

## What is the Veterans Aid and Attendance Pension Benefit?

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The Department of Veterans Affairs (VA) administers the Improved Pension Benefit with Aid and Attendance, commonly referred to as Aid and Attendance. Veterans and surviving spouses may be eligible for this benefit if they meet certain service, income, and asset requirements, and if they have a regular need for the aid and attendance of a caregiver or are housebound. The purpose of this non-service-connected benefit is to provide supplemental income to disabled or older veterans or surviving spouses who have low income and/or high unreimbursed medical expenses. This benefit can pay up to \$1,949 a month directly to the veteran or surviving spouses for qualifying long-term care needs such as:

- Professional home care providers or family members to provide care in the home,
- Assisted living or adult day care services,
- Nursing home long-term care services, or
- Home renovations to make the home accessible for persons with disabilities.

The veteran must have served ninety consecutive days on active duty, with one day during a wartime period, and have a discharge other than dishonorable. For the income requirement, the total household income is reduced by the household's total unreimbursed medical expenses, and if that result is less than the applicable benefit amount, the veteran or surviving spouse can qualify for the benefit. Veterans or surviving spouses can thus qualify for the benefit even if they have relatively large incomes. There is also an asset test to qualify for the benefit; if a veteran or surviving spouse has assets, he or she will most likely need the assistance of an elder law attorney to properly plan before applying to the VA for the benefit. Planning may involve strategies that conflict

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with planning for Medicaid for long-term care assistance. It is important that assets are not transferred or converted to income without advice of an attorney, or else the veteran or surviving spouse may not be eligible for either the VA benefit or Medicaid.

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