



Caregiver's **A**nswers, **T**opics, and **H**elpful **I**nformation

In an endeavor to continually assist caregivers in their search for pertinent information regarding eldercare, our Information and Referral Specialists address topics of most frequently asked questions via **Caregiver's Answers, Topics and Helpful Information (CATHI)**. Additionally, caregivers are also invited to e-mail individual questions and an Information and Referral Specialist will reply.

Dear CATHI,

Question: What is the Veterans Aid and Attendance Pension?

Answer:

The Aid & Attendance Pension benefit is available to veterans and their spouses who require assistance in eating, dressing, bathing and other activities of daily living. It is also available to the widow or widower of a veteran who also needs assistance with their activities of daily living. This benefit can be used to pay for in-home care or assisted living costs, as well as care received in a skilled nursing facility. Eligibility requirements include time spent in the service, medical need of assistance, and a justification of assets.

For 2011, the Veterans Aid & Attendance Pension can provide up to:

- \$1,644 per month (\$19,736 per year) for a qualified veteran;
- \$1,949 per month (\$23,396 per year) if the veteran is married;
- \$1,057 per month (\$12,684 per year) for a surviving spouse of a qualified veteran;
- \$2,540 per month (\$30,480 per year) if both spouses are qualified veterans

The veteran must have served at least 90 days during a "wartime" period and was honorably discharged. Service in combat is **NOT** required, as well as a service connected disability is **NOT** required. If the veteran is younger than age 65, he or she must be totally disabled to qualify, however if the veteran is age 65 years or older, there is no requirement to prove disability.

Medically, the veteran or spouse must be in need of regular assistance due to:

- Inability of veteran or spouse to:
 - dress or undress himself or herself; or
 - keep himself or herself ordinarily clean and presentable;

- Frequent need of adjustment of any special prosthetic or orthopedic appliances which by reason of the particular disability cannot be done without aid (this will not include the adjustment of appliances which normal persons would be unable to adjust without aid, such as supports, belts, lacing at the back etc.)
- Inability to feed himself or herself through the loss of coordination of upper extremities or through extreme weakness; or
- Inability to attend to the wants of nature (loss of voluntary bowel or bladder control); or
- Incapacity, physical or mental, which requires care or assistance on a regular basis to protect the veteran or spouse from hazards or dangers occurrence to his or her daily environment.

Not all of the disabling conditions in the list above are required to exist. Rather, it must only be demonstrated that the veteran or spouse needs “regular” (i.e., scheduled and ongoing) assistance from another person. It is not required that the need be a 24-hour need. This determination is based upon the medical reports and findings of private physicians or from hospital facilities.

The income of the veteran or spouse cannot exceed the amount established by the VA. This income amount varies with the situation of the applicant. The "income" for Veterans Administration purposes (sometimes called IVAP or "adjusted income") is actually your household income *minus* your recurring, unreimbursed medical and long-term care expenses. These allowable, annualized medical expenses include things such as health insurance premiums, home care expenses, the cost of paying a family member or other caregiver to provide care, the cost of adult day care, the cost of an assisted living facility, or the cost of a nursing home. As a general rule, your household's cash equivalent assets cannot exceed \$80,000. However, there is no specific test in the regulations. Veterans Service Representatives in the VA office are required to file paperwork justifying their decision if they allow assets greater than \$80,000. Thus, this amount has become a traditional ceiling. The value of a personal residence, personal property and automobiles kept for personal use are exempted from the asset test.

Note: You should consult the Veteran's Administration for specific Aid and Attendance Pension benefit advice. This is for informational purposes only.

For referrals to the local Veteran's Administration offices and other agencies that assist with Veterans' benefits in Guilford County, contact Senior Resources of Guilford's SeniorLine at (336) 884-6981 in High Point, all other areas (336) 333-6981 or the Caregiver Support Coordinator, at (336) 373-4816 or (336) 883-3586 in High Point.