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SENIOR LIVING

VETERAN'S AID & ATTENDANCE BENEFITS FOR ASSISTED LIVING

When a family begins searching for senior living for an aging loved one, they are often unaware of how many options there are for financing care. While assisted living is a cost-effective solution, it is one that some of our nation's veterans may have difficulty affording. Many veterans and their surviving spouses are unaware of this tax-free Veteran's benefit for assisted living and senior housing. It is called the Veteran's Aid & Attendance Benefit.

For an older adult who served in one of this country's military branches and their surviving spouse, the veterans' benefits for assisted living can help bridge the gap in financing care.

But not every veteran or spouse is eligible. And navigating your way through the application process can be a bit challenging. We created this quick guide to answer your questions and help you better understand the process.

What is Veterans Aid & Attendance?

A low-income veteran age 65 or older who served at least 90 days of active military service, at least one day of which was during an acknowledged period of war, and who was honorably discharged, or their surviving spouse, is eligible for a pension from the U.S. Department of Veterans Affairs (formerly called Veterans Administration). Some veterans are also eligible for an additional benefit, called Veterans Aid & Attendance. You may also hear it referred to as "the VA assisted living benefit" or "veterans elder care benefits." See "Who Is Eligible for Assistance through the Aid & Attendance Benefit?" below for Veterans Aid & Attendance eligibility requirements.

Veterans Aid & Attendance provides money (on top of the money provided by a basic VA pension) to veterans and their spouses, or the surviving spouses of deceased veterans, who need help with activities of daily living, such as bathing, using the toilet, dressing, eating or taking medicine. The applicant DOES NOT have to have been injured during their service to qualify for Veterans Aid & Attendance benefits.

Applicants for Veterans Aid & Attendance must be eligible for and already receiving a VA pension or must be eligible and apply for a VA pension at the same time they apply for

Veterans Aid & Attendance.

Who is Eligible for Assistance through the Aid & Attendance Benefit?

There are a variety of criteria and conditions the Veteran's Administration will consider when determining if a veteran and their spouse are eligible for assisted living benefits. They include:

Military Service Requirement

The first requirement a veteran must meet is to have served at least ninety days of active military service. At least one day of their service must have been during an acknowledged period of war.

The Veteran's Administration designated the following wars and conflicts as ones that make a veteran and/or their spouse eligible:

- World War I (April 6, 1917 – November 11, 1918)
- World War II (December 7, 1941 – December 31, 1946)
- Korean conflict (June 27, 1950 – January 31, 1955)
- Vietnam era (February 28, 1961 – May 7, 1975 for Veterans who served in the Republic of Vietnam during that period; otherwise August 5, 1964 – May 7, 1975)
- Gulf War (August 2, 1990 – through a future date to be set by law or Presidential Proclamation)

Needs-Based Requirement

The veteran must also meet at least one of the following criteria to receive senior care benefits:

- Age 65 or older, **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

If the veteran meets these two requirements, the next step is for the veteran or their surviving spouse to pass the yearly family income and net worth standard. These income and asset guidelines are established each year by Congress.

Award Amounts & Cost Benefits for Veterans and Spouses

If a veteran or their surviving spouse is deemed eligible, the maximum awards can be over \$1,000 a month. For 2019, aid and attendance benefits are:

- Unmarried veteran: \$1,881
- Married veteran: \$2,230
- Surviving spouse: \$1,209
- Surviving spouse (1 dependent): \$1,442
- Veteran married to a veteran (support needed for both): \$2,984

Additional Veterans Benefit Options

A veteran may be eligible for these veterans' benefits in addition to or instead of Aid & Attendance benefits:

- **Housebound benefits:** This benefit pays out money, on top of that provided by a basic VA pension, to veterans for whom a permanent disability leaves them unable to leave their home. It can be used to help pay for in-home care. A person cannot receive both Aid & Attendance benefits and Housebound benefits at the same time.
- **Survivors Pension benefits:** The un-remarried spouse or the unmarried children of a veteran who was eligible for a VA pension but who passed away may be eligible for monthly income through a Survivors Pension. Spouses must meet certain low-income requirements to qualify but they don't need to meet any age requirements. Children, however, must be:
 - Under 18, **OR**
 - Under age 23 if attending a VA-approved school, **OR**
 - Permanently incapable of self-support due to a disability that occurred before age 18