

CHAPTER 115 ASSISTANCE



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What is Chapter 115?

This is a needs-based, means-tested program of financial assistance for veterans and their eligible dependents or survivors with limited income. The program is administered by the Veterans' Service Officer (VSO) in every municipality in the Commonwealth and the Massachusetts Department of Veterans Services (DVS) under Massachusetts General Law (M.G.L.) Chapter 115.

Basic Eligibility

Any person who meets the definition of "veteran" under Massachusetts law (see *Definition of Massachusetts Veteran* chart on reverse side) who meets income and asset limits.

Reservists must have been called to regular active duty, at which point their eligibility is determined by the *Definition of Massachusetts Veteran* chart on reverse side.

National Guard members must have been activated under either Title 10 or Title 32 and meet minimum active duty requirements based on dates of service (see *Definition of Massachusetts Veteran* chart on reverse side).

Active duty shall not include active duty for training.

Eligible dependents of deceased veterans may qualify based on the veteran's service.

How to apply ...

Contact the VSO in the city/town in which you reside. Your local VSO takes applications, gets approval from DVS, and distributes benefits.

You will need to provide paperwork to support your application depending on your situation (see the Documentation section).

There are some online tools to assist with determining your possible eligibility and completing your application, but are not necessary to use.

- Mass Vet Benefit Calculator lets applicants answer questions to determine if they **might** be eligible for this benefits. *This calculator is neither an application for benefits nor a guarantee of benefits.*

massvetben.org

- The VS1 Document asks for the demographic information and questions that your VSO will need to complete a basic application. Completing and bringing this form to your VSO will allow faster processing of your application.

www.mass.gov/doc/chapter-115-safety-net-application/download

What benefits are available?

There are several levels of benefits, which are determined by a formula which takes into account a number of factors. Ceilings are set for income based on 200% of the Federal Poverty Level (FPL). Recipients must apply for all available income and other assistance.

- **Shelter/Fuel*/Medical:** This is the highest level of benefits and provides financial assistance to recipients to help pay shelter, heating, and medical premiums. These recipients have lower income than other benefit levels.
- **Fuel*/Medical:** This is the mid-level of benefits and provides financial assistance to recipients to help pay heating and medical premiums. These recipients have income that is too high to qualify for shelter assistance.
** Please note that "fuel" expenses may only be paid to those recipients who pay their own heating expense.*
- **Medical Only:** This is the lowest level of benefits and provides financial assistance to recipients to help pay medical premiums. These recipients have higher income than other benefit levels, while still falling under 200% of the FPL.
- **Spend-Down:** This level is similar to the medical only level, but does not pay 100% reimbursement of medical premiums as the recipient's income is above 200% of the FPL, and the benefit amount is adjusted by the dollar amount that exceeds 200% of the FPL.

Medical premiums include Medicare Parts B, C, & D, Medicare supplemental plans, or private health insurance. Reimbursement of vision and dental insurance premiums or late enrollment penalties are not allowed.

Certain recipients who qualify at any of these levels may be eligible for reimbursement of other medical expenses, such as prescription, doctor, and hospital co-pays. Assistance may also be available for dental, hearing aids, eye glasses, and other medical expenses with prior approval from DVS and at a maximum rate allowable by law.



What documentation is needed to apply?

The VSO will require supporting documents depending on the specific situation. Because this program is based on a qualifying veteran's service, the veteran's military discharge paperwork must be provided - regardless if the veteran is living or deceased or the relationship of the applicant to the veteran - in order to determine if the person who served meets the definition of "veteran" under Massachusetts law (see *Definition of Massachusetts Veteran* chart below).

Other documentation that may be required include the veteran's death certificate (if deceased); marriage certificate if spouse/surviving spouse is either the applicant or recipient; children's birth certificates; proof of children's enrollment in school; medical letter stating child's disability and age at onset; and proof of heating expense. There may be other paperwork required based on each applicant's specific situation.

The following paperwork is required for all members of the household:

- Proof of income from all sources
- Minimum of 4 weeks of pay stubs
- Photo identification
- Proof of residency
- Vehicle registration(s)
- Proof of shelter expense (mortgage, rent, or property taxes/insurance as applicable)
- Proof of medical premium expenses and health insurance ID cards
- Proof of cash value of life insurance policy(ies)
- Minimum of 3 months of bank statements for ALL bank accounts of all applicants
- Proof of other assets (stocks, bonds, mutual funds, bank CDs, vehicles, boats, RVs, etc.)

How long can I expect to receive financial assistance?

Recipients of Chapter 115 financial assistance may fall into one of several categories. For instance,

- A recipient who is totally and permanently disabled or retired and collecting Social Security might find themselves in a financial situation whereby their needs dictate that they continue to receive benefits indefinitely.
- A recipient who is not eligible for retirement or is not disabled and receiving SSDI might expect to receive assistance for a brief period of time while they secure a job. These recipients will be expected to seek full time employment and agree to an Employment Plan.
- A recipient who is not eligible for retirement or is not disabled and receiving SSDI, but is temporarily unable to work due to medical condition might expect to receive assistance for a brief period of time until medically cleared and returns to work or is put on an Employment Plan with the expectation of seeking full time employment. A Medical Evaluation form from the treating medical provider must be submitted to the VSO.

Definition of Massachusetts Veteran

(M.G.L. ch. 4, sec. 7, cl. 43rd as amended by the Acts of 2005, ch. 140)

Era of Service	Dates of Service	Requirements for Veteran Status
WW I	4/6/1917 to 11/11/1918	90 days of active duty service, one (1) day during "wartime"
Peacetime	11/12/1918 to 9/15/1940	180 days of regular active duty service
WW II	9/16/1940 to 7/25/1947	90 days of active duty service, one (1) day during "wartime"
Merchant Marine	12/7/1941 to 12/31/1946	90 days of active duty service, one (1) day during "wartime"
Peacetime	7/26/1947 to 6/24/1950	180 days of regular active duty service
Korea	6/25/1950 to 1/31/1955	90 days of active duty service, one (1) day during "wartime"
Korean Defense Service Medal	7/28/1954 to a date TBD	90 days of active duty service and the Korean Defense Service Medal
Vietnam I	2/1/1955 to 8/4/1964	180 days of regular active duty service
Vietnam II	8/5/1964 to 5/7/1975	90 days of active duty service, one (1) day during "wartime"
Peacetime	5/8/1975 to 8/1/1990	180 days of regular active duty service
Lebanon Campaign *	8/25/1982 to a date TBD	90 days of active duty service, one (1) day during "wartime"
Grenada Campaign *	10/25/1983 to 12/15/1983	90 days of active duty service, one (1) day during "wartime"
Panama Campaign *	12/20/1989 to 1/31/1990	90 days of active duty service, one (1) day during "wartime"
Persian Gulf	8/2/1990 to a date TBD	90 days of active duty service, one (1) day during "wartime"

* Naval and Marine Corps DD214 must indicate Expeditionary Medal. All DD214s must specify campaign: Lebanon, Grenada, or Panama.

Requirement for Veteran Status for all dates of service must include a last discharge or release under honorable conditions.