

VA PENSION BENEFITS (AID AND ATTENDANCE)

The Department of Veteran's Affairs (VA) has a tax-free monthly pension benefit available to war time veterans or their surviving spouses who are unable to work due to either disabilities or age. This monthly cash benefit can be as much as \$2,300 for a single Veteran, \$2,728 for a married Veteran, or \$1,479 for a surviving spouse (for year 2024). The monthly cash benefit can help pay for care in the home, an assisted living facility, or in a nursing home.

AID AND ATTENDANCE ALLOWANCE

A veteran (or surviving spouse) may be eligible for Aid and Attendance (A&A) when:

1. The veteran (or surviving spouse) requires 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 himself/herself from the hazards of his/her daily environment, OR,
2. The veteran (or surviving spouse) is bedridden, in that his/her disability or disabilities requires that he/she remain in bed apart from any prescribed course of convalescence or treatment, OR,
3. The veteran (or surviving spouse) is a patient in a nursing home due to mental or physical incapacity, OR,
4. The veteran (or surviving spouse) is blind, or so nearly blind as to have corrected visual acuity of 5/200 or less, in both eyes, or concentric contraction of the visual field to 5 degrees or less.

WAR TIME PERIODS:

- WWII: December 7, 1941 – December 31, 1946
- Korean Conflict: June 27, 1950 – January 31, 1955
- Vietnam Era: August 5, 1964 – May 7, 1975; November 1, 1955 - May 7, 1975 (if serving in Vietnam)
- Gulf Era: August 2, 1990 – future date to be set by law or Presidential Proclamation



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The claimant must meet the requirements of three components: the **service test**, the **disability test**, and the **financial need test**.



SERVICE TEST

Veteran must have served at least ninety (90) days on active duty (at least 24 months or the full period for which the veteran was called to active duty for service time after September 7, 1980); one (1) day of which had to have been during a designated war time period.

Veteran's discharge must not be under dishonorable conditions.



DISABILITY TEST

The base level of pension benefit is called a Service Pension. To qualify for the Service Pension, an individual either needs to be over the age of 65 or permanently and totally disabled. Claimants who are more seriously disabled may qualify for increased benefits called a Special Monthly Allowance to the Service Pension. The most common of these allowances is the Aid and Attendance allowance.



FINANCIAL NEED TEST

Asset Test:

The claimant must also show that his or her net worth is not a bar to benefits. Net worth includes both the claimant's countable income and his or her countable assets.

Income Test:

The primary threshold for a claimant to pass the financial need test is to show that his or her household income is less than the Maximum Annual Pension Rate (MAPR). There are exclusions to income, or deductions, that may be made to reduce countable income. The most important of these deductions is a portion of unreimbursed medical expenses paid by the claimant or a member of his or her household. If a claimant's countable income exceeds the MAPR, then the VA will issue a letter denying the benefit. If a claimant's countable income is less than the MAPR, then the VA will reduce the MAPR dollar-for-dollar by the amount of the countable income to calculate the pension benefit.