



MKR SENIOR HEALTH STRATEGIST

How the Veterans Aid & Attendance
Benefit Can Help You Afford Home
Care and Senior Living

MKR Senior Health Strategist

Free Service for Families to Find Senior Living Options

(855) 765-7111 | MKR@SeniorHealthStrategist.com

Benefits for our Veterans

One of the biggest hesitations for families in considering senior living is the fear they won't be able to afford the cost.

But what many don't realize is that they may not have to bear the financial responsibility alone, especially if they're a wartime veteran or the surviving spouse of a veteran.

The Veterans Aid & Attendance that may be able to help. Although Veterans Aid & Attendance has been around since the 1950s, it's a relatively unknown benefit, and even those who are aware often don't fully understand the difference it can make when it comes to paying for senior living. We'd like to change that. In this guide you'll learn all about Veterans Aid & Attendance including eligibility requirements, common myths, benefits for senior living, how to apply and how to make the process easier.

The Basics



The Aid & Attendance benefit was established in the 1950s to help wartime veterans or their surviving spouse pay for care in independent living, assisted living, home health care, adult day care or skilled nursing care by providing monthly payments in addition to their monthly VA pension.

Eligibility

This benefit starts with the Basic Pension and, depending on your medical need, gives you a rating which may add money to your pension. But you must meet certain criteria which are generally described on the following pages:



01 Military Service



Military service - Served on Active Duty at least one day during a Period of War, at least 90 days in total and you were other than dishonorably discharged. Or, your spouse at the time of their death met this criterion.

Periods of War for VA Pension Benefit

WWII: Dec 7, 1941 thru Dec 31, 1946

KOREAN WAR: June 27, 1950 thru Jan 31, 1955

VIETNAM WAR:

1. From Feb 28, 1961 thru Aug 4, 1964 only if you served in the country of Vietnam.

2. Aug 5, 1964 thru May 7, 1975 no matter where in the world you served

PERSIAN GULF: Aug 2, 1990 thru a date to be prescribed by Presidential proclamation of law. Here, minimum active-duty requirement is 2 years or period for which you were called up active, whichever is shorter.

02 Medical Requirement

The medical rating is determined by the veteran's medical situation if alive, or that of their surviving spouse.

The applicant must meet at least one of these medical requirements:

- You need another person to help you perform daily activities, like bathing, feeding and dressing.
- You have to stay in bed – or spend a large portion of the day in bed – because of illness.
- You are a patient in a nursing home due to the loss of mental or physical abilities related to a disability.
- Your eyesight is limited (even with glasses or contact lenses you have only 5/200 or less in both eyes; or concentric contraction of the visual field to 5 degrees or less).

"THANK YOU FOR YOUR SERVICE"



MKR Senior Health Strategist (855) 765-7111

03 Financial Requirement



This two-pronged requirement takes into account income and assets. Household income of the veteran or surviving spouse must be less than the pension in which you are applying. However, you can deduct your medical insurance premiums, including Medicare, as well as the cost of home care and Independent or assisted living fees.



The amount of assets you can have is equal to the Maximum Federal Community Spouse Resource Allowance defined by Medicaid – which is \$130,773 for 2021.

Assets exclude your primary home, family transportation and your normal personal possessions.

Benefits for our Veterans

Why Aid & Attendance throughout the Senior Living Journey Matters.

Perhaps you're interested in moving to senior living, but you don't yet need the support assisted living or skilled care provides (and the higher cost that comes with it). Now, Veterans Aid & Attendance can help you offset the cost of independent living initially, then as your health evolves you can transition to assisted living or skilled care – often all are located on the same campus.

2021 Maximum Monthly Benefits for Senior Living For veterans or their surviving spouse who are eligible for Aid & Attendance to help pay for senior living costs, the maximum monthly benefit in 2021 is:

Single Veteran - \$1,936 monthly •

Married Veteran - \$2,295 monthly •

Married Veteran with Spouse who needs care - \$1,520 monthly

Surviving Spouse with no Dependents - \$1,244 monthly

The Application, Approval and Appeal Process

While Aid & Attendance is a wonderful benefit that can help wartime veterans or their surviving spouse pay for senior living costs, it can be a daunting process to navigate on your own. What Makes Applying So Complex?

In 2018, the VA made two big changes to the approval process for pensions with the Aid and Attendance benefit:

1) The maximum amount of assets a claimant, whether single or married, is allowed to have is now equal to the Community Spouse Resource Allowance defined by Medicaid – which is \$130,773 for 2021.

2) A three-year look back period for the transfer of assets which means that if you transfer or gift assets during this period, and the asset would have put you over the maximum amount, a penalty period not to exceed 5 years will be calculated based on the portion of the transferred assets that would have made net worth excessive.

While these changes certainly benefit applicants, the information required for the three-year look back information in particular adds an extra layer of complexity which causes this form alone to go from its original 4-5 pages to 19 pages!

Then, add in the other forms and supporting documentation; applications are commonly over 40 pages.

Recommend Agents and Beware of Scams

How a VA Accredited Agent Can Help

Keep in mind that it's not just the length of the application that makes the process complex, it's also all understanding all the nuances.?

An expert who knows all the rules and regulations, as well as how the VA works can not only help make the process much easier, but also make sure you get the benefits you deserve to pay towards senior living costs. And while the VA may tell you to expect it to take 12 to 18 months for your application to be approved, a VA accredited agent can typically help reduce that time significantly.

Watch Out for Aid & Attendance Scams

Don't just accept the help of anyone when applying for Aid & Attendance as there have been numerous instances of people trying to take advantage of veterans who might qualify.

Commonly known as pension poaching, an individual or organization may offer financial strategies to help you get around the rules by transferring enough of your assets for you to meet the VA requirements. But they often leave out the fact that this can easily be caught during the "look back" periods for Aid & Attendance and Medicaid, potentially disqualifying you from these benefits altogether. Not to mention that in the meantime, they've charged you hundreds or thousands of dollars in fees for their 'services.'

What to watch out for

An organization or individual that contacts you out of the blue and offers to assist you with an Aid and Attendance claim.

Pressure to act fast.

Vague or evasive answers to your questions.

Also, just because "veterans" or "military families" is in an organization's name doesn't necessarily mean it's legitimate.

MKR Senior Health Strategist (855) 765-7111

Resource

American Patriot Service Corp Non-profit Application processing fee around \$40

<https://apscnp.org>

To Apply for the Aid & Attendance Benefit: Yourself Send a completed VA form

(<https://www.vba.va.gov/pubs/forms/VBA21-2680-ARE.pdf>)

to the Pension Management Center (PMC) that serves your state.

Find your PMC at

<https://www.va.gov/pension/pensionmanagement-centers/>.

File a claim online

(<https://www.va.gov/pension/application/527EZ/introduction>)

Apply in person at a VA office

(<https://www.va.gov/findlocations/?facilityType=benefits>) near you.