
GUIDE TO VA BENEFITS & LONG-TERM CARE



U.S. EDITION



Guide to VA Benefits & Long-Term Care

Guide to Aid & Attendance

At A Place for Mom, our goal is to help families find the right senior care solution. For many families in the U.S., the hard 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. We are thrilled to have this free resource to share with families. Please feel free to copy and distribute this book to anyone you think may benefit.

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

*Source: www.va.gov - last updated in 2013



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Chapter 1: 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 if you are not already receiving a pension you 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.

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.

Basic Pension for Veterans	Maximum Annual Pension Rate (MAPR)	Monthly Rate
Single veteran	\$12,465.00	\$1,038.75
Veteran with spouse or one dependent	\$16,324.00	\$1,360.33
Two veterans married to each other	\$16,324.00	\$1,360.33
Basic Pension for Veterans plus Aid & Attendance	Maximum Annual Pension Rate (MAPR)	Monthly Rate
Aid & Attendance without dependents	\$20,795.00	\$1,732.92
Aid & Attendance with spouse or one dependent	\$24,652.00	\$2,054.33
Two veterans married to each other- both qualify for A&A	\$32,100.00	\$2,675.00
Basic Pension for Veterans plus Housebound	Maximum Annual Pension Rate (MAPR)	Monthly Rate
Housebound without dependents	\$15,233.00	\$1,269.42
Housebound with spouse or one dependent	\$19,093.00	\$1,591.08
If qualified add to any rates above:	Additional Annual Benefit	Monthly Rate
Early war veterans add (Mexican War Border or WWI)	\$2,831.00	\$235.92
Each additional dependent	\$2,129.00	\$177.42
Surviving Spouse Rates	Maximum Annual Pension Rate (MAPR)	Monthly Rate
Widow, no dependents	\$8,359.00	\$696.58
Widow, no dependents with Aid & Attendance	\$13,362.00	\$1,113.50
Widow, no dependents with Housebound	\$10,217.00	\$851.42
For each dependent add:	\$2,583.00	\$215.25



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.

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, and the approval process itself averages almost nine months. But, a complete and accurate application can be processed much more quickly. Applicants who are age 70 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.



Chapter 2: 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. We have also included hypothetical examples in the appendix of this eBook.

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.
- 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; reminders to take medications; dressing; using the restroom; adjusting prosthetic devices; or 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. Meaning, 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.

Service During Wartime

The clearest of the criteria is the service requirement: The benefit is available to qualifying veterans and their surviving spouses, so 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: It could have been a desk job stateside.

If the active duty occurred *after* September 7, 1980, you must have served at least 24 months or the full period that you were called to duty.

The VA's dates of wartime are listed below:

- **World War II:** 12/7/1941 through 12/31/1946
- **Korean Conflict:** 6/27/1950 through 1/31/1955
- **Vietnam War:** 8/5/1964 through 5/7/1975, although veterans who served in Vietnam itself ("in country") as early as 2/28/1961 may also qualify.
- **Gulf War:** 8/2/1990 to date to be determined by U.S. government (The Iraq War and Afghanistan War have not been officially declared wartime periods by the U.S. congress, but according to our research totally disabled veterans of the wars in Iraq or Afghanistan may qualify.)

History-buffs may have noticed that these dates generously include significant post-war periods. For example, World War II formally ended when Japan surrendered on 8/14/1945 (V-J Day), but for the VA's purposes, World War II didn't actually end until 12/31/1946 when Congress officially declared the war over. The same applies to the Korean War. An armistice was signed in 1953, but wartime definition purposes the war ended 1/31/1955.



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, and his family assumed that since his service fell between World War II and the Korean War, he wasn't eligible for benefits. 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 US 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 the 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 must have a countable income below the amount set by Congress. Countable income includes income such as: disability and retirement payments, interest and dividend payments from annuities, and net income from farming or a business. Income from eligible dependents is also considered countable income. Some expenses, such as unreimbursed medical expenses, Medicare premiums, and Medicare Supplemental Insurance Premiums may reduce your countable income. The VA also looks at assets when determining eligibility.

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.



Income

The maximum allowable income looks low on paper, but it is important to remember 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 amounts as the MAPR 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 very 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 a month. His family would like to place him at 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 \$1,732 maximum for veterans with Aid & Attendance. The following month, Jerry moves to an assisted living community that specializes in Alzheimer's and begins paying for care his family then assists him with submitting his application, and he is later awarded the difference between his countable income (\$500) and the \$1,704 monthly maximum. The monthly amount that Jerry receives from the VA is \$1,232.

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 cost of a \$4,000 a month assisted living from her income, her countable income is \$2000, which is well above the VA's maximum income of \$1,113 per month for a surviving spouse who needs Aid & Attendance. Unfortunately, however, Susan is ineligible.

Assets

While the VA looks closely at applicant's assets when determining need, there is no predetermined maximum net worth for applicants. A general rule of thumb is that applicants may have up to \$80,000 in assets, excluding the house the applicant lives in and also one car (if the applicant drives). This general rule has become widely accepted because VA Representatives must complete additional paperwork if the applicant's assets (excluding house, car and other personal property) exceed \$80,000.



An applicant having more than \$80,000 in liquid assets, in cash savings, stock, or a 401(k), will usually be denied. On the other hand, an applicant with less than \$80,000 will not necessarily be approved. It is important to note that once an applicant moves to a senior community, his or her home could be counted as an asset unless their spouse is residing in it, and so most homeowners using Aid & Attendance to move to a senior community will need to sell their home.

In the VA's Words: There is no set limit on how much net worth a veteran [or dependent] can have, but net worth cannot be "excessive." The decision as to whether a claimant's net worth is excessive depends on the facts of each individual case. All net worth should be reported and VA will determine if a claimant's assets are sufficiently large that the claimant could live off these assets for a reasonable period of time.

Unlike Medicaid, there is no penalty for applicants who have recently gifted assets to family, so this strategy (and others) for people with a higher net worth to become qualified are possible and legal. If you are concerned about financial over-qualification, we urge you to speak with a VA accredited expert. For more information on finding help, see Chapter 3.

Example, Tom and Brooke: Tom and Brooke recently applied for Aid & Attendance through Tom's service. Their income is low income, and Brooke undoubtedly needs care, but they have about \$150,000 in cash savings. Their application was denied due to "excessive" net worth. A local VA counselor told them that they should wait until their cash savings are less than \$80,000 before reapplying.

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 her homecare aide. Her income is \$1500 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 in which 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 horrible 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 you can deduct the cost of monthly reoccurring medical expenses from your countable income including some senior care costs if you require the daily assistance of another person to perform normal living activities. This includes fees you pay 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 \$1,500.

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 moves to an assisted living community because the assistance needs have 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 national average cost for assisted living is \$3,250 per month, but may vary depending on region and other locational factors, the size of the apartments, and the needed level of care. If you meet clinical requirements for Aid & Attendance and the assisted living community is helping with personal care needs, then typically, the monthly amount you 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 have other names depending on the region of the country: group home, adult family care home, adult foster home, or board and care home. They usually 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 \$2,000 to \$5,000 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 \$6,000 per month.



Aid & Attendance can be used to help pay for a nursing home, although 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.

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 nursing home costs exceed the average American's ability to pay privately, more than 60% of nursing home residents are on Medicaid. For veterans and surviving spouses who will fall into this 60%, it is sometimes best to simply use Medicaid to pay for care.

On the other hand, 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 would be helpful for a veteran who makes \$5,000 a month, but who is seeking placement at a nursing home that costs \$6,000 a month.

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 homecare is \$19 an hour.

Homecare expenses can be deducted from gross income when applying for Homebound or Aid & Attendance pensions, if the expenses are incurred with a licensed homecare 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 \$60 daily. Typically, the amount paid for adult day services may be deducted from gross income when applying for Homebound 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 these amounts:

- Able-bodied single veteran: \$1,037 per month
- Able-bodied surviving spouse: \$695 month
- Able-bodied couple: \$1,327 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 \$337, the difference between his income and the \$1,037 maximum income for an able-bodied veteran applying for pension.

Chapter 3: Applying for the Benefit

What Do I Need to Apply?

Below is a list of documents, forms, and information that you will need to apply. 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 to assist you with your application.



Application Forms for Veterans:

Document	Form Number	Basic Pension	Aid & Attendance	Housebound
Basic Pension Form for Veterans	21-527EZ	Required	Required	Required
Section X (Medical Expense Report)	21-527EZ	Optional	Required	Required
A Voided Check for the account where you want payments direct deposited		Required	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 letter on letterhead 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
Authorization for Consent to Release Information to the VA (one for each physician)	21-4142	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 http://www.archives.gov/veterans/military-service-records/ or by calling 314-801-0800				
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, 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 (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	21-534EZ	Required	Required	Required
Section X (Medical Expense Report)	21-527EZ	N/A	Required	Required
A Voided Check for the account where you want payments directly deposited		Required	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 letter on letterhead 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
Consent to Release Information to the VA (one for each physician)	21-4142	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 http://www.archives.gov/veterans/military-service-records/ or by calling 314-801-0800				
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, 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
Copy of Veteran's Death Certificate		Required	Required	Required



Where Do I Apply?

Once you have completed all forms and gathered all supporting documents, make a photocopy of the documents for your files and mail them to one of the three main process centers in the U.S. The center to which you submit your application depends on where in the U.S. you live:

Residents of

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

Submit applications to:

Milwaukee Pension Maintenance Center
Veterans Administration
5400 West National Avenue
Milwaukee, WI 53214

Residents of

Alaska, Arizona, California, Colorado, Hawaii, Iowa, Idaho, Kansas, Minnesota, Montana, North Dakota, Nebraska, Nevada, Oklahoma, Oregon, South Dakota, Texas, Utah, Washington State, and Wyoming

Submit applications to:

St. Paul Pension Maintenance Center
Veterans Administration
1 Federal Drive, Fort Snelling
St. Paul, MN 55111-4050

Residents of

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

Submit applications to:

Philadelphia Pension Maintenance Center
Veterans Administration
5000 Wissahickon Avenue
Philadelphia, PA 19101



Where Can I Find Help?

While it is certainly possible for seniors and their families to complete a successful application themselves, in many cases help is required. Help is available from many sources:

Free Help

VA Service Officers who work at VA regional offices may be able to offer free, basic guidance and answer simple questions about the benefit.

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 preparing an application.

A Place for Mom (www.aplaceformom.com) is a senior care information and referral service that employs more than 250 Senior Living Advisors throughout the US who offer free consultations and assistance. A Place for Mom Senior Living Advisors can help families find senior communities that meet their needs, can answer basic questions about Aid & Attendance, and may be able to refer VA accredited consultants to help with an application.

Paid Consultants

VA benefits can be extraordinarily complex, so consider speaking with a Veteran Services Officer (VSO). Veteran Services Officers volunteer throughout the United States, frequently at hubs for veterans like American Legion halls Veteran of Foreign Wars (VFW) lodges. You can locate a VA accredited attorney or VSO/Benefits representative here: <http://www.va.gov/ogc/apps/accreditation/>

Sometimes it is worth hiring accredited VA consultants for help. Unaccredited consultants should never be used. 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. After an unsuccessful application, paid consultants can often step in, find 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 families who have not yet applied when there are concerns about financial eligibility. Consultants who have helped 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.



Before using any financial professional always do your research. Sources like The Paladin Registry <http://www.paladinregistry.com/find/Paladin-Registry-Advisors>, Better Business Bureau, The National Association of Personal Financial Advisors (<http://findanadvisor.napfa.org/Home.aspx>), and referrals from friends and family can help in finding the right financial consultant for your situation.

Appendix: Directory of Resources

United States Department of Veterans Affairs (VA):

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

Website: www.va.gov, or to locate the nearest VA regional office use <http://www2.va.gov/directory>.

Phone: (800) 827-1000

Veterans of Foreign Wars (VFW):

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

Website: 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 notes that they “file thousands of VA claims each hear on behalf of America’s veterans”.

Website: www.legion.org

Phone: (800) 433-3318

Disabled American Veterans (DAV):

DAV is a nonprofit organization to assist disabled veterans, primarily those with a service related disability. They also provide benefits assistance.

Website: 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 250 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 own area.

Website: www.aplaceformom.com

Phone: (877) 311-6099

Other Websites:

www.veteranaid.org

www.veteransaidbenit.org

www.no-soldier-left-behind.org

www.seniorvet.org

