

V.A. BENEFIT PROGRAM

The V.A. Benefit Program Aid & Attendance Program was established to assist qualified veterans and their surviving spouses with supplementing the cost of long-term care. The benefit is mandatory and is not subject to partisan spending or discretionary federal budget cuts. The additional allowance can be used as a supplement for the cost of Assisted Living and/or Residential Care Facilities or In-Home Caregivers. **Note: New Rules 2018** (discrepancy depending on who reports effective October thru December)

How Do Veterans Qualify?

- At least 90 days of active duty military service with at least 1 day of service during a period of national conflict.
- A medical diagnosis that requires daily assistance with two or more Activities of Daily Living (ADL's).
- Insufficient monthly income to purchase the required care – based on deficit spending – *simple example*. **Hypothetical example** (*exceptions may apply*): Income is \$2,000 – care costs \$3,000 - \$1,000 = \$1,000 Benefit total of allowable VA A & A benefit. Calculated formula that looks at service connected disability.
- **Net worth \$123,600** (*excluding* home & vehicles).
- **Look back 36 months** – penalty on transfers calculated on the amount in excess of net worth.

What Forms Will You Need?

- Veteran's Discharge Papers (DD214 certified copy)(VA Form SF 180)
- Physician's Evaluation (VA Form #21-2680)
- Death Certificate for a Surviving Spouse
- Marriage Certificate (if currently married)
- Copy of Social Security Award Letter
- Net worth information (Bank Accounts, CD's, Trusts, Stocks, Bonds, etc.)
- Proof of all income from pensions, retirement and interest income.
- Proof of insurance premium, medications, medical bills or any other medical expenses that are not reimbursed by insurance; such as Co-Pays, Dental, Incontinence Supplies, Transportation Charges and Durable Medical Equipment (DME) etc.
- List of all Doctors and Hospitals visited in the last year.

How long does the process take?

- The process can take from 3 months to a year after all paper work is submitted. Once approved the pension is retroactive from date of the application.

What is the Maximum Monthly Pension Amount Granted?

- Surviving Spouse.....* \$1,209 (Widow – not remarried of wartime veteran)
 - Single Veteran.....* \$1,881 (Veteran with no dependents)
 - Married Veteran.....* \$2,230 (Vet & Spouse both alive, Vet needs care)
 - Two Married Veterans.....**\$2,903 (Both spouses are veterans-either needs care)
- *January Annual Cost of Living Increases - **2018 rate 1/10/19

An Example of determining the benefit of a War-Time Single Veteran

Total Monthly Income - (SSI, pensions, interest earnings)	\$3,000.00
Less Out Of Pocket Medical Expenses – (medicine, care, co-pays)	\$4,000.00
Monthly Net Income- (Income minus out of pocket medical expenses)	\$-1,000.00
V.A. Benefit Eligibility	\$1,732.00
Less Monthly Net Income	\$-1,000.00
Total V.A. Benefit Pension	\$1000.00

Who Do I Call To Get The Process Started?

Once you have all of this information gathered, you will need to obtain and complete VA Form 21-526 or VA Form 21-534. You can find these forms at your local VA office, or download them under pension at www.va.gov for Aid and Attendance.

Nationwide.....800-827-1000
 Placer County: 1000 Sunset Blvd. Rocklin, CA 95765.....916-780-3290
 Sacramento County: 2007 19th Street, Sacramento, CA 95818.....916-874-6811
No Appointments Walk-Ins Only: Hours are 9 AM to Noon -1 PM to 4 PM M/F
 El Dorado County: 130 Placerville Dr. Suite B, Placerville, CA.....530-621-5892
 Yolo County.....530-406-4850

Compliments of HOME/Housing Options Made Easy for *elders*
 P.O Box 41172, Sacramento, CA 95841 **PHONE:** 916-977-0188
FAX: 916-977-0488 or home@housing-options.com.

