

JIM BANKS
INDIANA

United States Senate

WASHINGTON, DC 20510

June 11, 2025

The Honorable Doug Collins
Secretary
U.S. Department of Veterans Affairs
810 Vermont Avenue NW
Washington, DC 20420

Dear Secretary Collins:

As you know, more than half of the U.S. veteran population is over age 60. According to VA, the fastest growing segment of the veteran population is those over the age of 85, and the number of veterans requiring long-term care is projected to increase from 61,000 to 387,000, a nearly 535% increase, over the next 20 years. As a result, VA estimated in its fiscal year 2021 budget justification that the cost to provide long-term care will double by 2037.

As you work to address the needs of our nation's rapidly aging veteran population, I encourage you to consider two policy changes that can offer veterans greater choice in long-term care while saving taxpayer dollars.

First, please consider accelerating and expanding the assisted living pilot program associated with the *Expanding Veterans' Options for Long Term Care Act*.¹ In its 2021 report to Congress on long-term care projections, VA identified potential savings of nearly \$70,000 annually if veterans were allowed to choose assisted living, when appropriate, instead of being forced into a skilled nursing facility.² However, VA has not yet implemented this recommendation.

Second, please examine how the Aid and Attendance Program could be implemented more effectively. This benefit provides veterans with care, in their homes or non-institutional settings, to help keep them independent and healthy for as long as possible. However, many veterans are discouraged from applying for Aid and Attendance because they find the application process to be confusing and burdensome. Other veterans have simply never heard of it. As a result, far too many veterans deplete their assets and are forced into institutional care, which is far more expensive to VA or Medicaid. In the 2021 report to Congress on long-term care projections, VA

¹ This legislation was included in the Senator Elizabeth Dole 21st Century Veterans Healthcare and Benefits Improvement Act, P. L. 118-210.

² The report calculated the average cost of assisted living at approximately \$51,600 versus \$120,701 for skilled nursing.

found that at least 5 percent of veterans in skilled nursing facilities do not need to be there because they do not need daily skilled nursing and do not have cognitive or behavioral difficulties.

VA's own findings suggest that accelerating and expanding the assisted living pilot program and making the Aid and Attendance Program easier to access could substantially reduce long-term care costs by providing veterans with the appropriate level of care. It seems feasible that VA could give veterans more choice and save taxpayer dollars as a result. Thank you for considering these suggestions.

Sincerely,

A handwritten signature in blue ink that reads "Jim Banks". The signature is fluid and cursive, with the first name "Jim" and last name "Banks" clearly legible.

Jim Banks
U.S. Senator for Indiana