

VA Aid and Attendance Qualification.

VA Aid and Attendance (A&A) benefit is an excellent source of funding for Veterans and their spouses, that need help with activities of daily living (ADLs). It can be applied to home care or assisted living facilities. Technically it is possible to qualify for both VA A&A and Medicaid, however in practice it is very difficult for an individual to qualify for both. It is much more likely that with a married couple, one spouse might receive Medicaid the other VA A&A.

In general VA A&A is great benefit for home care.

The trick is to qualify, so how do you do this?

There are three basic strands to qualification:

- Veteran or spousal status
- Asset qualification
- Income qualification

Veteran or spousal status



- The veteran needs to have served for at least 90 active days (not National Guard or Reserve).
- At least one of those active days during a “Time of War” (see below).
- The veteran needs to have received an Honorable Discharge.
- The spouse needs to be married to the veteran or widowed and not remarried.
- The spouse or veteran must need help with at least two ADLs.

Time of Wars qualification

- The qualifying veteran needs to completed at least one day of active service during these dates:
 - WW11 12/7/41 – 12/31/46

- Korea 06/27/50 – 1/31/55
- Vietnam
 - 2/28/61 – 8/4/64 served in Vietnam only
 - 8/5/64 – 5/7/75 served active duty anywhere
- Persian Gulf 8/2/90 to a date to be determined by Law

Activities of Daily Living (ADLs)

ADLs are crucial part of the qualifying process; the veteran or spouse must need help with two or more of these ADLs

- Eating
- Dressing
- Taking bath/shower
- Walking
- Getting in / out bed / chair
- Going to the restroom
- Legally Blind

Asset Qualification

These are approximate values and subject to change:

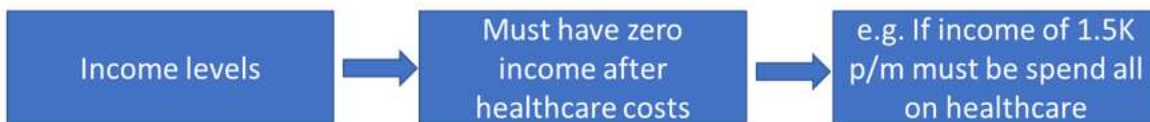


Examples of assets that would counted:

- Money in the bank
- Stocks, mutual funds, bonds
- CDs
- Annuities

- IRA accounts
- Business assets
- Cash value of life insurance policies
- Real estate (if they don't live in it)

Income Qualification



While this sounds very harsh, unfortunately in practice, if the veteran or spouse requires home care then it will quickly consume their income. At that point, the veteran or spouse will receive the VA A&A benefit to “replace” the income.

How to apply

Plan Life Care LLC

Local Phone Number 386-968-1920

Toll free 844-861-4747

Local Fax Number 954-900-1630

Email info@PlanLifeCare.com

www.PlanLifeCare.com

<https://www.facebook.com/PlanLifeCare/>

If you wish to complete the process yourself, here is a complete step by step guide:

- Gather the following paperwork:
 - Discharge/Separation Papers (DD-214).
 - Copy of Marriage Certificate and all marital information (unless applying for veteran only)
 - Copy of the Death Certificate (surviving spouses only).
 - Copy of current Social Security award letter (the letter that Social Security sends at the beginning of the year stating what your monthly amount will be for the following year).
 - Net worth information, including bank accounts, CDs, trusts, stocks, bonds, annuities, etc.
 - Proof of all income from pensions, retirement, interest income from investments, annuities, etc.
 - Physician statement that includes current diagnosis, medical status, prognosis, name and address, ability to care for self, ability to travel unattended, etc.
 - Nursing Home Status Statement. (If veteran and/or spouse is in nursing home or assisted living facility) and Statement of Occupancy from the facility (ask the facility for this document).
 - Proof of insurance premiums, medications, medical bills or any other medical expenses that are not reimbursed by insurance, Medicare, or Medicaid.
 - List of all doctors and hospitals visited in the last year. Here is a list of possible medical expenses. Here is a medical expense report (VA Form 21P-8416).
 - Banking information for direct deposit of A&A monthly payments (include a voided check).
 - If you are a court-appointed guardian of the veteran or surviving spouse, a certified copy of the court order of the appointment is required.
 - Employment history (does not apply if applicant is over 65).
- Complete the necessary VA Forms for filing
 - You will need to obtain and complete VA Form 21-527EZ and/or VA Form 21-534EZ for Special Improved benefits with Aid & Attendance.
 - Mail the application (For FL residents)
Department of Veterans Affairs
Claims Intake Center
Attention: Philadelphia Pension Center

PO Box 5206

Janesville, WI 53547-5206

- Expect to wait at least 3 or 4 months
- Some applications take over a year
- Make sure you incur all the qualifying care costs, in the mean time
- If you don't incur these costs or document them correctly you will likely be denied
- After at least 3 or 4 months you will know if you qualify and the VA will eventually send the retro payments
- Make sure you remain qualified so you don't lose the benefit.