

# The Veterans' Aid and Attendance Benefit

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# Veteran's Aid and Attendance Benefit

VA Aid & Attendance benefit (technically known to the Department of Veterans Affairs as Special Monthly Pension with Aid & Attendance) is a little-known cash benefit to help Veterans and Widows of Veterans pay for medical care. Eligibility for this benefit requires that the person applying meet certain [basic qualifications](#) as well as some asset and income limits. [An attorney accredited by the VA](#) can, legally and within VA regulations, help most people who meet the basic qualifications to successfully apply for this benefit.

## ASSET/ INCOME LIMITS AND BENEFITS

Many Veterans and Surviving Spouses of a Veteran (Claimants) are potentially eligible for Aid and Attendance (A&A) Pension Benefits. Veterans can also qualify for medical supplies and medicines if the basic and financial qualifications are met.

### MAXIMUM A&A PENSION IN 2012\*

<b>Applicant Status</b>	<b>Max Monthly Benefit Allowed</b>
<b>Married</b>	<b>\$2,019</b>
<b>Single</b>	<b>\$1,703</b>
<b>Widow</b>	<b>\$1,094</b>
<b>2 Married Vets</b>	<b>\$2,631</b>

*\* These amounts may change each year based on cost of living adjustments.*

## QUALIFICATION RULES

There are two qualification levels. The first level is the most

difficult to meet because it is based on factors which are not subject to change. Claimants must satisfy all of the requirements. In other words, there are no actions a Claimant can take that will help them qualify if they do not meet these requirements. [Click here](#) to answer a simple questionnaire and determine right now if you or a loved one meet the basic qualifications.

The second level is different. An accredited attorney can often help a Claimant to make changes that would allow him or her to meet second level qualifications, such as creation of a trust, officially documenting caregiving expenses, and protection of the equity in your home.

The first level of qualification is:

- 1.** The Veteran must have served 90 consecutive days on active military duty.
- 2.** The Veteran must have received a better than dishonorable discharge.
- 3.** The Veteran must have served at least 1 day of active duty [during a war period](#) (there is no requirement that any service be performed in a combat zone).
- 4.** The surviving spouse must not have divorced the Veteran or remarried after the Veteran's death.
- 5.** The Veteran must be 65 years of age or older or completely disabled as defined by the Social Security Administration. There is no age requirement for surviving spouses.
- 6.** The Claimant must not be able to drive a car.

The second level of qualification for the Claimant (where action can be taken to change the Claimant's situation to allow

eligibility):

- 1.** The household cannot have more than the allowable countable assets. Total allowable, countable assets vary from household to household. An accredited attorney can help position almost any assets in such a way that qualification is possible.
- 2.** The monthly household income minus unreimbursed recurring monthly medical expenses is Income for VA Purposes (IVAP). This figure must be less than maximum pension amount available to the claimant. Most people do not accurately document the care they need and/or receive on a monthly basis. Even when that care is provided by family, an accredited attorney can document it appropriately to aid in income qualification.

## **PLANNING FOR QUALIFICATION**

With proper planning, the Veteran or surviving spouse can qualify for Aid and Attendance and other assistance while preserving much of the household assets. This will aid the family in paying for medical care and postpone the depletion of the Claimant's assets. The goal is to stretch the Claimant's assets so the Claimant can postpone the need to rely upon Medicaid for care.

At the present time, unlike Medicaid, the Department of Veterans Affairs does not have any rules that restrict the transfer of assets by a Claimant in order to qualify for Aid & Attendance Pension Benefits.

## **WHAT CAN YOU DO?**

If you have any questions or know anyone that may be interested in determining if they can qualify for these benefits, please pass this information to them. If you or a loved one would like to get started on qualifying for these important benefits, [click here](#)

to determine if you or a loved one meet basic qualifications or [contact us today](#).

You can also set up speaking engagements for us to talk to civic groups, churches, synagogues, and other religious organizations, professional groups, senior groups, medical support groups, Veterans organizations, and to any group that is interested in helping the elderly on this or other topics of interest.