



VA AID & ATTENDANCE: HOW DOES IT WORK?

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What is Aid & Attendance?

Known as A&A, this is a Veterans Administration program designed to help veterans and their spouses or widows with high medical costs. A&A is very useful for helping you afford the type of care that you may feel is out of reach – like enabling you to bring in home health aides, attend a day program, or move to an assisted living.

What does A&A Provide?

A&A is a cash program. Your monthly award will be direct deposited into your bank account. You then use those funds to pay for the care you need so that you can stay at home or move to assisted living. Here are the 2021 figures:

<u>If you are a...</u>	<u>Then you may receive up to...</u>
Single Veteran	\$1,936 per month
Married Veteran (healthy spouse)	\$2,295 per month
Healthy Vet (spouse A&A)	\$1,520 per month
Widow	\$1,244 per month
Veteran & Spouse both need A&A	\$3,032 per month
Veteran & Veteran both need A&A	\$3,071 per month

Who is Eligible?

Time of Service:

A veteran and their spouse or widow may apply, and there is even a small benefit for adult disabled children. The veteran must have served at least 90 days active duty with one day during wartime. If you were in the Reserves and activated, that counts as active duty. There is also a surprising list of civilians who may qualify, such as certain private airline crew during the Korean War. If you are not sure if your time of services qualifies, check with my office.

Medical Need:

To qualify for A&A, you (the veteran, the spouse, or the widow) must need some amount of medical help. That could be as little as needing medication reminders and rides to doctors' offices, to requiring assistance with bathing and dressing, to as much as needing help moving around and eating or not being able to be left alone. Blindness (or near blindness) itself qualifies, even if no other assistance is needed.

Financial Test:

Aid & Attendance uses a "net worth" test. Your net worth is a combination of your income and assets. The net worth cap for 2021 is \$130,778.

Here's the net worth formula:

$$\text{Your assets} + (\text{annual income} - \text{unreimbursed medical expenses}) \\ = \text{Less than } \$130,778$$

Quite often, once you start to need significant help at home, or to pay for assisted living, your unreimbursed medical expenses will wipe out your income. So it's usually a question of looking at whether your assets alone are under \$130,778. Please note that your home is not a countable asset.

With some planning ahead, we can work to reduce your assets in sync with applying for A&A. And if you are afraid that \$130,778 won't be enough to live on, even with the A&A funds, we can plan around that too.

So it's true – you can afford to bring care into your home, you can afford to attend a day program, and you can afford to move to assisted living. Please contact my office to learn more and to move beyond the fear of running out of money.