

# One VA Benefit Not to Miss

By LIBBY CARTY MCNAMEE

**A**re you sure you're taking full advantage of your benefits as a veteran? Think again. Chances are good that there is at least one valuable U.S. Veterans Administration benefit that may have eluded you. It's officially called "Allowance for Aid and Attendance." You may have to do some research and have lots of persistence dealing with the VA, but the financial results could be well worth the furrowed brow and elbow grease.

What is Aid and Attendance? According to the VA Web site, this little-known benefit is an additional amount available to eligible veterans and surviving spouses who are entitled to VA pension or VA compensation and require the regular attendance of another person to assist in eating, bathing, dressing, undressing, and bodily functions. It includes those people who are blind as well as those confined to assisted-living facilities and nursing homes because of either mental or physical incapacity. A single veteran is eligible for up to \$1,412 per month, a surviving spouse is eligible for up to \$907, and a couple is eligible for up to \$1,674.

The daughter of a World War II veteran stationed in Hawaii during the attack on Pearl Harbor, Debbie Burak learned of this obscure benefit only recently. After her father's death, an acquaintance mentioned offhandedly that there was "some VA benefit" for which her father may have qualified to provide free home care. Ever resourceful, Burak rolled up her shirtsleeves and set out to find out about the mysterious benefit. She soon discovered the Allowance for Aid and Attendance, a little-known set of benefits for which both her father and mother had indeed qualified due to his disability.

She found that her father apparently had missed out on approximately \$140,000 toward his care. In addition, her mother as the surviving spouse had lost out on \$23,000 but had an ongoing right to a reduced

amount based upon his service. Burak declared that if she had known about the Aid and Attendance benefit sooner, her life would have been "dramatically different" since she and her sister had to struggle to absorb the cost of their parents' nursing home.

Furthermore "this money would have made the biggest difference in my parents lives" since they would have been able to afford more-expensive and higher-quality care. Prior to her mother's death, Burak submitted an application on her behalf as the surviving spouse. Although it has been approved, Burak is still seeking reimbursement for the accrued benefits from her burial.

Frustrated because "the government does nothing to inform folks," Burak wants to help educate others so that they may receive the money from this much-underutilized pension. For more information, log onto [www.veteranaid.org](http://www.veteranaid.org), a Web site that she has created to get the information out to people who may qualify. Also, you can call (888) 896-2010 to contact a nonprofit group that specializes in completing the lengthy and complicated application for the benefit. For a fee of \$450, they will fill out the necessary forms for you and track them as they wind their way through the VA. If you end up not qualifying, the group will refund your money. In recommending the non-profit group, Burak says, "The \$450 spent was worth every penny. It certainly beats dealing directly with the VA and with people who sometimes know less about the benefit than you do."

The basic criteria for the Aid and Attendance benefit are as follows:

- Have you or your spouse served in the military for at least 90 days with one day during wartime?
- Did you receive an honorable discharge from the military?

- Do your assets have a value of \$80,000 or less excluding your home and vehicle if you are married? Or \$50,000 or less if you are single?

- Do you or your spouse have a non-service connected medical or psychological disability?

- Does that disability require paid daily in-home care or long-term care such as residence in a nursing home, assisted living facility, or hospice?

- Do your medical expenses exceed your income?

- If you are a surviving spouse, did your marriage end in death?

If you answered "yes" to these questions, you could be entitled to financial assistance in the form of the Aid and Attendance benefit. The computation of the actual amount of the benefit is based upon marital status, assets, and the amount of unreimbursed medical bills.

Once you submit your paperwork, it normally takes the VA six months or more to respond. If the VA approves the claim, the subsequent payment is retroactive to the date of filing at the VA, not to the date when the veteran became entitled to file. The amount that the veteran receives depends upon marital status, the amount of the medical expenses, and the current financial and medical situation. The pension is paid monthly as long as the veteran or widow continues to meet the criteria. **FP**

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*Libby Carty McNamee is a lawyer and freelance writer living in the Richmond area. This article does not constitute legal advice. If you need legal assistance, please contact a lawyer specializing in elder law.*