Aid & Attendance for Spouse of Living Veteran

The Veterans Administration provides a long-term care benefit called <u>Aid</u> <u>and Attendance</u> to veterans and surviving spouses who need help with daily living activities. There is also Aid and Attendance for the spouse of a living veteran.

More About Aid and Attendance

VA pension rules and regulations, including information about Aid and Attendance, can be found in Title 38 of the Federal Code of Regulations. Passed in 1952 by the Congress of the United States, Title 38 authorizes not only pensions, but veterans' bonuses and other types of relief.

Aid and Attendance is a VA benefit that is part of the VA Pension and Compensation programs. The veteran does not have to be service-connected (suffering from an illness or injury due to wartime service) to be eligible for the VA Pension program. Other common misconceptions about the benefit include:

- The veteran must have served in a combat zone.
- The veteran must already be receiving a pension.

• The veteran must be in the VA system before applying for the benefit. The Aid and Attendance benefit is a reimbursement for money spent by the veteran or spouse on personal care. This includes home care, adult day care, board and care assisted living and skilled nursing facility care. Because the benefit is a reimbursement, the veteran or spouse must be paying a caregiver or care facility before a claim can be filed. Home care can be provided by a friend, family member, or professional caregiver. Some important requirements for the Aid and Attendance benefit include the veteran having served during a wartime period. These are specific dates established by Congress.

The eligible periods of war include:

World War II: From December 7, 1941 to December 31, 1946. If the veteran was in service on December 31, 1946, continuous service before July 2, 1947, is considered World War II service.

Korean War: From June 27, 1950 to January 31, 1955, inclusive.

Vietnam War: From November 1, 1955 to May 7, 1975, for Veterans who served in the Republic of Vietnam during that period. From August 5, 1964 to May 7, 1975, for Veterans who served anywhere in the world.

Persian Gulf War: From August 2, 1990, to an ending date based on a Presidential proclamation or law.

Another qualification is that the veteran must have received an honorable (or anything other than dishonorable) discharge. A military discharge is given to service members when they are released from their obligation to serve. An honorable discharge means the person served faithfully and met the military's standard of conduct while enlisted. There is also a General Discharge under honorable conditions. This means the service member was faithful and honest even though the person may not have always met the military's standards.

A dishonorable discharge is the lowest type of military discharge. It is given to service members whose actions are considered inexcusable. This includes committing crimes such as murder, manslaughter, sexual assault, and desertion. A person who receives a dishonorable discharge is ineligible for many VA benefits and services, including pension benefits like Aid and Attendance.

Both veterans and spouses must also meet the criteria of needing help with some of the activities of daily living – mobility, bathing, dressing, toileting

and feeding. Mobility includes needing help up and down stairs, in or out of a vehicle or assistance getting up from a bed or chair. This requirement is the same for the spouse of a living veteran.

When a surviving spouse needs Aid and Attendance, the maximum benefit amount is \$1,318 per month. The benefit amount for the spouse of a living veteran is different. It is the same as a Veteran's Pension amount, which is \$1,610 per month, tax-free. If the veteran becomes in need of care for themselves in addition to the need of care for their spouse, the benefit can be increased up to the maximum Aid & Attendance amount for a married veteran of \$2,431 per month.

Home Caregiving

Senior veterans and spouses often want to remain home as long as possible. Many times, they will need assistance with personal care tasks. Aid and Attendance can help pay for this care. The average cost of hiring a caregiver from an agency is \$25 to \$35 per hour. Family members and friends can also provide the care. You do not have to be licensed to be a caregiver.

Adult Day Care

Veterans and spouses can also get reimbursed by the VA if they attend adult day care. An adult day care center provides various activities for adults who have lost some of their independence because of health, physical or cognitive impairment conditions. The centers provide meals and care during the daytime, including health care, medication management, transportation services, bathroom assistance, various therapies, and outings.

Adult day care is usually more affordable than an assisted living facility. However, the cost can vary from \$20 to over \$60 a day depending on the location of the center. Most centers are open 8 to 12 hours a day.

Assisted Living

Many seniors, including veterans and surviving spouse, will eventually transition into an Assisted Living Facility. These facilities are long-term care

communities for individuals and couples who can no longer live on their own. The residents at an assisted living facility get help with daily living activities. Other services include housekeeping, meals, laundry, social programs, and recreation. There are some facilities that specialize in specific types of care, like Parkinson's, Dementia, and Alzheimer's.

The cost of assisted living can range from \$3,500 to over \$4,500 per month depending on the services a person needs.

Some assisted living facilities can have hundreds of residents. A smaller version of an assisted living facility is a board and care home, also called residential care. Most residential care homes have between 6 and 12 residents.

The Aid and Attendance application includes verification and evidence of military service, marital status, needs of care, income, and assets.

The VA's Aid and Attendance financial requirements can be extremely complex. Claims involving the spouse of a living veteran also have very specific rules.

If you would like to find out more about Aid and Attendance and how to apply for this benefit, contact one of our Benefit Consultants today at 877-427-8065 or <u>click here</u>.