

Understanding the Veterans Aid & Attendance Benefit

GET STARTED RIGHT AWAY...OBTAINING THIS BENEFIT CAN TAKE MONTHS

The Department of Veterans Affairs provides an *Aid and Attendance Pension* to eligible wartime veterans and their surviving spouses which can help offset the expense of a senior living community, home health care or a nursing home.

If the veteran qualifies, Aid and Attendance funds are provided in addition to monthly pension and Social Security benefits.

Service Requirement

The Aid and Attendance Pension is available to veterans with honorable military service of at

least 90 days, with one day during a period of war. Veterans do not have to have seen combat, been injured, or left the United States to be eligible for this valuable benefit.

Medical Requirement

The veteran or spouse must need the "aid and attendance" of another person to help him or her with some routine daily living activities, such as managing medications or showering. These *activities of daily living* are what assisted living communities provide assistance with.

Financial Requirement

The final requirement is financial need. The VA looks at income from all sources as well as total assets and determines financial eligibility based on a rate table. Veterans are able to deduct unreimbursed monthly medical expenses from their total income and assets, and at least 75% of the cost of an assisted living community and 100% of a nursing home monthly payment is considered a medical expense. In some cases, even if you don't meet the financial criteria for a maximum pension, you may be entitled to a partial award.

Unfortunately, the average time between initial application and approval of benefits is four months, so if you are a veteran considering assisted living you should plan ahead. Visit the VA website or contact VA Benefits at 800-827-1000 for the Veteran Service Office (VSO) in your area.

**2017
Benefits / Month**

\$2,127 Married Veteran

\$1,794 Single Veteran

\$1,153 Surviving Spouse

