GRANDIS CARE SERVICES | Club

Benefits Your Parent May Qualify For

A family checklist for Temple City and the San Gabriel Valley · Figures checked November 2026

Medicare doesn't pay for ongoing daily help at home. These programs might.

VETERANS AND SURVIVING SPOUSES

- ☐ **VA pension with Aid and Attendance or Housebound**[1,2]
  Monthly cash that can pay for in-home care. Net worth limit $163,699; VA reviews asset transfers from the past 36 months. Rates change every Dec. 1. **Start:** VA.gov or a county Veterans Service Officer.
- ☐ **VA family caregiver stipend (PCAFC)**[3]
  Monthly stipend, training and respite for the family caregiver of a veteran with a serious service-connected disability (generally rated 70%+).
- ☐ **Camp Lejeune benefits**[4]
  For those who lived on base 30+ days between Aug. 1953 and Dec. 1987. Parkinson's is one of eight presumptive conditions. **Family members:** 1-866-372-1144.

MEDI-CAL PROGRAMS

- ☐ **Medi-Cal for people 65+ or with a disability**[5]
  Since Jan. 1, 2026, the asset limit is $130,000 for one person plus $65,000 for each additional household member. Ask about higher limits for married couples.
- ☐ **In-Home Supportive Services (IHSS)**[6]
  Pays for in-home help with daily tasks. The provider can be a family member, friend or neighbor. **Call:** (888) 944-4477.
- ☐ **PACE (all-inclusive care, age 55+)**[7]
  Medical care, day center and home help for people who need more care to stay at home. Nearby: AltaMed PACE El Monte; Pacific PACE (626) 314-1411.
- ☐ **CBAS adult day health care**[8]
  Daytime nursing, therapy and activities for eligible Medi-Cal members.
- ☐ **MSSP and the Assisted Living Waiver**[9,10]
  MSSP: case management, personal care and respite for Medi-Cal members 60+ who would otherwise need a nursing home. The waiver helps pay for assisted living.

MEDICARE

- ☐ **Medicare home health**[11]
  Part-time skilled care (nursing, therapy) for someone who is homebound. Not custodial care alone.
- ☐ **HICAP: free Medicare counseling**[12]
  One-on-one help with Medicare, Medi-Cal and long-term-care insurance, in 230+ languages. **Call:** (800) 434-0222.

FAMILY CAREGIVER SUPPORT (NO INCOME LIMIT)

- ☐ **LA County Family Caregiver Support Program**[13]
  Counseling, training and respite for unpaid caregivers. **Call:** (800) 510-2020, or the USC/LA Caregiver Resource Center at (800) 540-4442.
- ☐ **LA County Supportive Services Program**[14]
  Help for people 60+ in the county (outside the City of L.A.) to stay independent, including respite. **Call:** (800) 510-2020.

WORK AND TAXES (FOR THE ADULT CHILD)

- ☐ **California Paid Family Leave**[15]
  Up to 8 weeks in 12 months at about 60–70% of pay (max $1,765/week) to care for a seriously ill parent or grandparent.
- ☐ **Dependent care FSA and the medical expense deduction**[16,17]
  Set aside up to $7,500 per household pre-tax in 2026. If your parent is your dependent and you itemize, deduct the medical costs you pay above 7.5% of income.

PRIVATE COVERAGE

- ☐ **Long-term-care insurance and policy riders**
  Check whether a policy covers in-home care, the waiting period and the daily benefit. Ask about chronic-illness riders on life insurance or annuities.

DOCUMENTS TO GATHER FIRST

- ☐ ID, Social Security and Medicare cards
- ☐ DD-214 discharge papers (veterans)
- ☐ Bank and investment statements
- ☐ Income proof: Social Security, pension
- ☐ Doctor's notes on diagnosis and needs
- ☐ Insurance policies (LTC, life, Medigap)
- ☐ Power of attorney, health care directive

Need help sorting it out?

Ask about Care Advocacy: help with benefit offices and insurers.

(626) 539-2251

English · Mandarin · Cantonese · Spanish · club.grandiscare.com

SOURCES

1. va.gov/pension/veterans-pension-rates
2. va.org/asset-and-income-limits
3. caregiver.va.gov/support/PCAFC-Stipend.asp
4. publichealth.va.gov Camp Lejeune brochure
5. dhcs.ca.gov Medi-Cal letter I 25-23
6. dpss.lacounty.gov/en/senior-and-disabled/ihss.html
7. dhcs.ca.gov LA County plan directory
8. dhcs.ca.gov/services/community-based-adult-services-2
9. dhcs.ca.gov MSSP waiver
10. dhcs.ca.gov Assisted Living Waiver
11. medicare.gov/coverage/home-health-services
12. healthcarerights.org/get-help
13. ad.lacounty.gov/services/older-adult-services/fcsp
14. ad.lacounty.gov/services/older-adult-services/ssp
15. edd.ca.gov/en/disability/paid-family-leave
16. fsafeds.gov/explore/dcfsa
17. irs.gov/faqs/irs-procedures/for-caregivers

General information, not legal, tax or financial advice. Program rules change; confirm eligibility with each agency. VA rates change every December 1.
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