



BLUE STAR
CAREGIVERS


How To Get Aid & Attendance Benefits for an Aging Veteran



Introduction

There are 22 million Americans who are over the age of 75. Of those, half are either veterans or spouses or widows of veterans, which means there are upwards of 50 million adult children worrying about them and hoping to help them live their golden years in freedom and independence.

Veterans of the United States armed forces may be eligible for a broad range of benefits and services provided by the U.S. Department of Veterans Affairs (VA) including disability compensation, pension, education and training, health care, home loans, insurance, vocational rehabilitation and employment, and burial.

The VA also provides benefits and services specifically to address the changing health risks and financial challenges of [aging veterans](#) .

For example, Jim, 87, is a Korean War veteran who has Alzheimer's and requires constant care. Using the financial support from Jim's Veterans Pension benefits, the family hired an aid to take care of Jim. With the help of a caregiver, Jim and his wife can stay in their house. "Just knowing somebody is there in the morning to help to start their day and help with their

daily activities is a real relief for our family," James, Jim's oldest son, [told the](#)



Unfortunately, many eligible veterans and their families don't take advantage of these benefits because they

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aren't aware of them or think they aren't eligible. According to [a Harris Interactive survey](#) ¹, 69 percent of veterans and their families who are 55 or older are not aware of the VA Aid & Attendance benefit, which provides financial assistance to help pay for long-term care for veterans and their spouses.

Any veteran or family member providing care for a veteran who is overwhelmed with the high cost of long-term elder care should inquire about Special Monthly Pension for Veterans, VA benefits that could help offset these rising care costs.

This book will provide a brief overview of the VA benefits for elderly veterans, who might qualify for these benefits and how to apply. For the most accurate information, veterans and family members should visit the VA website ², as regulations, payments and eligibility requirements are subject to change.

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CHAPTER 1

VA Benefits for Elderly Veterans

There are three tiers of VA benefits for older wartime veterans and their dependents.

Basic Veterans Pension can be considered the first tier. Veterans and survivors who are eligible for a Veterans Pension and are housebound or require the aid and attendance of another person may be eligible for additional monetary payment, also known as Special Monthly Pension for Veterans. Housebound, the second tier, and Aid & Attendance, the third tier, are paid in addition to the basic monthly pension. Award amounts increase as the tier increases, and the tiers are based on the needs of the applicant.

Veterans Pension

VA helps veterans and their families cope with financial challenges by providing supplemental income through the Veterans Pension benefit. Veterans Pension is a tax-free monetary benefit payable to low-income wartime veterans.

Housebound

Veterans and survivors who are eligible for the Veterans Pension benefit and are housebound, or substantially confined to their immediate premises because of permanent disability, may qualify for an increased monthly pension amount.



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Aid & Attendance

Veterans and survivors who are eligible for the Veterans Pension benefit and who require the aid and attendance of another person or are housebound may qualify for an increased monthly pension amount.

Because Housebound and Aid & Attendance allowances increase the pension amount, people who are not eligible for a basic pension due to excessive income may be eligible for a pension at these increased rates. A veteran or surviving spouse may not receive Housebound and Aid & Attendance benefits at the same time.



CHAPTER 2

Eligibility

Pension Eligibility Requirements

Pension benefits are needs-based, and the countable family income must fall below the yearly limit set by law. Countable income includes income from most sources as well as from any eligible dependents and generally includes earnings, disability and retirement payments, interest

and dividend payments from annuities, and net income from farming or a business. A portion of your unreimbursed medical expenses (what you paid out of pocket after medical insurance pays) may reduce your countable income.

Veterans must have at least 90 days of active duty, including one day during a wartime period. If the active duty occurred after Sept. 7, 1980, veterans must have served at least 24 months or the full period that they were called up (with some exceptions).

They must also meet one of the following criteria:

- ★ Age 65 or older with limited or no income
- ★ Totally and permanently disabled
- ★ A patient in a nursing home or assisted living facility receiving skilled nursing care
- ★ Receiving Social Security Disability Insurance
- ★ Receiving Supplemental Security Income

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Housebound Eligibility

Those who qualify for the basic pension may also qualify for Housebound benefits if they also meet one of the following criteria:

- ★ Have a single permanent disability evaluated as 100-percent disabling and, due to a disability or disabilities, are permanently and substantially confined to their immediate premises
- ★ Have a single permanent disability evaluated as 100-percent disabling and another disability or disabilities independently evaluated as 60-percent or more disabling

Aid & Attendance Eligibility


Those who qualify for the basic pension may also qualify for Aid & Attendance if they also meet one of the following criteria:

- ★ Require the aid of another person to perform personal functions required in everyday living, such as bathing, feeding, dressing, attending to the wants of nature, adjusting prosthetic devices, or protecting themselves from the hazards of their daily environment
- ★ Are bedridden, in that their disability or disabilities requires that they remain in bed apart from any prescribed course of convalescence or treatment
- ★ Are a patient in a nursing home or assisted living facility due to mental or physical incapacity
- ★ Have eyesight that is limited to a corrected 5/200 visual acuity or less in both eyes or have concentric contraction of the visual field to 5 degrees or less



CHAPTER 3

Veterans Pension Rate Table

If eligible, your pension benefit is the difference between your countable income and [annual pension limit](#)  set by Congress. Although pension rates vary, it is helpful to know the maximum annual pension rate.

Basic Pension for Veterans	Maximum Annual Pension Rate (MAPR)
Without spouse or child	\$12,907
With one dependent	\$16,902
Two veterans married to each other	\$16,902

Basic Pension for Veterans Plus Housebound	Maximum Annual Pension Rate (MAPR)
Without dependents	\$15,773
With one dependent	\$19,770
Two veterans married to each other, one housebound	\$19,770
Two veterans married to each other, both housebound	\$22,634

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CHAPTER 3: VETERANS PENSION RATE TABLE

Basic Pension for Veterans Plus Aid & Assistance (A&A)	Maximum Annual Pension Rate (MAPR)
Without dependents	\$21,531
With one dependent	\$25,525
Two veterans married to each other, one A&A	\$25,525
Two veterans married to each other, one housebound, one A&A	\$28,385
Two veterans married to each other, both A&A	\$34,153

Benefits are directly deposited to the bank account of the veteran or surviving spouse each month. Paper checks are no longer issued.

CHAPTER 4

How to Apply


Pension claim decision times vary depending on the complexity of the case and evidence. The fastest way to obtain a pension benefit decision is to file a Fully Developed Claim (FDC). Here are some typical steps in the process:


- ★ Select the type of pension claim and gather the evidence it requires, including proof of income and net worth information (e.g., bank statements, paystubs).
- ★ Collect military medical and other records.
- ★ Gather any private medical records.
- ★ Certify that there is no more evidence.
- ★ Submit your application.

If you file a claim in the FDC Program and it is determined that other records exist and VA needs the records to decide your claim, then VA will simply remove the claim from the FDC Program (Optional Expedited Process) and process it in the Standard Claim Process.



Applying for Veterans Pension

Print, fill out, and mail or bring VA Form 21-527EZ regional office . 

 to your nearest VA

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CHAPTER 4: HOW TO APPLY

Applying for Special Monthly Pension for Veterans

Print, fill out, and mail or bring VA Form 21-2680 [↗](#) to your nearest VA regional office . [↗](#)

You should include copies of any evidence, preferably a report from an attending physician validating the need for Aid & Attendance or Housebound type care.

- ★ 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 & 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.

Where to Find Free Help

Although it is possible for aging veterans and their families to complete a successful application themselves, in many cases, help is required. Individuals and organizations are available to help you file a VA pension claim free of charge. An individual generally must first be accredited by VA to assist a claimant in the preparation, presentation and prosecution of a claim for VA benefits. VA accredits three types of individuals for this purpose:

- ★ Representatives of VA-recognized veterans service organizations
- ★ Independent claims agents
- ★ Private attorneys

A searchable list of accredited representatives, agents and attorneys is available at the VA Office of the General Counsel website . **CONTINUED** » [↗](#)



Pension Poaching Scams

The U.S. Senate Special Committee on Aging Committee found that some organizations are misrepresenting themselves while helping veterans and survivors apply for VA pension. Be cautious if someone offers to move your assets around for you to qualify for VA pension. This type of scam is often directed toward veterans and family members who do not actually qualify for VA pension. You could be required to repay these benefits to the government.

Examples of possible pension poaching scams:

- ★ Organizations that cold-call veterans, charge money for assisting with a VA pension claim and take credit card information from veterans over the telephone.
- ★ People who charge as much as \$6,000 upfront to represent claimants before VA, with a percentage of any eventual back payment from VA as a portion of the ultimate fee.



About BlueStar Caregivers

BlueStar SeniorTech is a service-disabled veteran-owned small business dedicated to improving the quality of care and life of veterans and seniors everywhere. Offering medical, emergency and health alert systems and senior care products, BlueStar helps make independent living safe and enjoyable while delivering peace of mind to seniors and their loved ones.

BlueStar supports caregivers through our non-profit site (www.BlueStarCaregivers.org). We support deserving senior veterans and their spouses through our 501(c)(3) charitable foundation, the Blue Star Senior Veterans Foundation (www.BlueStarSeniorVeterans.org).

BlueStar was founded by, and is operated by, veterans and their families. Our CEO and COO are retired two-star Navy admirals. We have 14 admirals and generals on our advisory board. We are dedicated to helping American seniors be Safe, Healthy, and Connected as they age. For more information, visit www.BlueStarSeniorTech.com.