

What do I need to know about...



The Veteran's Aid & Attendance and Housebound Benefits

Veterans and survivors who are eligible for a VA pension and require the **aid and attendance** of another person, or are **housebound**, may be eligible for additional monetary payment. These benefits are paid in **addition** to monthly pension, and they are not paid without eligibility to Pension.

Since Aid and Attendance and Housebound allowances increase the pension amount, people who are not eligible for a basic pension due to excessive income may be eligible for pension at these increased rates. A Veteran or surviving spouse may not receive Aid and Attendance benefits and Housebound benefits at the same time.

Aid & Attendance (A&A)

The Aid & Attendance (A&A) increased monthly pension amount may be added to your monthly pension amount if you meet one of the following conditions:

- You require 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 yourself from the hazards of your daily environment
- You are bedridden, in that your disability or disabilities requires that you remain in bed apart from any prescribed course of convalescence or treatment
- You are a patient in a nursing home due to mental or physical incapacity
- Your eyesight is limited to a corrected 5/200 visual acuity or less in both eyes; or concentric contraction of the visual field to 5 degrees or less

Eligible Wartime Periods

Under current law, VA recognizes the following wartime periods to determine eligibility for VA Pension benefits:

- Mexican Border Period (May 9, 1916 – April 5, 1917 for Veterans who served in Mexico, on its borders, or adjacent waters)
- World War I (April 6, 1917 – November 11, 1918)
- World War II (December 7, 1941 – December 31, 1946)
- Korean conflict (June 27, 1950 – January 31, 1955)
- Vietnam era (February 28, 1961 – May 7, 1975 for Veterans who served in the Republic of Vietnam during that period; otherwise August 5, 1964 – May 7, 1975)
- Gulf War (August 2, 1990 – through a future date to be set by law or Presidential Proclamation)

Housebound

This increased monthly pension amount may be added to your monthly pension amount when you are substantially confined to your immediate premises because of permanent disability.

How to Apply

You may apply for Aid and Attendance or Housebound benefits by writing to the [Pension Management Center \(PMC\) that serves your state: https://www.benefits.va.gov/PENSION/resources-contact.asp](https://www.benefits.va.gov/PENSION/resources-contact.asp). You may also visit your local regional benefit office to file your request. You can locate your local regional benefit office using the [VA Facility Locator: https://www.va.gov/directory/guide/home.asp](https://www.va.gov/directory/guide/home.asp).

For those living in Sarasota or Manatee counties, you can also contact the local County Veterans Services Office. They provide no-charge comprehensive guidance and assistance in securing all types of veteran benefits and services. The phone numbers are: **Sarasota – 941-861-2899, Manatee – 941-749-3030.**

You should **include copies of any evidence**, preferably a report from an attending physician validating the need for Aid and Attendance **or** Housebound type care.

- The report should be in sufficient detail to determine whether there is disease or injury producing physical or mental impairment, loss of coordination, or conditions affecting the ability to dress and undress, to feed oneself, to attend to sanitary needs, and to keep oneself ordinarily clean and presentable.
- Whether the claim is for Aid and Attendance or Housebound, the **report should indicate how well the applicant gets around**, where the applicant goes, and what he or she is able to do during a

typical day. In addition, it is necessary to determine whether the claimant is confined to the home or immediate premises.

Veteran - Alone & With Dependents

Date of Cost-of-Living Increase: 12-01-2017

Increase Factor: 2.0%

Standard Medicare Deduction: Actual amount will be determined by SSA based on individual income.

Maximum Annual Pension Rate (MAPR) Category	Amount
If you are a veteran...	Your yearly income must be less than...
Without Spouse or Child	\$13,166
<i>To be deducted, medical expenses must exceed 5% of MAPR, or, \$ 659</i>	
With One Dependent	\$17,241
<i>To be deducted, medical expenses must exceed 5% of MAPR, or, \$ 863</i>	
Housebound Without Dependents	\$16,089
Housebound With One Dependent	\$20,166
A&A Without Dependents	\$21,962
A&A With One Dependent	\$26,036
Two Vets Married to Each Other	\$17,241
Two Vets Married to Each Other One H/B	\$20,166
Two Vets Married to Each Other Both H/B	\$23,087
Two Vets Married to Each Other One A/A	\$26,036
Two Vets Married to Each Other One A/A One H/B	\$28,953
Two Vets Married to Each Other Both A/A	\$34,837

How to Calculate Veterans Pension

Your yearly family income must be less than the amount set by Congress to qualify for the Veterans Pension benefit. If eligible, your pension benefit is the difference between your “countable” income and the annual pension limit set by Congress. VA generally pays this difference in 12 equal monthly payments.

Income and Net-worth Limitations

Countable income includes income from most sources as well as from any eligible dependents. It generally includes earnings, disability and retirement payments, interest and dividend payments from annuities, and net income from farming or a business. Some expenses, such as unreimbursed medical expenses, may reduce your countable income.

Net worth includes assets such as bank accounts, stocks, bonds, mutual funds, annuities, and any property other than your residence and a reasonable lot area. You should report all of your net worth. VA will determine whether your assets are of a sufficiently large amount that you could live off of them for a reasonable period of time.

Hypothetical Example VA Pension Benefit Calculation

Your pension is calculated to be an amount equal to the **difference** between your **countable family income** and the **annual pension** limit set by Congress.

- If, for example, the **annual income limit** on December 1, 2005, for a Veteran and spouse, as set by Congress, is **\$13,855** and your income combined with your spouse's income is \$10,855, your VA pension will be \$3,000 ($\$13,855 - \$10,855 = \$3,000$) paid in monthly installments.
- If your total **countable family income** is **more** than \$13,855 in this example, then you are **not eligible** for a VA Pension for that year. You may reapply again at any time your countable income falls below the limit.
- **A portion of your unreimbursed medical expenses** (what you paid out of pocket after medical insurance pays) may **reduce** your

countable income. Using the example above for combined family income (\$10,855):

- If your medical expenses for a year are \$8,000 and your medical insurance pays \$6,400 of that, your **unreimbursed medical expense is \$1,600.**
- That **portion** of your unreimbursed medical expenses (\$1,600 in the example above) which is **more than 5%** of the maximum rate of pension, or **\$693** in this example ($\$13,855 \times .05 = \693), may be deducted from your total combined income which then increases the amount VA will pay to you.
- Since the \$1,600 out of pocket expenses is greater than \$693, you may reduce your family income by \$907 ($\$1,600 - \693). So, your income for VA pension purposes is now **\$9,948** ($\$10,855 - \907).
- Your VA pension would then be \$13,855 (maximum rate for a veteran with a spouse) minus \$9,948 (total family income after deducting unreimbursed medical expenses), or **\$3,907** for that year.

This information was procured from the web-site of the United States VA. It is provided as a public service by:



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