

VA Benefits that Increase Income to Pay for Long term Care

I. Basic Eligibility Criteria for Housebound and Aid and Attendance

All of the following criteria must be met before a veteran or widow(er) of a veteran can receive Improved Pension benefits:

1. The veteran must have served at least 90 consecutive days of active service with at least one day of service during a wartime period.
2. The veteran must have received a discharge that is other than dishonorable.
3. The claimant must have limited income and assets available.
4. The claimant must have a permanent and total disability, and the disability was caused without willful misconduct of the claimant.
5. The veteran or widow(er) signs an application and provides the application to the Veteran's Administration.

II. Housebound Benefits

Housebound benefits are available to a veteran or widow(er) of a veteran who is determined to be disabled and is essentially confined to the home. The two ways to prove entitlement include:

1. A single permanent disability rated as 100% disabling under the VA schedule and confined to the dwelling, or
2. A 100% disability with another 60% disability, regardless of whether or not the person is confined to the dwelling.

Notwithstanding in the above two methods of proof requiring some sort of disability, a disability rating is not required for people aged 65 or older.

III. Aid & Attendance

Aid & Attendance benefits are available to a veteran or widow(er) of a veteran who meets one of the following conditions:

1. Claimant is blind;
2. Claimant is living in a nursing home; OR
3. Claimant is unable to:
 - a. dress/undress or keep self clean and presentable;
 - b. unable to attend to the wants of nature; OR
 - c. has a physical or mental incapacity that requires assistance on a regular basis to protect claimant from daily environmental hazards.

IMPROVED PENSION MAXIMUM INCOME RATES 2008

	Yearly Housebound	Monthly Housebound	Yearly Aid & Attendance	Monthly Aid & Attendance
Veteran	\$13,664	\$1,138	\$18,654	\$1,554
Veteran w/ dependent	\$17,126	\$1,427	\$22,113	\$1,842
Widow(er)	\$9,164	\$763	\$11,985	\$998

VI. Legal Disclaimer

This information has been provided for informational purposes only. It does not constitute legal advice. The receipt of this information does not establish attorney-client privilege. Proper legal advice can only be given upon consideration of all the relevant facts and laws. Therefore, you should not act upon any of the information contained herein without seeking appropriate counsel.

The Elder & Disability Law Firm of Victoria L Collier, P. C., Mission Statement

We are dedicated to helping you and your loved ones financially manage the cost of healthcare while preserving assets and quality of life.