

VETERANS AID & ATTENDANCE PENSION

A veteran or the surviving spouse of a deceased veteran can often obtain significant economic support for his or her home health care or assisted living facility costs by qualifying for the Veterans Aid & Attendance benefit.

2017 Maximum Pension Rates for Aid & Attendance

Single Veteran	\$ 1,794 per month - \$ 21,531 per year
Married Veteran	\$ 2,127 per month - \$ 25,525 per year
Widowed Spouse of a Veteran	\$ 1,153 per month - \$ 13,836 per year
Veteran Married to Veteran	\$ 2,846 per month - \$ 34,153 per year
Each Additional Dependent	\$ 183 per month - \$ 2,205 per year

In order for a veteran or the surviving spouse of a veteran to qualify for Aid & Attendance benefit, he or she must meet the following requirements:

- 1) Veteran must be 65 or older (surviving spouse can be younger)
- 2) Served 90 days, or more, of active military service with at least *one day being during a declared war (it is not necessary that veteran have been over seas or in a "warzone")* *
- 3) Received a military discharge – other than dishonorable
- 4) Is permanently and totally disabled
- 5) Is in need of daily aid and attendance of another person in order to avoid the everyday hazards of his or her environment
- 6) Meets the "assets" test (amount is not a "set" amount but can vary depending on age and health)
- 7) Meets the "income" test

Note: This is not disability compensation (where one must have been injured in military service)

*Declared Wars (time frame veterans must have served for at least 1 day)

- WWI: 4/06/1917 – 11/11/1918
- WWII: 12/07/1941 – 12/31/1946
- Korean War: 6/27/1950 – 1/31/1955
- Vietnam Conflict: 2/28/1961 – 5/07/1975 (had a boot on ground in Vietnam)
- Vietnam Conflict: 8/05/1964 – 5/07/1975 (no boot on ground in Vietnam)
- Persian Gulf War: 8/02/1990 - ?? (government has yet to decide date)

Income for V.A. Purposes

You may be familiar with the term IVAP, or “income for VA purposes.” You add up all countable monthly income for yourself and your spouse. For VA purposes, income includes just about anything that the veteran or the veteran’s spouse in the household receives in the form of payment. From your income, you subtract “unreimbursed medical expenses” (which frequently would be assisted living facility monthly charges or the cost of care in the home provided by private nursing services -- or, in some cases, a family member). The difference between these two amounts is referred to as “income for VA purposes”. The goal is to have an income for V.A. purposes of zero dollars or less. If we have income for V.A. purposes at “zero” or below you would be eligible for the maximum pension, outlined in the chart above. For every dollar greater than zero, the pension is reduced dollar for dollar until the claimant would no longer be entitled to a V.A. benefit.

What Assets Are “Countable” For VA Aid and Attendance Purposes?

“Countable Assets” include practically all of your assets (yours as well as your spouse’s) except your home, furniture and furnishings, one vehicle and prepaid funeral plans. For example, cash, stocks, bonds, retirement accounts (IRA, 401K, etc.) , notes receivable (where you loaned someone money), rent houses, farms, oil and gas interests, and cash surrender value of life insurance policies are just some of the many kinds of “countable assets”.

How Much In “Countable Assets” Can A Veteran (Or Surviving Spouse Of A Deceased Veteran) Have And Qualify For Aid And Attendance?

There is no set limit on how much net worth (“countable assets”) a claimant can have, as long as it is not “excessive”. Many of the websites and publications that advertise the Aid & Attendance benefit report that a single veteran can have \$50,000.00 of countable assets, or a married veteran can have \$80,000.00 of countable assets and obtain the Aid and Attendance benefit. *These amounts are on the “high” end and you may find the V.A. “adjudicator” denies your application because of excessive assets.* There may be ways to legally reduce the amount of these countable assets in order to qualify for Aid and Attendance.

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This document is not intended to constitute the giving of legal advice. You should consult with an attorney knowledgeable about this area of law before proceeding with applying for Aid and Attendance.