

## ELIGIBILITY FOR THE AID & ATTENDANCE PENSION

The “Aid and Attendance Pension” (a/k/a “Veterans Disability Pension” or the “Veterans Pension for Veterans 65 or older”) is a little known and utilized federal assistance program which was established in 1952. The program provides a monthly VA pension to assist with the cost of caring for qualifying veterans (disabled or frail and have trouble living on their own). The VA pension may be utilized for assisted-living expenses or home health care. Every veteran receiving the pension will automatically qualify for VA health care benefits (prescription coverage and hospital and physician care).

*Basic Eligibility:* A Veteran’s eligibility for the VA pension is predicated upon (i) 90 days of active duty service; (ii) at least one (1) day during a period of War; and (iii) an honorable discharge. A Veteran who entered active duty service after September 7, 1980, must have served at least twenty-four (24) months or the full period of his or her obligation to qualify for the VA pension.

*Military Requirements:* To qualify, a Veteran must have (i) served ninety (90) days or more on active duty; (ii) at least one (1) day during a time of war; and (iii) been honorably discharged. A surviving spouse (marriage must have ended due to the veteran’s death) of a qualifying Veteran may also be eligible for the VA pension.

*Medical Requirements:* To qualify medically, a Veteran or surviving spouse must: (i) require the assistance of another person to perform daily tasks (eating, dressing, adjusting prosthetic devices, etc.); or (ii) be blind; or (iii) be in a nursing home or assisted living facility for mental or physical incapacity (lacks the capacity to contract or to manage his or her own affairs).

*Financial Requirements:* To qualify financially, a Veteran must have (i) less than \$80,000 in assets, excluding their personal residence and automobile; and (ii) insufficient “countable income” (earnings, disability and retirement payments, interest and dividends). For countable income purposes, welfare benefits, and Supplemental Security Income will not be included.

*Document Requirements:* Eligibility must be established with the following documentation: (i) a copy of Discharge/Separation document (DD-214); (ii) medical evaluation (current diagnosis, medical status, prognosis, name and address, ability to care for self, ability to travel unattended, etc.); (iii) net worth documentation (bank account statements, CDs, trusts, stocks, bonds, annuities, pension and retirement income, interest income, etc.); (iv) current Social Security award letter; and (v) proof of insurance premiums, medications, and medical expenses (not reimbursed by insurance, Medicare, or Medicaid). A surviving spouse requesting benefits must also produce: (i) copy of marriage certificate; and (ii) copy of the death certificate.

*Pension Benefits:* A qualifying Veteran will receive (i) full VA health care and prescription benefits; and (ii) a monthly pension (based on the number of dependents, and entitlement to housebound or aid and attendance benefits). The pension amount will be based on the Veteran’s annual income less the cost of care (assisted living or nursing facility, doctor appointments and prescription drugs, medical supplies, eye glasses, hearing aides, etc.) provided to them.