



Take Full Advantage of VA Benefits for Children with Disabilities

The Veterans Administration offers several benefit programs for the families of former members of the uniformed service. These lesser known benefits could help your veterans' children with disabilities.

*When **Michael Kirtland, CELA**, speaks with new clients in his practice, he always includes two key questions: Are you a military veteran? And if so, were you honorably discharged? Clients who say yes to both questions may be eligible to receive disability benefits from the federal Veterans Administration for their children with disabilities. But many don't know it, Kirtland says.*

Lack of awareness of the VA's benefits for disabled children—minors or adults—is a common reason these benefits aren't used to the fullest, says Kirtland. Kirtland served 21 years in the Air Force before practicing law. His firm, Kirtland & Seal, is located in Colorado Springs, Colo., home to lots of active-duty military and military retirees.

Kinds of VA Benefits for Children

As the Veterans Administration explains on its [website](#), it offers several kinds of benefits for veterans' children.

***Dependency and indemnity compensation (DIC)**. This benefit provides a tax-free monthly payment to children with disabilities. It applies to children who survive a service member who died in the line of duty and children of a veteran who died from a service-related injury or illness.*

- **A survivor's pension.** *The pension applies if the veteran died while in the service or if a retired veteran elected the Survivor Benefit Program.*
- **Health care cost-sharing** *for surviving children with disabilities. These benefits may come from several different sources. Depending on the circumstances, the provider may be the [Civilian Health and Medical Program of the Department of Veterans Affairs](#) (CHAMPVA) insurance program, the Department of Defense's [TRICARE](#) insurance program, or one of the VA's programs related to a veteran's service-connected disability.*

Benefits for children of survivors of Agent Orange.

The VA also offers a special benefit for children with spina bifida or certain other birth defects linked to a parent's service in South Vietnam or the Republic of Korea.

Kirtland and other attorneys who assist with special needs financial planning can guide families through the specifics of these benefit programs.

Why Benefits Are Little Known

Kirtland suspects a few factors contribute to veterans not knowing the VA may provide special needs benefits. VA education and health care benefits for former service members receive a lot more attention in the military community, he says. Those benefits apply to a much wider segment of people in the service, while only a fraction of veterans have children with disabilities.

Kirtland says misperceptions among some veterans also lead to wrong conclusions about eligibility for benefits for children. For instance, some who have retired from the military and gone on to lucrative new careers may assume that their income level is too high to qualify. That's what they've experienced when seeking medical benefits for themselves from the VA. But income isn't a factor in qualifying for disability benefits for children.

Another reason the VA benefits aren't considered often enough by veterans is that rules for disability benefits and Medicaid benefits don't line up neatly, Kirtland explains. Plans made following only one of these sets of benefits can close off opportunities, because certain disability policies and medical policies directly contradict each other.

Educated Attorneys, Educated Clients

Kirtland encourages veterans seeking trust and estate planning to ask attorneys whether they have done substantial work involving VA disability benefits. He considers this background essential for an attorney working on trusts and estates for veterans.

He also urges attorneys to learn continually about this subject. They need to stay up-to-date on regulations which change from time to time. And they need to be ready to educate their clients about all options available for supporting their children with disabilities.

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