



**NVLSP**  
NATIONAL VETERANS LEGAL SERVICES PROGRAM

# **Self-Help Guide for Applying for the Program of Comprehensive Assistance for Family Caregivers (PCAFC)**

**April 2026**

## **Disclaimer**

*This self-help guide provides general information only. It does not constitute legal advice. It also cannot substitute for advice from a VA-accredited representative or attorney who knows the particulars of your case. Use the information in this guide at your own risk. We have made every effort to provide reliable, up-to-date information, but we do not guarantee its accuracy. The information in this guide is current as of April 2026.*

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*Please do not appoint NVLSP to represent you before the VA without our express consent.*

## Who is this guide for?

This self-help guide describes how to apply to participate in the Department of Veterans Affairs (VA)'s Program of Comprehensive Assistance for Family Caregivers (PCAFC). This program offers stipends and other benefits to family members who provide caregiving services to veterans in the home.

We hope this self-help guide will be helpful as you make your way through the PCAFC application process. We strongly encourage you to contact another Veterans Service Organization (VSO) if you need help with the stages of the process described below.

If you apply for PCAFC and VA denies your claim, or if your application is accepted but your benefits are later cut off or reduced, you can apply for NVLSP to represent you. Please visit [our website](#) for more information about NVLSP's Family Caregiver Assistance Program and how to apply for NVLSP representation.

## What benefits does PCAFC offer?

A caregiver in PCAFC receives a variety of benefits, including:

- A monthly stipend (paid directly to the caregiver).
- Access to health care insurance through Civilian Health and Medical Program of the Department of Veterans Affairs (CHAMPVA), if you do not already have health insurance.
- Mental health counseling.
- At least 30 days of respite care per year. You can use this benefit to arrange for someone else to take care of the veteran for short periods while you take a break.

## Who can participate in PCAFC?

A veteran and their caregiver can participate in PCAFC if they meet certain requirements.

The veteran:

- must have a service-connected disability with a VA rating of 70% or higher
- must need caregiving services at home for the next six months. To meet this requirement, the veteran must:
  - be unable to carry out an activity of daily living (ADL) *or*
  - need supervision, protection, or instruction (for example, the veteran cannot be left at home alone for long periods).

The caregiver:

- must be at least 18 years old
- must be related to the veteran (for example, their spouse, son, daughter, parent, stepfamily member, or extended family member) or live with the veteran full-time.

Note that this is an overview of the eligibility criteria. Please see VA's [PCAFC Fact Sheet](#) for more detail.

## What does VA consider an “activity of daily living” (ADL)?

- Dressing or undressing oneself
- Bathing
- Grooming oneself in order to keep oneself clean and presentable
- Going to the bathroom
- Feeding oneself
- Mobility (walking, going up stairs, transferring from bed to chair, etc.)
- Adjusting a prosthetic or orthopedic device

## When VA looks at assistance with ADLs, what kinds of help are NOT considered?

- Set-Up and Clean-Up Assistance: VA defines ADLs very narrowly. Tasks necessary to prepare for, set up, or clean up after an ADL are not counted. For example, if the caregiver has to do all the grocery shopping, cooking, and dish washing, that does not mean the veteran needs help with the ADL of “feeding oneself.”
- Help That Is Only Needed Sometimes: For a veteran to be eligible for PCAFC, they must need help with one or more ADLs *every single time* that ADL is completed. For example, if a veteran sometimes has good days when they can take a shower independently, they are not eligible for PCAFC based on the ADL of bathing.

## What does “supervision, instruction, or protection” mean?

Generally, a veteran requires “supervision, instruction, or protection” if the veteran needs support at home in order to stay safe and healthy, and that this support involves keeping an eye on the veteran and providing help or guidance as necessary. These scenarios illustrate what a need for supervision, protection, and/or instruction might look like:

- Without a caregiver, the veteran may leave the home alone, become disoriented, and get lost.
- The veteran is at high risk of choking and must have someone nearby while he eats to intervene as necessary.
- Due to PTSD and impaired judgement resulting from a traumatic brain injury, the veteran sometimes attempts to harm herself when left alone for long periods.

These examples are not a comprehensive list of the kinds of supervision, protection, and/or instruction that a veteran may need.

## What are the two levels of PCAFC?

Depending on the veteran’s needs, the family caregiver may receive a different stipend amount.

Level One: If VA determines that a veteran can “self-sustain in the community,” the caregiver will receive the lower-level stipend payment.

Level Two: If VA determines the veteran is “unable to self-sustain in the community,” the caregiver will receive the higher-level stipend payment.

## How do I apply for PCAFC?

### Step 1: The Veteran and Caregiver Submit an Application Together

There are three ways to apply for PCAFC:

- **Electronically** – use the [VA Online Application \(Equal to VA Form 10-10CG\)](#)
- **By Mail** – Download and print the application here: [VA Form 10-10CG](#) (PDF).  
Mail the form and any supporting documents to:  
**10-10CG Evidence Intake Center**  
PO Box 5154  
Janesville, WI 53547-5154
- **In Person**: Bring your completed [VA Form 10-10CG](#) to your local [VA facility’s CSP Team](#).  
To find your local CSP Team, you can:
  - Use the CSP Team [Locator Tool](#), or
  - Contact the [Caregiver Support Line](#) at 855-260-3274 .

### Step 2: The Veteran and Caregiver Undergo Assessments

Someone from VA will reach out to schedule a series of assessments. Applicants must go through both an interview called a “Veteran Functional Assessment Instrument (VFAI) Consult” and a separate appointment called a “Veteran Assessment.” These assessments take the form of interviews, not physical evaluations. They are opportunities for the veteran and caregiver to explain the veteran’s caregiving needs.

- Veteran Functional Assessment Instrument (VFAI) Consult: The caregiver is present for the VFAI. It might take place over video. The evaluator will ask very detailed questions about how the veteran carries out ADLs and what kinds of support the veteran needs. The evaluator will also ask questions about the veteran’s mental health, any cognitive problems they might have, and whether they can be left home alone.
- Veteran Assessment: This appointment is also attended by both the veteran and the caregiver. The evaluator will ask questions about the veteran’s caregiving need and the assistance that the caregiver provides. They will also ask questions about the veteran’s background and medical history. As a general rule, the questions in the Veteran Assessment are more open-ended than in the VFAI, so it is a good idea to bring a list of points you want to make sure you cover.

### Step 3: VA Makes an Initial Determination

Based on the information gathered in the assessments, VA decides whether to reject the application or more forward with the next steps in the process. Then VA will either send you a denial notice or reach out to schedule Steps 4 and 5.

#### **Step 4: The Caregiver Completes Training**

The caregiver may attend an in-person class, complete training online, or use a workbook and training DVD provided by VA. Training can typically be completed in one day.

#### **Step 5: VA Conducts a Home Visit**

During the home visit, the evaluator will look at whether the home meets safety requirements (e.g. whether there are working smoke alarms and fire extinguishers). They will also ensure that the home is equipped with all equipment needed for the veteran's care, such as a shower chair in the bathroom or handrails on the stairs. They may ask other questions as well to ensure that the home is a safe environment and that the caregiver is capable of meeting the needs of the veteran.

#### **Step 6: A Clinical Eligibility and Appeals Team (CEAT) Reviews the Application**

The CEAT will review all the information gathered throughout the assessments and the home visits. They will then decide whether to grant the application. The decision letter will be sent in the mail, and VA may call the veteran and/or the caregiver as well.

### **Tips for Navigating the Application Process**

When submitting a PCAFC application, the best strategy is to simply to follow the steps outlined above and to answer every question as thoroughly as possible. VA has a **duty to assist** with your claim and will try to gather all of the necessary information. That being said, the guidance below may help you avoid unnecessary hiccups in the application process.

#### **Providing Outside Evidence**

If the veteran has a primary care doctor at the VA, submitting medical records from non-VA doctors is not required. If you receive care from a non-VA doctor or facility, it can be helpful to provide relevant evidence directly to the Caregiver Support Program. If you have copies of the records, you can mail them to Veterans Affairs Evidence Intake Center PO Box 5154 Janesville, WI 53547. Make sure you have a copy for yourself. We also recommend you send the records via certified mail so you have proof that it was delivered. You can also ask the Caregiver Support Program staff for their process and follow their instructions. They may have a fax number or email. If you have trouble with submitting evidence, you can also tell the Caregiver Support Program that there are outside records that you would like them to obtain, based on their Duty to Assist.

#### ***Types of Outside Evidence***

Neuropsychiatric Evaluations: This specific type of evaluation is *not* required for PCAFC applicants. But if you have a report from a neuropsychiatric evaluation the veteran has already gone through, it is a good idea to include it with your application.

ER Visits: In some cases, medical records from an ER visit may be relevant to your PCAFC application. For example, a major medical event can show that the veteran's need for care has increased. Or, if the veteran needed emergency medical care in the past because his or her caregiving needs were not being met, that can show the need for current caregiving. For instance, a veteran may have gone to the ER because he fell in the shower. This could help you show why the veteran needs help with activities of daily living or supervision, protection, and instruction.

Other Medical Records: If the veteran usually goes to a doctor or medical center outside the VA, you may want to submit recent records with your application.

Fiduciary and Guardianship Paperwork: Some veterans have fiduciaries for purposes of VA and/or Social Security benefits. Some also have formal legal guardianships and conservatorships in place. If any of this applies to you, it is best to include documentation of the fiduciary or guardian relationship along with your application. Note that the caregiver and the fiduciary or guardian do not need to be the same person.

### ***Preparing for the Assessments***

There is no expectation that veterans and caregivers will prepare for the assessments. That being said, it can be a good idea to review a few key points beforehand.

Be Prepared to Go into Detail. The evaluator will want very detailed descriptions of the veteran's caretaking needs. To make sure you can provide all the information the evaluator needs, here are a few things that might be helpful:

- Practice breaking down caregiving tasks into the smallest pieces possible and describing why each form of assistance is necessary.
  - Too Vague: "I help the veteran get ready in the morning."
  - Okay: "I wake up the veteran and help her brush her teeth, because she can't do that on her own."
  - Good: "I wake her up in the morning at 7:30 am. Then I help her brush her teeth. She can't unscrew the cap on the toothpaste or put the toothpaste on the brush, because of her tremors, so I do that. Then I watch her while she brushes to make sure she brushes both her top and bottom teeth--the meds she's on make it hard for her to focus and she can forget what she's doing."
- Before the functional assessment, keep a log of all the caregiving services provided to the veteran for two weeks. If this isn't possible, do it for at least a few days to one week. It's better to have a complete log from a few days than an incomplete log covering two weeks. Be sure to include any periods of time spent watching or supervising the veteran to ensure their safety.
- Make a list of things that have happened, or that you are concerned might happen, if the veteran does not receive enough support. For instance, you may list specific times the veteran has fallen or has gotten lost away from home.

Make a List of the Veteran’s Doctors. When you go to your assessments, you’ll want to have a list of the veteran’s doctors ready, along with updated contact information for each one. This will make it easier for VA to gather information from everyone in the veteran’s medical team.

Be Aware that Some Questions May Feel Invasive. PCAFC assessments involve deeply personal questions that may be difficult or embarrassing to answer. It is good for both the veteran and the caregiver to know this in advance, so the questions don’t catch anyone off guard. For example, evaluators will almost certainly ask about how the veteran goes to the bathroom. If the veteran engages in inappropriate conduct when not supervised, evaluators may want details about this conduct. These topics can be hard to talk about. But the more detail that you can provide, the more likely it is that your application will be granted.

*Best Practice: NVLSP has created a [template](#) you can use to keep your caregiving log. This template may help you keep your log organized and highlight how the caregiving services provided to the veteran line up with PCAFC eligibility criteria.*

Practice Using VA Language. Sometimes VA uses technical terms to describe day-to-day caregiving tasks and responsibilities. A caregiver might ordinarily say they “watch” or “keep an eye on” the veteran, where VA uses the words “protect” and “supervise.” Similarly, a caregiver might say they “remind” the veteran how to do things, but VA uses the word “instruct.” It can be helpful to get used to this language ahead of time and even practice using it. Examples include:

- “*I protect the veteran* by making sure that the stove guard is put back on every time someone uses the stove. Otherwise, the veteran sometimes turns on the gas and walks away.”
- “*I instruct the veteran* by reminding him that he needs to wear a shirt and pants when he goes outside.”

Make Sure Both of You Are on the Same Page. It’s very common for the veteran and the caregiver to have slightly different impressions of how much help the veteran receives, and how often that care is provided. But before the assessments, it’s a good idea to compare notes and iron out these differences as much as possible. If you can’t agree on everything, plan to emphasize the things you *do* agree on.

Ask For Accommodations If You Need Them. The assessments can be long, and they may be difficult for the veteran to complete due to their disability. Some veterans may not be able to focus for long periods, while others may struggle to discuss certain topics due to PTSD. If the veteran or caregiver does not speak English as their first language, an interpreter may be helpful. We recommend that you request reasonable accommodations as necessary via email and/or My HealtheVet. Your accommodation request may be denied or ignored. But it’s still important to make the request in writing before the exam, because it may be helpful if you need to file an appeal later.

### ***During and After the Assessments***

Repeat Your Answers. During assessments, you might have to answer the same questions more than once or give the same information over and over again. Even if you feel like you’re just repeating yourself, answer every question completely every time. Do **not** say “like I already told you...” and give a partial answer, even if it feels like the assessment is dragging on.

Do Not Speculate About What the Veteran *Could* Do. The evaluator may ask you questions about what techniques or adaptive devices you've tried. For example, the evaluator might ask if you've tried using a reaching device to wash your back when you shower. If you know a specific reason why the suggestion would not work, go ahead and explain it. If you're not sure, try not to say things like "that could work" or "that's a good idea." Instead, simply say you haven't tried it or you do not know.

Tell the Assessment Team to Contact Other Doctors. During your assessments, particularly the "veteran assessment," be sure to give the evaluator contact information for every doctor the veteran has seen over the past few years. It is particularly important to provide contact information for specialists who can talk about the specific condition for which the veteran requires care.

Make Sure Everything Important Is Covered. Sometimes these assessments can feel rushed. But before you leave, pause and think back through the conversation to make sure nothing important was missed. Did you talk about every kind of caregiving that the veteran receives? Are there important aspects of the veteran's medical condition that did not come up? If you kept a log of caregiving activities, look through it to make sure you didn't miss anything.

Look Over Assessment Records in [My HealthVet](#). The records from your assessment should have accurate information about what the veteran is rated for, what diagnoses they have, and what medications they are on. But sometimes there are errors in the record. If you do spot an error, send a message about it via email or My HealthVet to make sure it's corrected as soon as possible.

## **What happens if I get rejected?**

If VA rejects your PCAFC application, but you still believe you are eligible for the program, please contact NVLSP as soon as possible. Please visit our [webpage](#) for more information about NVLSP's Caregiver Assistance Program.

## **About the National Veterans Legal Services Program (NVLSP)**

The National Veterans Legal Services Program ([NVLSP](#)) is an independent, nonprofit veterans service organization that has served active duty military personnel and veterans since 1981. NVLSP strives to ensure that our nation honors its commitment to its 18 million veterans and active duty personnel by ensuring they have the benefits they have earned through their service to our country. NVLSP has represented veterans in lawsuits that compelled enforcement of the law where the VA or other military services denied benefits to veterans in violation of the law. NVLSP's success in these lawsuits has resulted in more than \$7.2 billion dollars being awarded in disability, death and medical benefits to hundreds of thousands of veterans and their survivors. NVLSP offers training for attorneys and other advocates; connects veterans and active duty personnel with pro bono legal help when seeking disability benefits; publishes the nation's definitive guide on veteran benefits; and represents and litigates for veterans and their families before the VA, military discharge review agencies and federal courts. For more information go to [nvlsp.org](#).