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# Frequently Asked Questions

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## 1. What are the military eligibility requirements to apply to AFRH?

- The primary applicant must have served in the Armed Forces, and over 50% of his/her service time must have been spent as an enlisted member, warrant officer or limited-duty officer.
- A co-applicant (spouse) does not have to meet military requirements as long as they are registered as a beneficiary in DEERS and have their own military identification.

Retired veterans are eligible if:

- Served 20 or more years on active duty in a regular component; or
- Served in the Guard/Reserves and have at least 20 years of creditable service; or
- Qualified for an early retirement such as TERA, RIF or disability.

Other eligible veterans include individuals who:

- Have a service-connected disability with a rating of 50% or greater from the Department of Veterans Affairs; or
- Served during a period of war/conflict and received hostile fire pay; or
- Served in a war theater during a time of war declared by Congress; or
- Served in a women's component of the Armed Forces before June 12, 1948

## 2. I retired from the Armed Forces but did not spend a full 20 years on active duty. Am I qualified?

- Yes, you are qualified for residency if you are receiving retired pay and benefits from the Department of Defense.

## 3. What forms do I need to submit to apply for AFRH?

You'll need to submit several application forms and comprehensive financial documentation.

### **REQUIRED FORMS**

- [The Application](#) (include **copy of final DD-214**), Insurance ID Cards, Military ID (Retiree/Beneficiary), & VA Letter)
- [The Application Checklist](#) (include financial and other documentation as requested – the checklist is included as a part of the Application, but may be downloaded separately if needed for reference or updates)
- [The Medical Release Form](#) (include contact information for all providers who complete the medical review forms)
- [The Medical Examination Form](#) (completed by licensed Primary Care Provider and includes TB screening results)

### **ADDITIONAL FORMS**

- [The Functional Assessment Form](#) (completed by a licensed occupational or physical therapist)
- [The Mental Health Evaluation Form](#) (if an MHE is requested by AFRH based on the initial medical review, the MHE form must be completed by a licensed psychiatric nurse practitioner or psychiatrist)
- [The Personal Profile and Survey / Communications](#)

If needed, you may obtain a copy of your final DD-214 and Service Records [by requesting military records through the National Archives](#). These forms [are available online](#) to download for your convenience or [you may request the application forms be sent in the mail](#).

## 4. In order to be accepted into AFRH, I must be able to qualify for Independent Living. What, specifically, must I be able to do in order to be considered independent?

All applicants for residency must be physically and mentally able to live independently upon entry into the Armed Forces Retirement Home. This includes:

- a. The ability to manage to one's own daily personal needs, to keep all essential appointments, and to attend a central dining facility for meals
- b. The ability to communicate and navigate the campus independently (particularly in an emergency or for safety)
- c. Full mental competency (i.e. the ability to make competent, rational decisions)

- d. The ability to be cared for by the Home's existing facilities and services
- e. Freedom from psychiatric or substance use disorders.
- f. The ability to care for their own room including light housekeeping such as making the bed, washing personal laundry, and basic cleaning of the bathroom, floors, and windows

**5. How long are the medical exam and functional assessment valid?**

The medical exam (including TB test results) and the functional assessment are valid for 12 months.

**6. What if there are changes to candidate's health status after the applicant has been approved to set a report date but before they have been admitted to AFRH?**

- a. All applicants will have a medical evaluation upon arrival at AFRH and must be able to live independently. If the person is not cleared for admission during the medical intake examination, the person will not be admitted to AFRH until such a time as they are deemed able to live independently.
- b. If you are aware of any changes in your health, please submit updated information to the pre-admissions office before you report to the AFRH campus to check-in. Call 800-422-9988 (option 1) to speak with a representative in the Public Affairs Office for further instructions and information.

**7. I applied to AFRH in the past and did not move in at the time. What do I need to submit in order to reactivate my application?**

Your application is now inactive. You will need to fill out the current application form and submit current medical and financial information in order to be reactivated. Please contact our office at 800-422-9988 (option 1) for a list of documents that may need to be updated.

**8. Can the widow or widower of a qualified veteran apply for residency at AFRH?**

If a veteran is deceased, their spouse is not eligible to apply to AFRH. Widows/Widowers may not apply for admittance if they do not meet the military requirements as a veteran themselves.

**9. Is there an application or entry fee?**

No. There is no application fee or entry fee. The only fee incurred to live at the Armed Forces Retirement Home is the monthly resident fee.

**10. The applicant has a history cognitive impairment or another mental health condition and has been notified by AFRH that the medical review board requires a mental health evaluation before making a determination. What does the applicant need to do at this point? What needs to be submitted?**

Individuals with mental health conditions or cognitive impairments are ineligible except upon a judgment and satisfactory determination by AFRH that the individual is safely able to live in the community independently and that their conditions may be accommodated by available services of the Home. In order to make this judgment, applicants with mental health conditions or cognitive impairment must have a licensed psychiatric provider complete and submit the [AFRH Mental Health Evaluation](#) Form to the AFRH medical review board. Providers may fax completed evaluations to 202.541.7519.

**11. Individuals with active substance use disorder or active alcohol use disorder are ineligible for residency. If an individual has a history of alcohol or substance use disorder, which is no longer active, is it possible for them to be approved?**

In order to make a determination regarding eligibility, persons with a history of alcohol or substance use disorder must have a psychiatrist or psychiatric nurse practitioner complete and submit the AFRH Mental Health Evaluation Form and must also show sustained and continued abstinence and sobriety for at least one continuous year. Furthermore, applicants must abide by any conditions of residency, including abstinence, as may be required by AFRH for continued membership in the Home.

**12. What health insurance is required for individuals who qualify for Medicare?**

All residents over age 65 must be enrolled in Medicare and have supplementary insurance to cover the expenses not covered under Original Medicare. If you did not enroll in Medicare Part B when you became eligible at age 65 or have let it lapse, then [you must obtain Part B](#) and wait until it is effective. (Medicare Open Enrollment is January 1 – March 31 and effective date is July 1).

- Age 65+ must be enrolled in Medicare Part A (no premium with 40 quarters of Medicare tax paid)
- Age 65+ must be enrolled in Medicare Part B (premium based on annual income)
- Age 65+ must have supplementary Medicare insurance which includes pharmacy benefits. There are several options open to satisfy this requirement. Residents are responsible for any deductibles, co-pays and applicable premiums:
  - a. TRICARE options
    - [TRICARE for Life](#) (for Military Retirees over 65)
    - [TRICARE Prime/ TRICARE Select](#) , & [TRICARE Retired Reserves](#) (Retirees under 65) Plans are available for retired veterans and eligible beneficiaries but they must enroll and pay a premium for health coverage
    - [US Family Health Plan](#) has a limited network and is available through John's Hopkins in the Washington, DC area but is not available in the Gulfport, MS area.
  - b. Supplemental Insurance Options
    - [Medicare Advantage](#) (also known as Medicare Part C) – Supplemental health insurance that usually includes additional benefits such as dental, vision, and pharmacy benefits but may include network restrictions and deductibles or other non-covered costs.
    - [Medigap Plan](#) (also known as a Medicare Supplement Plan) + [Medicare Part D](#) – Supplemental health insurance (such as Plan F, Plan G, Plan N) covers most medical & hospital costs not covered by Medicare Part A & B. However, you'll need to buy a separate drug plan (Part D) for prescriptions.
  - c. 100% VA Benefits Options
 

Individuals who have 100% VA Benefits are not required to have a separate supplemental insurance policy for AFRH.

    - Anyone who has less than 100% VA Benefits is required to have another form of supplemental insurance even if they normally use VA Healthcare Facilities.
    - VA Benefits do not cover prescriptions administered outside of VA facilities, so AFRH recommends that you purchase a [Medicare Part D](#) plan if you are over 65. All residents in upper levels of care at AFRH must have prescription drug coverage.

### 13. What health insurance is required for individuals who do not qualify for Medicare?

The healthcare insurance must cover hospital stays, outpatient services, medically necessary products, pharmaceuticals, durable medical equipment, and ambulance transportation. Individuals will be responsible for payment of all co-pays, deductibles and applicable premiums associated with medical services.

- a. Military Retirees without Medicare, may be eligible for [TRICARE Prime](#) / [TRICARE Select](#) / [TRICARE Retired Reserves](#) (premium based) until they reach age 65.
- b. Private Major Medical Insurance – Obtained either through an employer or private insurance company.
- c. [Individual Healthcare Marketplace Plan](#) (also known as Obamacare) – Health insurance for individuals who qualify for government subsidies and/or who do not otherwise have access to medical insurance through another group.
- d. [Medicaid](#) (must meet specific income and asset requirements to qualify for Medicaid in the state where you will reside)
- e. Individuals with 100% VA Benefits (100% service-connected disability or 100% unemployability rating) must use VA or DoD facilities unless they have another qualified healthcare insurance. (If VA benefits are less than 100%, then another form of Major Medical Insurance from the list above is required.)

### 14. Is this a non-smoking facility?

Yes, AFRH is a non-smoking facility, but outdoor pavilions and designated smoking areas are available for our residents who do smoke. Marijuana is not permitted on federal premises regardless of local ordinances.

### 15. What furnishings are supplied? What should a resident expect to bring with them when they move into AFRH?

Units are partially furnished. Cooking appliances are not permitted due to fire codes. You may bring a mini-fridge, microwave, and coffee pot or kettle. We recommend you bring a comfortable chair/recliner (for DC) or loveseat/recliner (for Gulfport) for seating. Bring other personal furniture, storage cabinets, linens,

towels, toiletries, clothing, computer, TV, radio, or any other items you want for your comfort. There is limited space in the apartments so you may want to downsize your personal possessions before you move.

- Washington, DC units are furnished with a single bed, dresser, and a nightstand.
- Gulfport, MS units are furnished with a single or double bed, armoire, and TV stand.
- Couples may choose 2 single beds or a full/queen size bed for a double occupancy apartment.

**16. Are there laundry facilities available?**

Laundry rooms are available at both campuses, free of charge for residents to use, and open 24 hours a day for convenience.

**17. Can I bring a car with me?**

Free parking is available on-site for residents, limited to one car per family. Each resident is limited to one parking space and must provide registration, driver's license, and proof of insurance for the automobile. Oversize parking is available at the Gulfport facility for RVs, trailers, boats, or other types of vehicles. Resident services will provide details regarding registration of oversize vehicles and availability of space at Gulfport.

**18. Can I tour the Armed Forces Retirement Home?**

Yes. Tours for prospective applicants are highly encouraged and available by appointment on weekdays during business hours. Please call us at 1-800-422-9988 (option 1) for further information.

**19. What accommodations are available for guests?**

- The primary purpose of guest suites is to provide overnight accommodations for visiting relatives and friends of AFRH residents. Guests or the sponsoring resident may make reservations up to 90 days prior to arrival date. Fees are payable by credit card and debit card only.
- Prospective residents, who have been approved through admissions, may stay in the guest suites for up to two nights for a tour of the campus. Overnight accommodations are only available for approved applicants. Prospective residents who have not yet been approved may schedule a day tour. Please call for details and to schedule any tours.
- Newly admitted residents and residents from the other campus may also stay in the guest suites. See the residents guide at each campus for information about residents' use of guest suites.

**20. Do you allow pets?**

Residents may not keep pets, emotional support animals or companion animals. Medical service animals are not pets and are permitted in AFRH facilities. Please call for specific regulations and requirements regarding applications for certified service animals at 1-800-422-9988 (option 1). Sanctioned visitation by animals for recreation and therapeutic activities is also authorized and scheduled through the recreation therapy department.

**21. Am I held to a lease agreement or contract?**

No, there is no long-term agreement or contract required at AFRH.

**22. What is included in the monthly fee?**

- Your monthly fee includes your room, three daily meals, utilities, maintenance, 24-hour security, regularly scheduled transportation to medical facilities, activities, amusements, and access to all on-site amenities including an internationally accredited wellness center.
- Some additional services are available for an additional fee, including cable, internet/WiFi, hair styling, housekeeping, linen service, etc.

**23. What dental services are available at AFRH?**

Limited dental services, such as checkups, cleanings, and basic primary dental care procedures are offered to residents depending on resident status and the nature of the procedures. All residents are encouraged to have dental insurance to cover additional expenses associated with necessary care.

- Services will frequently be referred to outside caregivers on a case-by-case basis depending on the complexity of the case and/or the available dental services of AFRH. Services for periodontal disease, root canals, surgical extractions, or other complex cases may be referred to outside

providers. Residents are responsible for expenses associated with dental care referred outside of AFRH.

**24. What other medical services are available at AFRH?**

- Optometry services include complete eye examinations for visual impairment and/or eye disease as well as fittings and adjustments to eyeglasses.
- Behavioral Health support is available.
- Podiatry services include vascular, neurologic, and dermatologic evaluations; routine foot care; orthotics and padding of inserts to correct gait abnormalities; and treatment of foot infections or ulcers.

**25. What are the qualifications for married couples to apply to AFRH?**

Married couples may apply for residency at AFRH if qualified. Both individuals must meet medical and legal requirements in order to be eligible to become residents of AFRH. Accommodations for couples are subject to availability and other requirements.

- **Dual-Eligible Veteran Couples:** qualify if the primary applicant/resident and the co-applicant are both eligible veterans (enlisted personnel, limited duty officers, or warrant officers) who meet the eligibility requirements in their own right. Veterans may choose to have two separate units as long as each veteran pays their own resident fee based on their own income. There is a discount offered for double occupancy of one apartment if a dual-military couple decides to share a unit.
- **Retired Veteran plus a qualified spouse:** spouses of retired veterans qualify for residency if the spouse is enrolled as beneficiary in DEERS and they were married before the veteran became eligible for retirement from the Armed Forces. The veteran and non-military beneficiary spouse are required to share an apartment (double occupancy).

**26. I married a veteran who is eligible for the Home, but I am not a veteran nor am I enrolled in DEERS. I do not have my own military I.D. Am I qualified to apply for residency?**

- No. You must be married to a retired veteran in order to be enrolled in DEERS and receive your own military ID card. Beneficiary spouses must be eligible for TRICARE benefits and show that they were married before their sponsor became eligible for retired pay and benefits from the Department of Defense.

**27. How much does it cost for former members of the Armed Forces?**

Fees for former enlisted members of the military are based on a percentage of the veteran's gross income with a maximum limit based on the cost of care at the level of care needed. Maximum fees limits are subject to annual adjustments. Veterans are not required to pay a minimum monthly fee, submit a large deposit, or sign a long-term lease agreement in order to become members of AFRH.

<b>Level of Care</b>	<b>Percentage of Gross Income</b>	<b>2022 Maximum Fees (per person)</b>
Independent Living	46.7%	\$2,107 / month
Independent Living Plus	50%	\$2,401 / month
Assisted Living	63%	\$5,008 / month
Long Term Care	70%	\$7,034 / month
Memory Support	70%	\$7,109 / month



**Parity of Fees and Deductions:**

Fees for Residents qualifying solely under Category 5: Retirees with less than 20 years of active-duty service [retirees who served in the Guard/Reserves and have at least 20 years of creditable service (active + inactive); or those veterans who qualified for an early retirement] are subject to the following parity of fees and deductions as amended in the law establishing AFRH:

[Section 1514\(c\) of title 24 U.S.C. 414](#) has been amended to include the following:

- The calculation of monthly income and monthly payments for a resident eligible under section 1512(a)(5) shall not be less than the retirement pay for equivalent active-duty service as determined by the Chief Operating Officer, except as the Chief Operating Officer may provide because of the compelling personal circumstances of such resident.
- The Administrator of each facility of the Retirement Home may collect a fee upon admission from a resident accepted under section 1512(a)(5) equal to the deductions then in effect under section 1007(i)(1) of title 37, United States Code, for each year of service computed under chapter 1223 of title 10, United States Code, and shall deposit such fee in the Armed Forces Retirement Home Trust Fund.

**28. What is the cost for a couple to move into the home?**

Each person is responsible for paying their own monthly resident fee based on the level of care that they need. Resident fees are calculated as a percentage of the individual’s personal gross income, but will not exceed the maximum fee as set by AFRH. Eligible veterans do not have a minimum monthly charge, but beneficiary spouses are subject to paying a minimum based on the level of care required. Beneficiary spouses are required to share an apartment with their veteran sponsor while both are independent. If advanced levels of care are eventually needed, then each resident will need to have their own single occupancy unit and may be asked to vacate a married couple suite (to accommodate other married couples).

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Memory Support	70%	\$7,109 / month

- Dual-eligible veteran spouses will pay fees based on their individual incomes according to the table above, minus a 15% discount for sharing an apartment.
- Beneficiary Spouse Fees are calculated using the same percentages and maximum fees in the table, but with a minimum of \$500 per month in independent living (IL/ILP) and \$2000 per month in advanced levels of care (AL, LTC, MS).

**29. If the veteran sponsor predeceases their beneficiary spouse, will the surviving spouse be able to continue living at AFRH and receive care and benefits?**

- Yes. The surviving spouse may remain as a resident of the Home. Fees will be recalculated based on survivor’s personal income and level of care. Beneficiary spouses will pay at least \$500 per month in independent levels of care or \$2000 per month in advanced levels of care.

**30. What if a dual-eligible veteran couple wants to have adjoining rooms?**

- Both veterans must pay for their individual apartment separately (each veteran pays 46.7% of their own income if they are both IL residents).
- The request is subject to availability of two vacant rooms that are adjacent.
- All modifications/restorations are subject to approval; must meet all safety, code, and environmental requirements in order to be allowed; and cost for both the modification and the subsequent restoration will be borne by the resident prior to modification.

**31. Does AFRH qualify for the HUD Housing Choice Voucher (Section 8) program?**

- No. Because of AFRH's status as a federal agency, we do not qualify for these programs. [The housing choice voucher program \(HCV\)](#) is a federal program designed to help low income residents afford housing in the private market by providing vouchers to help pay the rent in privately-owned apartments, townhomes or single-family homes.
- Fees at AFRH are always affordable, regardless of the veteran's financial situation, since they are calculated as a percentage of the resident's income rather than a set rent charge for an apartment. There is no minimum fee for veterans who qualify to live at AFRH, and fees are capped at a maximum amount. Eligible veterans will never be asked to leave or denied admission for an inability to pay monthly resident fees.
- It is also important to remember that AFRH's monthly fee is not just rent - it includes much more than what is offered in rental agreements or leased housing. The AFRH fee includes a private room and bath plus three prepared meals a day, onsite healthcare services, utilities, maintenance, activities, amenities, and more. Then as you age, AFRH provides even more services like home health aides, assisted living, long-term care, and memory support and you still only have to pay a percentage of your income. If you qualify, you will always be able to afford a comfortable, safe home at AFRH.

**32. Once the application has been approved and a report date set, what is needed when reporting to the campus?**

- **VOIDED CHECK FOR ELECTRONIC FUNDS TRANSFER OF MONTHLY RESIDENT FEE**
- Full name, mailing address, telephone numbers and email addresses for: Emergency Contacts, Next of Kin, Executor & Powers of Attorney
- Last Will and Testament
- Living Will/Advance Directive/Durable Power of Attorney for Healthcare that specifies what healthcare actions should be taken if no longer able to make decisions independently due to illness or incapacity
- Durable Power of Attorney for Finance
- Pre-arranged funeral/burial plans
- If you have a vehicle, you need current vehicle registration, auto insurance, and driver's license. Original Birth Certificate (or copy with raised seal) – if changing state of residency.
- Copy of medical records for last 12 months. Notify us in advance if you receive oxygen therapy.