

Seniors sometimes spend a significant portion of their income on health care expenses. There is a resource available for wartime veterans to help reimburse them for healthcare expenses they incur.

This benefit is not used nearly enough. It is essentially a long-term care insurance policy for wartime veterans.

Unfortunately, this benefit's availability is treated like classified information. More need to be aware of this excellent potential source of funds for paying for health care expenses (including in-home healthcare or an assisted living facility.)

For those veterans and widows who are eligible, these benefits are invaluable. Wartime veterans can receive a monthly check in the mail from the VA to help pay for in-home healthcare, assisted living facility fees, and other unreimbursed medical expenses.

To receive this benefit you do not need a service-connected disability. There are other benefits for those who have service-connected disabilities not discussed here.

The benefit discussed today is a non-service connected disability pension benefit. More specifically, I am discussing the VA "aid-and-attendance" and "house bound" programs that are available to veterans who require the assistance of another person in order to avoid the hazards of his or her daily environment.

Under this program, a married veteran can receive a maximum of \$2,053.00 per month in benefits, a single veteran can receive a maximum of \$1,731.00 per month, and an unmarried, surviving spouse can receive up to \$1,112.00 per month.

Service Requirements

In general, to qualify, a veteran must have 90 days or more of active duty under other than dishonorable conditions, one day of which was during wartime.

Disability Requirements

A veteran must be determined to be “permanently and totally disabled.”

The VA generally will accept a letter from the person’s doctor as to the veteran’s disability. The letter, with complete medical diagnosis, should state that the person has an incapacity that requires care or assistance on a regular basis to protect the veteran or surviving spouse from the hazards or dangers incident to his daily environment.

Net Worth Requirements

The VA considers the financial assets of the applicant, and will deny the applicant if the net worth is such that part of it could be consumed for the applicant’s care. What this means in plain English is sometimes hard to tell.

As a general rule, the VA will rarely deny a claim if assets are less than \$40,000. The home is not counted. The application simply asks for the assets of the applicant on the date of application, and does not inquire as to previous transfers.

Income Requirements

The general rule is that even if the applicant fulfills all of the above requirements, the application will be denied if the veteran’s countable income exceeds the maximum annual pension rate, which is currently \$2,053.00 per month for a married veteran in need of aid and attendance. However, the VA uses net income; that is, gross income minus medical expenses.

These expenses alone often consume all of a veteran's monthly income, triggering payment of the maximum benefit by the VA.

If you are a wartime veteran or surviving spouse and find your medical expenses are consuming your monthly income, you must investigate this VA benefit.