



*aPlaceforMom.*

# **GUIDE TO** *VA Benefits & Long-Term Care*



## *Guide to Aid & Attendance*

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At A Place for Mom, our goal is to help families find the right senior care solutions. For many families in the U.S., the hardest part of the process isn't finding the right community; it's figuring out how to pay for it.

More than one third of Americans over 65 are either wartime veterans or the spouse of a wartime vet, who may qualify for a pension program through the Department of Veteran Affairs\* (VA), commonly referred to as "Aid & Attendance." Yet, only a small fraction of those who are eligible actually know about this benefit. Thousands of families already benefit immensely from the pension program, to help pay for quality care they could not have afforded otherwise. Any veteran or spouse of a veteran who is exploring senior communities, or any family member searching on their behalf, should inquire about Aid & Attendance.

A Place for Mom created this eBook to help families determine if they might qualify for benefits, show them how to apply and direct them to helpful resources during the application process. Please feel free to copy and distribute this book to anyone you think may benefit from it.

Thank you to all the U.S. veterans who have bravely served our country and their families who have sacrificed so much.

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# CHAPTER ONE

## *The Basics*

### **WHAT IS VA PENSION?**

The VA helps U.S. veterans and their families by providing supplemental income through the Veterans Pension and Survivors Pension benefit programs. The pensions are available to U.S. military veterans and widowed spouses of veterans. Pension benefits are needs-based and your “countable” family income must fall below the yearly limit set by Congress. We will discuss more about eligibility in Chapter 2.

### **WHAT IS AID & ATTENDANCE?**

Veterans and survivors who are eligible for a VA pension and who require the aid and attendance of another person (or are housebound) may be eligible for additional monthly payments above the normal pension amount. When applying for Aid & Attendance (A&A), if the veteran or spouse is not already receiving a pension, he or she must also submit a basic pension application in order to qualify. Financial qualifications for Aid & Attendance are different than financial qualifications for the basic pension alone. Therefore, some people qualify for Aid & Attendance even though they would not have qualified solely for the basic pension. Aid & Attendance is sometimes also referred to as “improved pension,” “VA assisted living benefit” or “veterans eldercare benefit.”

### **WHAT ARE HOUSEBOUND BENEFITS?**

Veterans and survivors who are eligible for a VA pension and are housebound may qualify for an additional benefit beyond the basic pension. Individuals who are confined to their immediate premises because of permanent disability, typically leaving only to attend doctor appointments and other medically necessary treatments, or who require the assistance of another person when leaving the home, may be considered housebound.

### **HOW MUCH ARE THE AWARD AMOUNTS?**

The amount of the award depends on the income of the applicant and the actual costs of care they pay monthly, but it is helpful to know the maximum annual benefits allowed.

<b>BASIC PENSION FOR VETERANS</b>	<b>MAXIMUM ANNUAL PENSION RATE (MAPR)</b>	<b>MONTHLY RATE</b>
Single veteran	\$13,931	\$1,161
Veteran with spouse or one dependent	\$18,243	\$1,521
Two veterans married to each other	\$18,243	\$1,521
<b>BASIC PENSION FOR VETERANS PLUS AID &amp; ATTENDANCE</b>	<b>MAXIMUM ANNUAL PENSION RATE (MAPR)</b>	<b>MONTHLY RATE</b>
Aid & Attendance without dependents	\$23,238	\$1,937
Aid & Attendance with spouse or one dependent	\$27,549	\$2,296
Two veterans married to each other (both qualify for A&A)	\$36,861	\$3,072
<b>BASIC PENSION FOR VETERANS PLUS HOUSEBOUND</b>	<b>MAXIMUM ANNUAL PENSION RATE (MAPR)</b>	<b>MONTHLY RATE</b>
Housebound without dependents	\$17,024	\$1,419
Housebound with spouse or one dependent	\$21,337	\$1,779
Two veterans married to each other (both qualify)	\$24,428	\$2,036
<b>IF QUALIFIED ADD TO ANY RATES ABOVE:</b>	<b>ADDITIONAL ANNUAL BENEFIT</b>	<b>MONTHLY RATE</b>
Each additional dependent	\$2,382	\$199
<b>SURVIVING SPOUSE RATES</b>	<b>MAXIMUM ANNUAL PENSION RATE (MAPR)</b>	<b>MONTHLY RATE</b>
Widow, no dependents	\$9,343	\$779
Widow, no dependents with Aid & Attendance	\$14,953	\$1,247
Widow, no dependents with housebound	\$11,420	\$952
For each dependent add:	\$2,344	\$196

<https://www.va.gov/pension/veterans-pension-rates/>. January 2021

## HOW DOES THE VA SEND PAYMENT?

Benefits are directly deposited to the bank account of the veteran or surviving spouse each month. Paper checks are no longer issued. Beneficiaries must provide a voided personal check or deposit slip to enroll in direct deposit. If the beneficiary does not have a bank account, he or she must receive payment through a Direct Express Debit Mastercard.

## HOW LONG DOES THE APPLICATION AND APPROVAL PROCESS TAKE?

The application and approval process for Aid & Attendance can be frustratingly slow. It can take weeks for families to gather the necessary documents and complete the paperwork. The approval process itself averages almost nine months, but a complete and accurate application can be processed much more quickly. Applicants who are age 90 or older may request an expedited review in a cover letter with their application.

While the approval process averages nine months, it pays retroactively upon approval of eligibility. This means the first benefit payment includes a lump sum to cover the months that the application was pending. Submitting an intent to file form (VA 21-0966) can help establish a date for retroactive payments.

# CHAPTER TWO

## *Eligibility*

### WHO IS ELIGIBLE FOR VA PENSION?

Determining eligibility can be complex and challenging, especially financial eligibility. To aid in understanding, the qualifications are set forth in more depth throughout the next few pages.

#### *General Requirements for VA Pension:*

- The veteran must have served at least 90 days of active duty, with one of those days being during active wartime. (See “Service During Wartime” below.)
- The veteran must also meet one of the following criteria:
  - Be age 65 or older with limited or no income
  - Be receiving Social Security Disability Insurance
  - Be totally and permanently disabled
  - Be receiving Supplemental Security Income
  - Be a patient in a nursing home

### WHO IS ELIGIBLE FOR VA AID & ATTENDANCE?

*Those who qualify for the basic pension may also qualify for Aid & Attendance if one of the following conditions is met:*

- Require the aid of another person in order to perform some tasks of everyday living. A few examples include assistance with bathing, feeding, preparing meals, taking medications, dressing, using the restroom, adjusting prosthetic devices and/or providing daily oversight to help ensure safety.
- Bedridden, apart from any prescribed course of treatment or therapy.
- A patient in a nursing home, due to a mental or physical incapacity. Mental incapacities include Alzheimer’s disease or dementia.
- Eyesight is limited to a corrected 5/200 visual acuity OR less in both eyes OR concentric contraction of the visual field to five degrees or less.

## WHO IS ELIGIBLE FOR HOUSEBOUND BENEFITS?

Those who qualify for the basic pension may also qualify for housebound benefits if that individual is also confined to an immediate premises because of permanent disability. This means those who only leave to attend doctor appointments and other medically necessary treatments, or who require the assistance of another person when leaving the home. One cannot qualify for both Aid & Attendance and housebound benefits at the same time, however, they may receive the higher of the two benefits.

## SERVICE DURING WARTIME

The clearest of the criteria is the service requirement: the benefit is available to qualifying veterans and their surviving spouses as long as the veteran served at least 90 days of active duty,\* with one or more of those days during wartime. This does not mean that the veteran had to see actual combat; he or she could have held a desk job stateside, for example.

*\*If the active duty occurred after September 7, 1980, the veteran must have served at least 24 months or the full period that he or she was called to duty.*

*The VA's dates of wartime are listed below:*

- **WORLD WAR II:** December 7, 1941, through December 31, 1946.
- **KOREAN CONFLICT:** June 27, 1950, through January 31, 1955.
- **VIETNAM WAR:** August 5, 1964, through May 7, 1975, although veterans who served in Vietnam itself (“in country”) as early as February 28, 1961, may also qualify.
- **GULF WAR:** August 2, 1990, to a future date. (For VA benefits eligibility purposes, the Gulf War period is still in effect, which means that anyone who served on active duty from August 2, 1990, to present is considered a Gulf War veteran. Therefore, totally disabled veterans may qualify for Aid & Attendance or housebound benefits.)

*History buffs may notice that these dates include significant post-war periods. For example, World War II formally ended when Japan surrendered on August 14, 1945, (V-J Day), but for the VA's purposes, it didn't actually conclude until December 31, 1946, when Congress officially declared the war over. The same applies to the Korean War: an armistice was signed in 1953, but for wartime definition purposes the war ended January 31, 1955.*

- **EXAMPLE, LARRY:** On Larry's 18th birthday in 1945, he signed up for the army. Japan surrendered while Larry was at basic training and his active duty service didn't begin until after V-J Day. Larry's four-year enlistment ended before the Korean War began, so his family assumed that he wasn't eligible for benefits, since his service fell between World War II and the Korean War. When Larry's granddaughter looked at the VA's wartime dates, she realized that her grandfather had more than a year of wartime service according to the military's definition.

The veteran must also have received an honorable or general discharge, although veterans who received a less-than-honorable discharge because of discrimination based on race, religion (including lack thereof), or sexual orientation can appeal to the U.S. military for an upgraded discharge.

- EXAMPLE, THOMAS:** Thomas served bravely in the 4th Infantry Division that stormed Utah Beach at Normandy on D-Day in World War II. He was wounded in combat and received a Purple Heart. But, in 1946, Thomas was discharged dishonorably (a “blue discharge”) after a commanding officer discovered that Thomas was in a gay relationship. When Thomas developed long-term care needs, he was dismayed to find he was not eligible for Aid & Attendance because of his less-than-honorable discharge. Thomas applied for an upgraded discharge, which was approved, and he now uses Aid & Attendance to help pay for assisted living.

## WHAT IF AN INDIVIDUAL RESIDES IN AN ASSISTED LIVING COMMUNITY AND NOT A NURSING HOME?

The VA does not differentiate between a nursing home and assisted living community in their definition of “nursing home.” As a result, in most states, residents of assisted living communities frequently qualify for the benefit.

### *Financial Eligibility*

The veteran or widow’s net worth must not exceed \$129,094 as of December 1, 2019. This amount will increase each year by the same percentage as the cost-of-living increase for Social Security benefits. Net worth is calculated at the date of the original pension claim, upon a request to establish a new dependent or after receiving information that a claimant’s net worth has changed. Net worth is the sum of a claimant’s or beneficiary’s assets and annual income. Income includes resources such as disability and retirement payments, interest and dividend payments and net income from farming or a business.

Some expenses, such as unreimbursed medical expenses, Medicare premiums, Medicare Supplemental Premiums—or most “doctor ordered” products or services that will improve a claimant’s functioning, prevent, slow or ease functional decline—may reduce net worth.

### *Income*

The maximum allowable income looks low on paper, but it is important to remember that these are the maximum countable incomes. When determining countable income, applicants can deduct out-of-pocket medical expenses, including cost of care, from their gross income.

The maximum countable income is the same dollar amount as the maximum amount of pension payable listed in Chapter 1. This is because the amount of the award is calculated by subtracting the applicant’s countable income from the maximum allowable income. An individual with a countable income of \$0 or less (yes, a negative countable income is possible) would receive an award that is equal to the maximum countable income.

- EXAMPLE, JERRY:** Jerry is an 86-year-old retired Marine with Alzheimer’s disease who earns \$5,000 per month. His family would like to place him in a memory care community, but they are unsure whether his income is too high to qualify for Aid & Attendance. After sitting down with a volunteer at the American Legion, they learn that they will be able to deduct the cost of assisted living from his income. When they deduct the cost of memory care (\$4,500 a month) from his income of \$5,000, his remaining countable income is \$500, which is under the \$1,831 maximum for veterans seeking Aid & Attendance. The following month, Jerry moves to an assisted living community that specializes in Alzheimer’s and begins to pay for care. His family then assists him with his application, and he is later awarded the difference between his countable income (\$500) and the \$1,831 monthly maximum, so the monthly amount that Jerry receives from the VA is \$1,331.



- EXAMPLE, SUSAN:** Susan is a 71-year-old with Parkinson's disease and the widow of a Korean War vet. Her income is \$6,000. She needs assistance, including bathing and dressing, and is no longer able to prepare meals, so she is considering moving to assisted living and is curious whether she qualifies for help from the VA. When she deducts the monthly cost of \$4,000 assisted living from her income, her countable income is \$2,000, which is well above the VA's maximum income of \$1,177 per month for a surviving spouse who seeks an Aid & Attendance benefit. Unfortunately, Susan is ineligible.

### *Assets*

The VA looks closely at an applicant's assets when determining eligibility and the total value of a claimant's assets together with total annual income may not exceed \$129,094 as of December 1, 2019. Assets are the fair market value of all property owned by a claimant including all real and personal property. Analyzing net worth excludes the primary residence and personal effects including appliances and family transportation vehicles. We advise that families struggling with financial eligibility speak with a VA-accredited professional. Information on finding help to submit an application can be found in Chapter 3.

### *Eligibility Reforms*

Prior to October 18, 2018, there was no set limit on how much net worth a veteran (or dependent) could have, but net worth could not be "excessive." The VA has now established a bright line of \$129,094 as of December 1, 2019 in total net worth that will be allowed. The figure is welcomed by many veterans and surviving spouses because some claims were denied for excess worth.

2018 also saw the VA implement a lookback period for all asset transfers of 36 months immediately preceding the date the VA receives an original pension claim. This lookback period does not include any transfers prior to October 18, 2018. There is now a penalty for transferring assets that were part of the claimant's net worth for less than fair market value, and if not transferred, would have caused or partially caused the claimant's net worth to exceed the net worth limit. Trusts and annuities were cited as examples by the VA of asset transfers subject to the lookback penalty. Only the amount transferred in excess of the net worth will be subject to a penalty.

There is a five-year limit on any penalty imposed. The penalty is calculated determining the amount of funds improperly transferred to reduce net worth to the permitted limit, and then dividing that amount by the applicable maximum pension rate. The result of the calculation equals the number of months a claimant will be ineligible to receive benefits up to the five year limit.

- EXAMPLE, CARL AND TY:** Carl has total assets of \$115,900 and his annual income is zero. On October 31, 2018, prior to applying for benefits, Carl gave \$30,000 to his friend Ty. Had Carl not previously transferred the \$30,000, his net worth would have been \$145,900 and his assets would have exceeded the net worth limit of \$123,600. The "covered asset" amount is \$22,300 (the amount subject to penalty) as this represents that amount by which Carl's net worth would have exceed the limit due to the covered asset. Assume the monthly aid and attendance with one dependent in effect is \$2,000. The penalty period is  $\$22,300 / \$2,000$  per month = 11 months. The 11th month of the penalty period is September 2019. Carl may be entitled to pension effective October 1, 2019.

- **EXAMPLE, JANE:** Jane is the surviving spouse of a veteran who lives alone in a large house in an upscale neighborhood. She has serious mobility problems from arthritis and is looking for financial help to pay for homecare aide. Her income is \$1,500 a month from social security and pension but she has no savings or assets besides her home, which is valued at more than \$300,000. Jane is approved for Aid & Attendance when she applies because they do not take into account the home where she lives when counting assets.

### *Clinical Eligibility*

Aid & Attendance is primarily for older veterans, although vets under 65 who are totally disabled may also qualify. To receive the highest awards, the applicant must require professional help with day-to-day activities like meal preparation, housekeeping, bathing, dressing, medication management and toileting.

**IN THE VA'S WORDS:** "A veteran may be [clinically] eligible...when...the veteran 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." It makes sense for families to start gathering necessary documents and forms before professional care is put in place, but an application will usually not be approved unless care is already being paid for.

- **EXAMPLE, LORRAINE:** Lorraine, age 89, was a member of the WAVES (Women Accepted for Volunteer Emergency Service) during World War II. She is very active and able-bodied for her age, but has severe macular degeneration. She takes no medicines and walks 3 miles a day, but hires an aide to prepare meals for her because of her vision loss. Lorraine's need for help with meal preparation means that she is clinically qualified, despite her relative good health.
- **EXAMPLE, RANDY:** Randy was a weather observer in the Air Force from 1988 to 1992. He was recently in a catastrophic motorcycle accident and suffered a spinal cord injury. Randy was left paralyzed from the waist down and needs expensive personal care on a daily basis. A local VA counselor told Randy's family about Aid & Attendance, which they had never heard of before. Even though Randy is under 65, he qualifies clinically because he is totally disabled. It does not matter that his disability is not service related.
- **EXAMPLE, DAVE:** Dave, age 67, is a Coast Guard veteran who served from 1963 to 1967. He is retired and lives alone, but has been struggling with some health problems, including diabetes. Dave recently admitted to his doctor that he has been depressed and sometimes forgets to eat and check his blood sugar. He also admits he has not been bathing regularly because he is scared he will fall in the shower. His doctor suggested that he consider moving to an assisted living community that offers healthy meals and that can remind him to check his blood sugar. Even though Dave considers himself independent, he qualifies clinically for Aid & Attendance.

## IS SENIOR CARE CONSIDERED A MEDICAL EXPENSE?

When applying for Aid & Attendance, the cost of monthly recurring medical expenses can be deducted from countable income, including some senior care costs if the daily assistance of another person is required to perform normal living activities. This includes fees paid for home care, assisted living, or a nursing home.

## INDEPENDENT LIVING RETIREMENT COMMUNITIES

Some independent living communities, also known as retirement communities, offer amenities like hot meals, light housekeeping and transportation as well as activities and entertainment, but not personal care. Some independent living communities assist with providing personal care, but more frequently a third-party provider is available to help with those needs. With a look and feel reminiscent of a resort or a hotel, most independent living communities feature furnished apartments or cottages and well-designed community areas. Monthly fees can start as low as \$1,800.

Aid & Attendance typically cannot be used to pay for independent living itself. However, it may help cover the cost of personal care provided by either the community or a third-party provider, or the veteran may qualify for homebound benefits. If an applicant was denied pension benefits while residing in an independent living community and then later moved to an assisted living community because their need for assistance has progressed, that person may now qualify for benefits.

## ASSISTED LIVING

Assisted living communities have emerged in the last two or three decades as an alternative to nursing homes for those who need some care, but not 24-hour skilled nursing care. Aid & Attendance can help qualified recipients pay for assisted living.

Assisted living communities provide personal care, in addition to more basic amenities like meals, housekeeping and activities. The care they offer usually includes medication management, bathing, dressing, grooming and toileting, although not all residents require assistance in all of these areas. Like independent living, residents typically live in apartments, although some assisted living communities offer alternatives like cottages.

The average cost for assisted living is \$3,715 per month, but varies depending on region and other locational factors, the size of the apartments and the needed level of care. If the applicant meets clinical requirements for Aid & Attendance and the assisted living community is helping with personal care needs, then typically, the monthly amount paid to the assisted living community is deducted from the gross income.

## MEMORY CARE

Memory care is a specialized kind of assisted living for people with Alzheimer's, dementia or a related disorder. Some assisted living communities are wholly dedicated to memory care, while other communities offer memory care within the context of a larger assisted living community.

Memory care communities are secured so that residents cannot wander off and become lost. The staff may be specially trained to use positive and innovative techniques to deal with behavior problems and other issues that are common among those with memory disorders. The atmosphere is designed to be comforting and reassuring.

Memory care averages about \$4,500 per month. Most residents who need to reside in a memory care community qualify for Aid & Attendance clinically as a result of their dementia diagnosis. Because of its high cost, Aid & Attendance can be immensely helpful to families with a loved one who needs memory care.

## RESIDENTIAL CARE HOMES

Residential care homes may be known by other names, depending on the region of the country: group home, adult family care home, adult foster home or board and care home. They typically house up to 10 residents in a single-family home and offer a level of care comparable to that of assisted living, but in a quiet, homelike setting with a family atmosphere. Some residential care homes specialize in memory care.

This quiet atmosphere is not for everyone, but some families prefer residential care homes because they feel that their loved one gets more time and attention from staff than at a larger facility.

Costs vary widely, but usually range from \$2,200 to \$3,400 per month. As with assisted living, Aid & Attendance works well to help pay for residential care homes but typically only if the home is licensed by the state.

## NURSING HOMES

Nursing homes offer the highest level of care. Nursing homes are generally the appropriate care option for people who are completely immobile (bedridden), who require medical attention on an ongoing basis or who require high acuity care for feeding tubes or tracheostomies. The national average cost of a nursing home is over \$7,000 per month.

Aid & Attendance can be used to help pay for a nursing home, although it may not be especially helpful if the applicant is eligible for Medicaid or expects to go onto Medicaid soon. This is because the benefit will not pay more than \$90 per month to someone who is eligible for Medicaid, the exception being those who reside in state veterans homes, which are exempt from this ruling.

Medicaid is the government assistance program that pays for long-term care for those who are unable to pay on their own. While most of Medicaid's funding is federal, each state operates its own Medicaid program, sometimes under other names (for example: Medi-Cal in California or TennCare in Tennessee). Medicaid should not be confused with Medicare, which does not pay for long-term care. Medicare is essentially health insurance, although in some cases it can pay for short rehab stays at a nursing home.

Because costs exceed the average American's ability to pay privately, an estimated 64% of nursing home residents rely on Medicaid to finance their nursing home care. For veterans and surviving spouses, it is sometimes best to simply use Medicaid to pay for care.

However, Aid & Attendance can be helpful for those who are on the cusp of being able to afford a private pay nursing home. For example, Aid & Attendance could bridge the financial gap for a veteran who makes \$6,000 a month, but who is seeking placement at a nursing home that costs \$7,000 a month. Aid & Attendance can also provide additional income for a spouse at home, or if there is a statewide waiting list for Medicaid beds.

## IN-HOME CARE

In-home care is professional care provided to seniors who live at home. Caregivers assist seniors with daily needs like shopping, cooking and housekeeping, and can also offer personal care. Other benefits of home care include companionship and general supervision. The national average cost for home care is \$21 an hour.

Home care expenses can be deducted from gross income when applying for housebound or Aid & Attendance pensions, if the expenses are incurred with a licensed home care agency or a private caregiver.

## ADULT DAY SERVICES

Adult day services offer assistance, supervision (when necessary) and meals during the day. They also provide structured activities, entertainment, and other opportunities for guests to socialize and have fun. They are often a solution for family caregivers who are employed during the day or who need a chance to run errands or have some time alone. The national average cost for adult day care is \$70 daily. Typically, the amount paid for adult day services may be deducted from gross income when applying for housebound or Aid & Attendance pensions.

## EXCEPTION FOR ABLE-BODIED VETERANS WITH VERY LOW INCOMES

For veterans with very low incomes, there is an exception to the clinical eligibility requirement. Veterans and their spouses over 65 who meet the service requirement but who are totally able-bodied, may still qualify for a small, basic pension award when their incomes are below the current basic pension amount (figures below reflect 2020 awards):

- Able-bodied single veteran: \$1,128 per month.
- Able-bodied surviving spouse: \$1,006 month.
- Able-bodied couple: \$1,477 per month.

In this case, the pension functions as general financial assistance rather than help to pay for care, but technically it is the same benefit that people commonly refer to as Aid & Attendance. When no care is involved, the amount that the pension is worth is the difference between the applicant's countable income and the maximum amounts above.

- **EXAMPLE, MICHAEL:** Michael is a 70-year-old Vietnam veteran. He is completely healthy but is having trouble making ends meet with his \$700 monthly Social Security award. He applies for a VA Pension and is awarded \$398, the difference between his income and the \$1,098 maximum income for an able-bodied veteran applying for pension.

# CHAPTER THREE

## *Applying for the Benefit*

### WHAT DO I NEED TO APPLY?

Below is a list of documents, forms and information that may be required or desirable, depending upon the applicant's circumstances. The information contained below is for informational purposes. A Place for Mom does not provide legal advice when applying for benefits. For professional legal advice, please consult a VA-accredited claims representative.

#### *Application Forms for Veterans:*

DOCUMENT	FORM NUMBER	BASIC PENSION	AID & ATTENDANCE	HOUSEBOUND
Basic Pension Form for Veterans	21P-527EZ	Required	Required	Required
Section X (Medical Expense Report)	21P-527EZ	Optional	Required	Required
Request for Nursing Home Information in Connection with Claim for Aid & Attendance (if living in any type of senior community)	21-0779	N/A	Required	N/A
A statement of occupancy from the assisted living community or other type of senior community where you reside (listing monthly rate and daily assistance required )		N/A	Required	N/A
A letter from the homecare agency or caregiver		N/A	If Applicable	If Applicable
Examination for Housebound Status of Permanent Need for Aid & Attendance	21-2680	N/A	Required	Required
General Release for Medical Provider Information to the VA	21-4142a	N/A	Highly Suggested	Highly Suggested
Authorization to Disclose Information to the VA (one for each physician)	21-4142a	N/A	Highly Suggested	Highly Suggested
Authorization to Disclose Personal Information to a Third Party (son, daughter, in-law)	21-0845	If Applicable	Highly Suggested	Highly Suggested
Statement in Support of Claim	21-438	If Applicable	Highly Suggested	Highly Suggested

ORIGINAL Military Discharge Papers (Do NOT send a photocopy)	DD-214	Required	Required	Required
Copies of lost discharge papers can be requested from the National Archives at <a href="http://www.archives.gov/veterans/military-service-records/">www.archives.gov/veterans/military-service-records/</a> or by calling 314-801-0800		If Applicable	If Applicable	If Applicable
Copy of current year's Social Security Award Letter		Required	Required	Required
Proof of all income and assets including but not limited to most recent back account statements, checking, savings, CDs, stocks, bonds, IRAs, 401Ks, trusts, annuities, etc.		Required	Required	Required
Proof of insurance premiums, medications, medical bills or any other medical expenses that are not reimbursed by insurance, Medicare or Medicaid		If Applicable	Required	Required
Certified copy of marriage certificate (if married)		If Applicable	If Applicable	If Applicable

### *Application Forms for Surviving Spouses:*

DOCUMENT	FORM NUMBER	BASIC PENSION	AID & ATTENDANCE	HOUSEBOUND
Basic Pension Form for Surviving Spouses	21P-534EZ	Required	Required	Required
Section X (Medical Expense Report)	21P-534EZ	N/A	Required	Required
Examination for Housebound Status of Permanent Need for Aid & Attendance	21-2680	N/A	Required	Required
Request for Nursing Home Information in Connection with Claim for Aid & Attendance (if living in any type of senior community)	21-0779	N/A	Required	N/A
A statement of occupancy from the assisted living community		N/A	Required	N/A
A letter from the homecare agency or caregiver		N/A	If Applicable	If Applicable
Authorization to Disclose Information to the VA (one for each physician)	21-4142	N/A	Highly Suggested	Highly Suggested
General Release for Medical Provider Information to the VA	21-4142a	N/A	Highly Suggested	Highly Suggested
Authorization to Disclose Information to a 3rd Party (son, daughter, in-law)	21-0845	If Applicable	Highly Suggested	Highly Suggested
Statement in Support of Claim	21-438	If Applicable	Highly Suggested	Highly Suggested
ORIGINAL Military Discharge Papers (Do NOT send a photocopy)	DD-214	Required	Required	Required

Copies of lost discharge papers can be requested from the National Archives at <a href="http://www.archives.gov/veterans/military-service-records/">www.archives.gov/veterans/military-service-records/</a> or by calling 314-801-0800.		If Applicable	If Applicable	If Applicable
Copy of current year's Social Security Award Letter		Required	Required	Required
Proof of all income and assets including but not limited to most recent bank account statements, checking, savings, CDs, stocks, bonds, IRAs, 401Ks, trusts, annuities, etc.		Required	Required	Required
Proof of insurance premiums, medications, medical bills or any other medical expenses that are not reimbursed by insurance, Medicare or Medicaid		If Applicable	Required	Required
Copy of marriage certificate		Required	Required	Required
Certified Copy of Veteran's Death Certificate		Required	Required	Required

## WHERE DO I APPLY?

Once all forms are complete and supporting documents compiled, make and retain photocopies of the originals. Forms are available at [www.va.gov/vaforms](http://www.va.gov/vaforms).

Intent to file forms and completed applications can be submitted to the Pension Management Center (PMC) for the state of residency (see Appendix), at a nearby regional benefit office ([www.va.gov/directory/guide/home.asp](http://www.va.gov/directory/guide/home.asp)), or by working with an accredited representative (see below). Visit [www.vets.gov/pension/](http://www.vets.gov/pension/) for further information or to start the application process.

## WHERE CAN I FIND HELP?

While it is possible for seniors and their families or caregivers to complete a successful application themselves, in many instances, trained, certified help is required.

### *Free Help*

Veteran Service Officers (VSOs) who work at VA regional offices may be able to offer free basic guidance and answer simple questions about the benefit. VSOs volunteer throughout the U.S., frequently at hubs for veterans like American Legion halls and Veterans of Foreign Wars lodges.

Veterans' organizations like the VFW, American Legion and DAV (Disabled American Veterans) may be able to provide information about the benefit as well as free assistance to prepare an application. ([www.vets.gov/pension/](http://www.vets.gov/pension/) is a good place to start.)

A Place for Mom ([www.aplaceformom.com](http://www.aplaceformom.com)) is a senior care information and referral service that employs more than 500 Senior Living Advisors throughout the U.S. who offer free consultations and assistance. A Place for Mom Senior Living Advisors can help families find senior communities that meet their needs, answer basic questions about Aid & Attendance and may be able to refer VA-accredited consultants to help with an application.

Seniors are at particular risk of becoming victims of financial exploitation, and veterans and their dependents are no exception. The U.S. Senate Special Committee on Aging maintains a toll-free fraud hotline, a valuable resource for seniors affected by scams: 1-855-303-9470. For further information, visit [www.justice.gov/elderjustice](http://www.justice.gov/elderjustice).



## PAID CONSULTANTS

Sometimes it is worth hiring accredited VA consultants for help. (Federal law prohibits unaccredited consultants from assisting with applications in any way.) Regulations prohibit consultants from charging a fee for assistance with the actual application unless the applicant has already been denied once. Following an unsuccessful application, paid consultants can often step in, determine why an application has been denied, make necessary changes and resubmit an application with a better chance of approval.

While consultants are not allowed to charge for help with the preparation or presentation of an initial claim, they can serve a valuable role for individuals and families who have not yet applied when there are concerns about financial eligibility. Consultants who have assisted applicants with financial planning will often help with the rest of the application at no additional charge. Since the applicant is paying for financial planning services but not the additional help with preparation and presentation, this is legally permitted.

Find a VA-accredited attorney or VSO/Benefits representative at [www.va.gov/ogc/apps/accreditation](http://www.va.gov/ogc/apps/accreditation) or [www.ebenefits.va.gov/ebenefits/vso-search](http://www.ebenefits.va.gov/ebenefits/vso-search).

Sources such as The Paladin Registry ([www.paladinregistry.com/find/Paladin-Registry-Advisors](http://www.paladinregistry.com/find/Paladin-Registry-Advisors)), Better Business Bureau, The National Association of Personal Financial Advisors ([www.napfa.org/find-an-advisor](http://www.napfa.org/find-an-advisor)), and referrals from friends and family can help in finding the right financial consultant for any situation.

# APPENDIX

## *Directory of Resources*

### ***U.S. Department of Veterans Affairs (VA)***

The VA is the government department responsible for administering benefits for veterans and their families.

**WEBSITE:** [www.va.gov](http://www.va.gov), or to locate the nearest VA regional office, use [www.va.gov/directory](http://www.va.gov/directory).

**PHONE:** (800) 827-1000

### ***Veterans of Foreign Wars (VFW)***

The VFW is a large nonprofit organization that can assist veterans and their families, including with benefits applications.

**WEBSITE:** [www.vfw.org](http://www.vfw.org)

**PHONE:** (816) 756-3390

### ***The American Legion***

The American Legion is similar to the VFW, and also assists families with benefit applications. Their website offers a wide range of benefits assistance resources, including a section dedicated to women veterans.

**WEBSITE:** [www.legion.org](http://www.legion.org)

**PHONE:** (800) 433-3318

### ***Disabled American Veterans (DAV)***

DAV is a nonprofit organization and BBB-accredited charity that assists disabled veterans, primarily those with a service-related disability. They also provide benefits assistance.

**WEBSITE:** [www.dav.org](http://www.dav.org)

**PHONE:** (877) 426-2838

### ***A Place for Mom***

A Place for Mom is a nationwide, free senior care referral company and the publisher of this eBook. A Place for Mom employs more than 500 local Senior Living Advisors who can help families identify senior communities that meet their needs, answer basic questions about Aid & Attendance and who may be able to suggest VA-accredited consultants in your area.

**WEBSITE:** [www.aplaceformom.com](http://www.aplaceformom.com)

**PHONE:** (877) 311-6099

### *Helpful Websites*

[www.veteransaidbenefit.org](http://www.veteransaidbenefit.org)

[www.seniorvet.org](http://www.seniorvet.org)

[www.vets.gov](http://www.vets.gov)

[www.benefits.va.gov](http://www.benefits.va.gov)

#### **RESIDENTS OF:**

Alabama, Arkansas, Illinois, Indiana,  
Kentucky, Louisiana, Michigan, Missouri,  
Mississippi, Ohio, Tennessee and Wisconsin

#### **SUBMIT APPLICATIONS TO:**

*Milwaukee VA Pension Center*  
*Department of Veterans Affairs*  
**Claims Intake Center**  
Attention: Milwaukee Pension Center  
P. O. Box 5192  
Janesville, WI 53547-5192  
Fax: 1-844-655-1604

#### **RESIDENTS OF:**

Alaska, Arizona, California, Colorado,  
Hawaii, Iowa, Idaho, Kansas, Minnesota,  
Montana, North Dakota, Nebraska, Nevada,  
New Mexico, Oklahoma, Oregon, South  
Dakota, Texas, Utah, Washington and  
Wyoming, Mexico, Central and South  
America and the Caribbean

#### **SUBMIT APPLICATIONS TO:**

*St. Paul VA Regional Office*  
*Department of Veterans Affairs*  
**Claims Intake Center**  
Attention: St. Paul Pension Center  
PO BOX 5365  
Janesville, WI 53547-5365  
Fax: 1-844-655-1604

**RESIDENTS OF:**

Connecticut, the District of Columbia, Delaware, Florida, Georgia, Maryland, Maine, Massachusetts, North Carolina, New Hampshire, New Jersey, New York, North Carolina, Pennsylvania, Puerto Rico, Rhode Island, South Carolina, Virginia, Vermont and West Virginia

**SUBMIT APPLICATIONS TO:**

*Philadelphia VA Regional Office  
Department of Veterans Affairs*

**Claims Intake Center**

Attention: Philadelphia Pension Center  
P. O. Box 5206  
Janesville, WI 53547-5206  
Fax: 1-844-655-1604