



BLUE STAR
CAREGIVERS

**The VA Aid & Attendance Benefit:
A Short Summary for Caregivers**



What is the VA A&A Benefit?

- The Aid and Attendance Benefit (A&A) is a special additional government benefit which can be paid to eligible veterans (and their spouses) who require assistance in the activities of daily living (ADL) such as bathing, dressing, eating, adjusting prosthetics, and medication management. Those receiving these benefits who need in-home care may use these benefits to cover the costs of that care.
- For a couple in which one member is an eligible veteran, the monthly benefit is approximately \$2,230, tax-free.

Who is Eligible to Receive it?

- An eligible veteran, who must meet requirements for:
 - Military service
 - Financial need
 - Physical need
- The spouse of widow of an eligible veteran
- To get A&A, a veteran must show eligibility for a VA Pension, and then show the additional eligibility for the additional A&A benefit.

What are the Eligibility Requirements for a Basic VA Pension?

- A veteran must have at least 90 days of active service, including at least one day during a “wartime period.” If the veteran entered duty after 1980, he/she must have served 24 months, with at least one day during the wartime period. Wartime periods:
 - World War II: Dec 7, 1941 to Dec 31, 1946
 - Korea: June 27, 1950, to Jan 31, 1955
 - Vietnam: Feb 28, 1961 to May 7, 1975
 - Gulf War: August 2, 1990, until the present day
- In addition to the service requirement, the veteran must be:
 - Age 65 or older with no or limited income, OR
 - Totally and permanently disabled, OR
 - A patient in a nursing home receiving skilled nursing care, OR
 - Receiving Social Security Disability Insurance, OR
 - Receiving Supplemental Security Income

What are the Eligibility Requirements for the A&A Benefit?

- To receive the Aid and Attendance Benefit, the veteran must:
 - Required assistance in performing the Activities of Daily Living, OR
 - Be bedridden, OR
 - Be a patient in a nursing home, OR
 - Have corrected vision of 5/200 or less
- To receive an additional Housebound Benefit, the veteran must show that he/she is physically or mentally limited to staying in the home.

How Much Does it Pay?

BASIC PENSION FOR VETERANS	MAXIMUM ANNUAL PENSION RATE (MAPR)	MONTHLY RATE
Single veteran	\$13,535	\$1,127
Veteran with spouse or one dependent	\$17,724	\$1,477
Two veterans married to each other	\$17,724	\$1,477
BASIC PENSION FOR VETERANS PLUS AID & ATTENDANCE	MAXIMUM ANNUAL PENSION RATE (MAPR)	MONTHLY RATE
Aid & Attendance without dependents	\$22,577	\$1,881
Aid & Attendance with spouse or one dependent	\$26,766	\$2,230
Two veterans married to each other (both qualify for A&A)	\$35,813	\$2,984
BASIC PENSION FOR VETERANS PLUS HOUSEBOUND	MAXIMUM ANNUAL PENSION RATE (MAPR)	MONTHLY RATE
Housebound without dependents	\$16,540	\$1,378
Housebound with spouse or one dependent	\$20,731	\$1,727
SURVIVING SPOUSE RATES	MAXIMUM ANNUAL PENSION RATE (MAPR)	MONTHLY RATE
Widow, no dependents	\$9,078	\$756
Widow, no dependents with Aid & Attendance	\$14,509	\$1,209
Widow, no dependents with housebound	\$11,095	\$924
For each dependent add:	\$2,313	\$192

Bottom line: a senior couple in which one is an eligible veteran can receive \$2,230 monthly in tax-free VA benefits to pay for home-care.



How Does One Apply for It?

- 1) Assemble the documents required by the Veterans Administration
 - Military discharge papers
 - Social Security Information
 - Proof of assets and income
 - Proof of insurance and unreimbursed medical expenses

- 2) Fill out the correct VA Application forms
 - Basic Pension for Veterans, including Section X on Medical Expenses
 - Examination for Household need for permanent need for A&A
 - Request for Nursing Home Information
 - Statement in Support of the Claim

- 3) Mail the application to the VA Processing Center
 - There are three VA Pension Management Processing Centers across the nation. To find the one that serves your area, go to:
<https://www.va.gov/pension/pension-management-centers/>

There are Four Ways to Apply

1) Do it Yourself

- The forms can be complicated, and if you don't do it correctly, your application will be kicked back by the Veterans Administration.
- However, if you choose to do this, it's possible— just be diligent and detailed.

2) Get Help from A Web Provider

- There are a number of websites that will help you apply. Some are non-profit, and do it just to help veterans. Some will help you apply in the hopes that you will use the A&A Benefit to buy home-care services from them. Some will help for a fee— be careful, because the VA frowns upon agencies that charge to fill in the forms.

3) Get Help from a Government or Non-Profit Source

- Almost any Veteran Service Organization (VSO), such as the American Legion or Veterans of Foreign Wars, will have Veteran Service Officers (VSO) who can help you with the process. But it's a complicated process, and not all of them will have all the experience you need.
- Additionally, every county and every state has a Veterans Office of some kind, with their own Veteran Service Officers. They can help.

4) Hire a Professional/Consultant

- Most law firms that specialize in Elder Law can help, but you'll typically pay for their services.



What Paperwork is Required?

Document	Form #	A&A Required?
Basic Pension Application	21P-527 EZ	Yes
Section X (Medical Expenses)	21P-527EZ	Yes
Nursing Home Information	21-0779	If in a nursing home
Assisted Living Community Info		If living in such a community
Letter from HomeCare Agency		If applicable
Exam for Housebound Need	21-2680	If applicable
Release of Medical Info to the VA	21-4142a	Recommended
Statement in Support of Claim	21-438	Recommended
Military Discharge Papers	DD-214	Required
Social Security Award Letter		Required
Proof of income and assets		Required
Marriage Certificate		If applicable
Proof of insurance premiums and non-reimbursed medical expenses		Required



Home Care Funding Groups

- There are at least two Home-Care Funding Groups (HCFG) that help fund home-care for veterans through the following process:
 - They help the veteran apply for A&A.
 - While waiting for the A&A benefits to be approved and start arriving, the HCFG will advance money to the veteran in anticipation of the VA payments to follow.
 - That advance will be in the form of providing in-home care through a local home-care agency close to the veteran.
 - That local home-care agency will provide the services, funded by the HCFG.
- Example:
 - The Smith Family is eligible for \$2,000 per month in VA benefits. They apply to the VA via the HCFG.
 - The HCFG advances the Smith Family \$2000 per month in the form of 80 hours of home care, valued at \$25 per hour.
 - The local home care agency provides the 80 hours of care.
 - Results:
 - The Smith Family gets home care without having to wait for the VA benefits to arrive.
 - The local home-care provider gets paid for 80 hours/month, even though the VA benefits have not yet arrived.
- We know of at least two HCFG, and there are undoubtedly others:
 - Kyle Laramie of Veterans Care Coordination, www.vcchc.com
 - Bonnie Laiderman of Veterans Home Care, www.veteranshomecare.com

For More Information

- www.AmericanVeteransAid.com
- www.VeteranAid.org
- www.VeteransAidBenefit.org
- www.MilitaryBenefits.info
- www.TopVeteranCare.com
- www.VeteransHomeCare.com
- Veterans Care Coordination (www.Vcchc.com)
- www.benefits.va.gov
- www.seniorliving.org

Summary From the VA Website

Aid & Attendance and Housebound

- Veterans and survivors who are eligible for a VA pension and require the **aid and attendance** of another person, or are **housebound**, may be eligible for additional monetary payment. These benefits are paid in **addition** to monthly pension, and they are not paid without eligibility to Pension.
- Since Aid and Attendance and Housebound allowances increase the pension amount, people who are not eligible for a basic pension due to excessive income may be eligible for pension at these increased rates. A Veteran or surviving spouse may not receive Aid and Attendance benefits and Housebound benefits at the same time.

Aid & Attendance (A&A)

- The Aid & Attendance (A&A) increased monthly pension amount may be **added** to your monthly pension amount if you meet one of the following:
- You require the aid of another person in order to perform personal functions required in everyday living, such as bathing, feeding, dressing, attending to the wants of nature, adjusting prosthetic devices, or protecting yourself from the hazards of your daily environment
- You are bedridden, in that your disability or disabilities requires that you remain in bed apart from any prescribed course of convalescence or treatment
- You are a patient in a nursing home due to mental or physical incapacity
- Your eyesight is limited to a corrected 5/200 visual acuity or less in both eyes; or concentric contraction of the visual field to 5 degrees or less

Housebound

- This increased monthly pension amount may be **added** to your monthly pension amount when you are substantially confined to your immediate premises because of permanent disability.

How to Apply

- You may apply for Aid and Attendance or Housebound benefits by submitting the prescribed VA form(s) to the [Pension Management Center \(PMC\) that serves your state](#). You may also visit your local regional benefit office to file your request. You can locate your local regional benefit office using the [VA Facility Locator](#).
- Include this information:
- Evidence, like a doctor's report, that shows you need Aid and Attendance or Housebound care, along with VA Form 21-2680 (Examination for Housebound Status or Permanent Need for Regular Aid and Attendance), which your doctor can fill out [Download VA Form 21-2680 \(PDF\)](#)
- The report should be in sufficient detail to determine whether there is disease or injury producing physical or mental impairment, loss of coordination, or conditions affecting the ability to dress and undress, to feed oneself, to attend to sanitary needs, and to keep oneself ordinarily clean and presentable.
- Whether the claim is for Aid and Attendance or Housebound, the **report should indicate how well the applicant gets around**, where the applicant goes, and what he or she is able to do during a typical day. In addition, it is necessary to determine whether the claimant is confined to the home or immediate premises
- Details about what you normally do during the day and how you get places



If you're in a nursing home, you will need to fill out a Request for Nursing Home Information in Connection with Claim for Aid and Attendance (VA Form 21-0779). [Download VA Form 21-0779 \(PDF\)](#)

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