



“Secret” VA Benefit Available to Many Veterans and Their Spouses

Written On November 11, 2010 By [Bob Kraft](#)

Today is Veterans Day, when we celebrate and honor those brave Americans who have served our country and placed themselves in harm's way to protect our freedom. Of course we should do this every day, not just once each year.

Our law firm tries to show our appreciation for veterans by helping them, and their spouses, get all the VA benefits they are entitled to receive. One benefit that is almost a “secret” because it is discussed so seldom is the Aid & Attendance pension benefit.

Unfortunately, many of America's veterans will eventually require long-term care. While Medicaid will help pay for nursing home stays, it usually will not pay for assisted living. Thus, veterans who would prefer assisted living or home care often end up in a nursing home instead. In addition, they risk losing all their savings and assets. Fortunately, another option is available. Veterans Benefits can be used to cover the costs of assisted living and home care, without sacrificing the assets you have worked so hard to earn

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and preserve. You owe it to yourself and your loved ones to get the benefits you have earned and rightly deserve.

The Aid and Attendance Program

This program is available to veterans who need assistance with basic daily activities such as bathing, dressing, and eating. The benefits can be paid to someone outside the home, (which may include family members) or to the veteran's spouse, or most importantly, to an assisted living facility. However, if the benefits are paid to the spouse, the funds are considered income when determining eligibility for the program. Veterans may use these funds in any manner they wish, including to care for a spouse. The top benefit rate is now almost \$2,000 per month. This amount changes each year.

Who is considered to be a veteran for Aid & Attendance purposes?

Anyone who served in the active military, naval, or air services (including the Coast Guard and U.S. Merchant Marines) is considered a veteran. To be eligible for Veterans Aid & Attendance benefits, you must have 90 days of active military service with at least one day of service during a war time period (but with no requirement to have actually been in battle) and either suffer from a permanent and total disability or be 65 or older. Your income and net worth must fall within certain limits as well. The most recent official periods of war include World Wars I and II, the Korean conflict, the Vietnam era, and the Persian Gulf War. Call us to find out if your service was during an official time of war.

Financial Qualification

For a veteran or the veteran's widow to qualify, the household cannot have more than the allowable countable assets. This figure varies depending on the specific situation, but our law firm can advise you about ways to become financially qualified. The household income cannot be more than the Aid & Attendance pension benefit amount.

Other benefits available through the VA

Veterans and their families may be eligible for a number of benefits, including:

- Dependency and Indemnity Compensation
- Disability Compensation
- Employment & Training
- Parents' Dependency and Indemnity Compensation
- Special Monthly Compensation
- Survivor Benefits
- Veterans Health Care
- Veterans Life Insurance

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- Burial and Memorial

- Death Pension

We are here to serve you.

At Kraft & Associates, we are committed to helping veterans get all the benefits they are entitled to, and making the qualification or appeal process as stress-free as possible. We believe Veterans Benefits are an important and, sadly, under-utilized tool to help America's heroes care for themselves and the people they love. Therefore, we stay abreast of the constantly changing laws surrounding eligibility to be sure our clients have the information they need to obtain the benefits they deserve. We invite you to contact our firm with any questions, and we pledge to treat you with the respect and personal service you deserve.