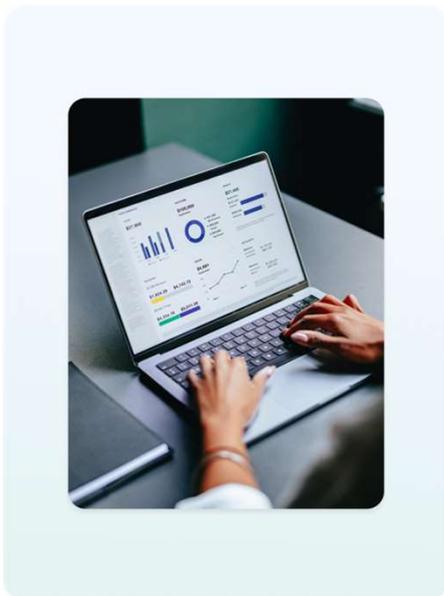


# Where Things Break Down



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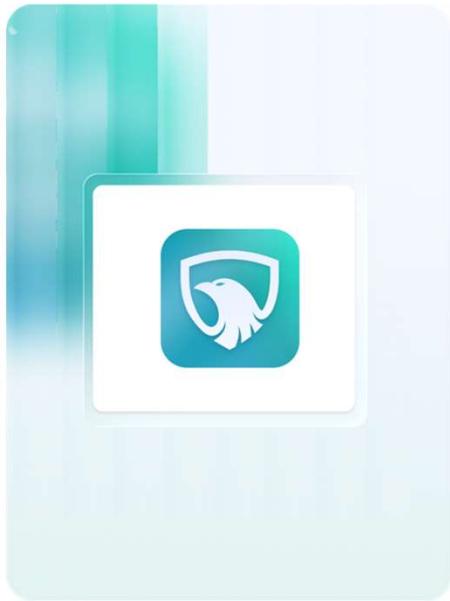
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## Common Reasons VA Claims Stall or Deny

- Missing or incorrect authorization data
- Visit timing and unit discrepancies
- Rate mismatches
- Claim processing delays
- Lack of proactive follow-up

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## Operational Best Practices that Improve VA Cash Flow

- Front-end authorization validation
- Ongoing visit-to-authorization reconciliation
- Centralized tracking and escalation
- Clear ownership between clinical, ops, and billing teams

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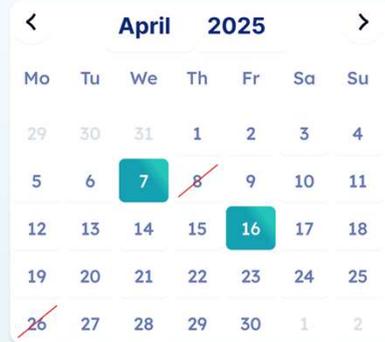
**Compliance  
at a glance.**

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# Holiday, Overtime & Mileage.

- VA does **not pay** extra for **holidays** or **overtime**.
- **Mileage** is never reimbursable.
- No additional **billing** units for those days.
- **Balance billing** for these is a **violation**.

- If your agency pays caregivers higher rates on holidays, that must come from your margin.
- Do not attempt to mask these extra costs in the billing - it's auditable and non-compliant.



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# Document Reality: Not Just Check Boxes.



## Veteran bathes with assistance.

The Veteran requires **hands-on assistance** getting in and out of the shower, as well as help washing their back and lower body due to limited mobility and difficulty maintaining balance.



## Veteran eats independently.

The Veteran **requires assistance cutting food** and monitoring to prevent choking due to difficulty swallowing.



## Veteran walks with assistance.

The Veteran requires **support from a walker and hands-on assistance** from the caregiver to safely move from bed to bathroom due to balance issues and risk of falls.

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# What do I need to prepare for?

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## Risks Providers Face During Contracting Transitions

- Referral delays or disruptions
- Authorization gaps
- Potential for increased denials and rework
- Cash flow volatility

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# How Providers Can Prepare for Contracting Changes.

## 01

Proactive enrollment and credentialing readiness

## 02

Tight authorization controls during transitions

## 03

Adhering to escalation pathways

## 04

Clear communication with care teams and billing staff

# The Elizabeth Dole Act

## High-Level Overview : Purpose and goals of the Elizabeth Dole Act.

Signed into law January 2, 2025, the Elizabeth Dole Act modernizes and expands VA services for veterans, families, and caregivers.

The Act prioritizes home-based care, mental health access, homelessness reduction, and stronger employment protections for veterans

Significantly expands home- and community-based services, allowing aging or severely ill veterans to receive care at home rather than in institutions.

Also improves support for caregivers, including training, financial aid, and resources.



## How the Elizabeth Dole Act is Impacting Providers



**Increased Funding for Home Care:** The cap for non-institutional care rises from 65% to 100% of VA nursing home costs, expanding home-based care options.



**Improved Technology Integration:** Providers will benefit from streamlined digital submission of MDE questionnaires through a new VA data exchange.



**Expansion of Services:** Demand may grow for in-home and specialized care, including ALS and spinal cord injury services, with higher caps in select cases.



**Focus on Underserved Areas:** The Act prioritizes service expansion in rural areas and Native American communities.



**Support for Caregivers:** Stronger caregiver programs will require closer coordination between providers and family caregivers.

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## Tools for your toolbox

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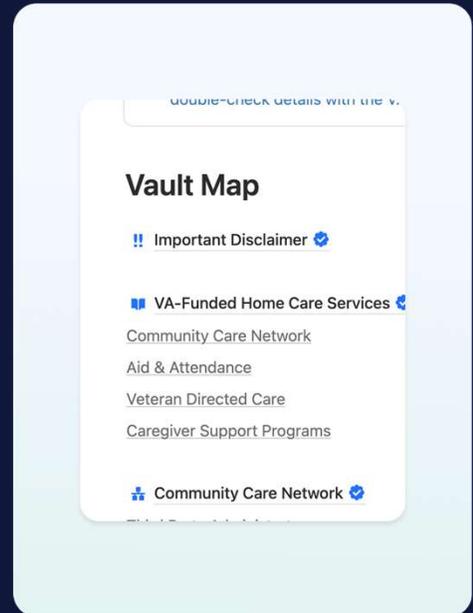
# The Vault is open.

Paradigm's internal VA knowledge—now accessible in a free, public wiki.

## Get answers to all your VA questions like:

- How can I get more veteran clients?
- How do I troubleshoot a denied claim?
- How does enrollment work?

And much more, all at [vault.paradigmseniors.com](https://vault.paradigmseniors.com)



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# VA Rate Tool

- Provides up-to-date VA CCN reimbursement rates
- ZIP code-based lookup for location-accurate results
- Covers all major VA service categories (Homemaker, Respite, ADT, Skilled Services)
- Replaces manual PDF searches with a simple, automated interface

[Paradigmseniors.com/feescheduleaccess](https://Paradigmseniors.com/feescheduleaccess)

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# Educate & Advocate.

## Educational Role.

Position yourself as an **educator** who provides valuable information about VA benefits and eligibility.

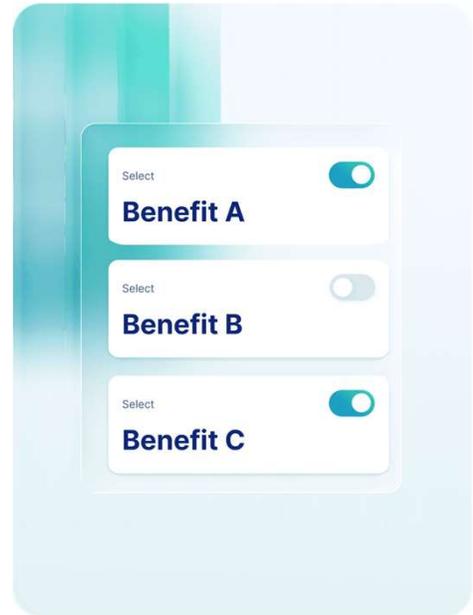
This **builds trust** and **establishes your credibility**.

## Advocacy

Advocate for veterans by helping them understand and access their benefits.

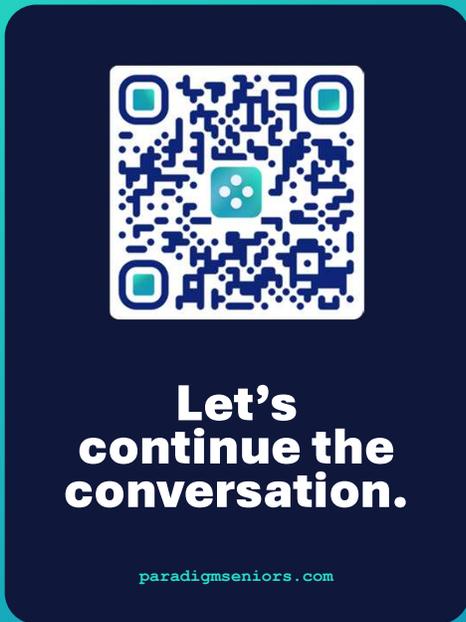
This includes assisting with paperwork, explaining the process, and connecting them with necessary resources.

Approach every interaction with the goal of educating and advocating.



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## Questions? & Next Steps.

### Get in touch with us

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