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Veterans Aid & Attendance Benefits Planning

Veterans can receive assistance through a special program called “Aid and Attendance Benefits” (A&A). The program provides services for qualifying Veterans and Veterans’ spouses.

Veteran Disability Pension

The 2020 maximum pension rates for Veterans Aid & Attendance Benefits program:

Aid and Attendance Maximum Annual Pension Rate (MAPR) Category If you are a...	MAPR Amount Your yearly income must be less than...	Maximum Monthly Pension Rates
Single Veteran	\$22,938	\$1911
Veteran with Spouse/Dependant	\$27,194	\$2266
Two Veterans Married to Each Other	\$36,387	\$3032
Surviving Spouse	\$14,761	\$1228
Surviving Spouse with One Dependant	\$17,586	\$1465

New Aid and Attendance Eligibility Criteria

As of October 18, 2018, a new eligibility criteria for applicants seeking VA Improved Pension (“Aid & Attendance”) includes a three-year look-back period. Any pension claim filed on or after October 18, 2018 will be subject to a review of asset transfers made in the thirty-six (36) months before the month of application. Uncompensated asset transfers made during the look-back period, on or after October 18, 2018, may be subject to a penalty period before benefit ineligibility will begin. The duration of the penalty period (up to a maximum of five years) will be based on the total value of assets transferred. Any applicable penalty period will start in the month following the most recent asset transfer.

The new VA regulations have also changed the financial eligibility criteria from “sufficient means” assessment to a fixed “net worth” limit (\$129,094 for 2020). “Net worth” is the

sum of the Applicant's assets and annual income, with certain exclusions. Notably: the value of Applicant's primary residence is not included, and certain unreimbursed medical expenses will be deducted from the countable income of the applying veteran or veteran's spouse, but all income is included.

Finally, the new VA regulations have expanded the list of deductible medical expenses to include unreimbursed payments for care in Independent Living Facilities as long as the Applicant received regular assistance with at least two (2) ADL's or is certified by a health care professional as requiring a protected environment due to physical, mental, developmental or cognitive disorders. Homecare, assisted living and nursing home care cost were already, and remain, permissible deductions.

Veteran's Aid - Home Care Services

To apply for aid towards the cost of incurred home care or assisted expenses and receive the above pension amount in chart, the applicant must provide proof of ongoing need for care. Reimbursements for the following professionals are included: registered nurses, licensed vocational and licensed practical nurses. All reasonable fees paid to the licensed health professional for personal care and maintenance such as cooking and housecleaning are fully reimbursed. There is no distinction between "medical" or "non-medical" services. If the applicant is housebound or in need of assistance, fees paid to an in-home attendant will be reimbursed to offset costs.

Coverage in a Skilled Nursing Facility

Veterans who wish to apply for Pension amount listed in prior chart toward nursing home benefits have the option to do so when applying for the Aid and Attendance Benefits Program. Once an applicant is a patient in a nursing home and provides evidence of admission, approval of benefits is almost always given. However, in most cases the pension does not always cover for the full costs of a nursing home. The amount of Pension is rarely enough to cover the difference between the cost of the nursing home and the beneficiary's own income. On the other hand, Medicaid will cover the difference and in most cases Medicaid is a more complete alternative to the VA Pension. If the beneficiary is eligible for Medicaid, Veterans Aid will refuse to pay full Pension benefits towards nursing home costs and will only pay a ***maximum of \$90.00 a month*** towards those costs. It will require an expert consultant who understands both Veterans Aid and Medicaid benefits to make the combination of Medicaid and Pension benefits successful.

To qualify for these benefits the Veteran Must:

- 1) Must have served 90 days in actual duty with at least one day during war-time (WWII, Korean War, Vietnam, Gulf War/Desert Storm, Iraq or Afghanistan).
- 2) Must have medical needs such as assistance to perform activities of daily living, live in an Assisted Living or have a physical disability.
- 3) Meet the **income** and **assets** guideline. **The asset limit is \$129,094.**
For income example, please see chart and examples.

How Do I Calculate Income Benefits?

** Example of determining eligible benefits amount for a War Veteran:*

Sample Total monthly income	\$2,500.00
Sample Total out of pocket medical expenses	<u>\$2,400.00</u>
Total Net Income	\$ 100.00
Aid & Attendance income guideline	\$1,881.00
Less Total Net Income	\$ 100.00
Total VA benefits per month	\$1,781.00

Documentation Needed to Receive Home Care Reimbursements:

Documentation needed to receive reimbursements can include a receipt, bill, ledger or summary on provider's letterhead; including dates of service, amount paid, and services provided.

*You may also call the Veterans Administration at (800) 827-1000; VA Financial at (800) 835-1541 for further information, or contact a Veterans Service Office located in www.vba.va.gov.

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