



VA Aid & Attendance Program



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Aid & Attendance is a benefit paid by the VA to veterans or surviving spouses. Aid & Attendance can be used to pay for in-home care, assisted living costs or nursing home costs.

*Not legal advice. For informational purposes only.



VA Aid & Attendance Program

Summary of requirements

- Service Requirements: the veteran must have served in active military service (90 days or more), including at least one day during a period of war, and receive a discharge other than dishonorable.
- Care Requirements: must either reside in a nursing home or require regular help of another person to perform functions of daily living (bathing, feeding, dressing, toileting, etc.).



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- Age/Disability: the applicant must either be over age 65 or disabled.
- Income Requirements: To qualify, the applicant's family income, less 95% of the recipient's unreimbursed medical expenses, must not exceed the VA threshold (changes annually and vary depending on marital status and dependents).



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Summary of requirements

- Net Worth Requirements: there is no fixed asset limit; eligibility determination is at the discretion of the VA. Guidance issued by the VA indicates that it will not require a formal determination of applicant's net worth if the estate is less than \$80k (excludes home and household personal property).
- Unlike Medicaid, the VA does not have a "look-back" period for making a determination of the applicant's net worth. As a result, gifts can be made to reduce an applicant's net worth to become immediately eligible.



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- Trusts: can be used as a vehicle to remove assets from an applicant's estate and to control the use of the assets during the applicant's lifetime and at death. A trust established for this purpose can be coordinated with Medicaid planning and used to shelter assets for purposes of qualifying for Medicaid benefits, as well as for VA Aid & Attendance benefits.



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- Eligible Benefits:
 - Veteran – benefit rate is \$21,962/annual
 - Surviving Spouse – benefit rate is \$13,166/annual
 - (Veteran) Couple – benefit rate is \$26,036 for one spouse with A/A
 - (Veteran) Couple – benefit rate is \$34,837 with both spouses A/A



Groups that need to know about Aid and Attendance

- Retirement Communities, Assisted Living, & Long Term Care Centers
- Churches
- Senior Citizen's Centers
- Service Clubs (Civitan, Lion's Clubs, Rotary)
- Chamber of Commerce
- Home Healthcare Organizations
- Hospice
- Any organization/group that contains veterans or spouses of veterans



How can I help start the conversation?

- Are you or your spouse a veteran?
- Have you ever had to care for a loved one, or pay for the care of a loved one? How much did that cost?
- Did you know that you could qualify for up to \$25k/year for in-home care?
- Did you know that there is a benefit, unlike Medicaid, that doesn't have a "look-back" period? (Medicaid has a 5 yr look-back period).
- Refer a veteran to their local DAV or Veterans Service Organization office.



Veteran Organizations:

- American Legion <https://www.legion.org>
- American Veterans (AMVETS) <http://amvets.org>
- Disabled American Vets (DAV) <https://www.dav.org>
- Iraq and Afghanistan Veterans of American <https://iava.org>
- National Association for Black Vets (NABVETS) <https://nabvets.org>
- Student Veterans of America <https://studentveterans.org>
- Wounded Warrior Project <https://www.woundedwarriorproject.org>
- MANY, MANY MORE!



The image features a stylized American flag graphic in the top-left corner, with a blue field of white stars and a red and white striped field. A thick red curved line separates the flag from the rest of the white background.

Questions?

