

Top Ten Veterans Aid & Attendance Long-Term Care Benefit Fact Sheet

Basic Facts

1. Many people who are qualified for Veterans' benefits were previously told that they do not qualify; sometimes even from the VA. Therefore, it is best to get an opinion from a qualified benefits planning expert.

NOTE - Any Veteran diagnosed with ALS (Lou Gehrig's Disease), who has at least 90-days of continuous active service regardless of where or when served, is presumptively eligible for health and disability benefits, including but not limited to Aid & Attendance. In addition, a spouse of a Veteran who died from ALS, may also be entitled to benefits.

The Benefits

2. The 2008 maximum amount of long-term care benefits:

Veteran with no spouse	Up to \$1,644 per month
Veteran with spouse	Up to \$1,949 per month
Veteran's spouse (veteran deceased)	Up to \$1,056 per month
Veteran's spouse (veteran living but not in need of care services) Improved pension amount	Up to \$1,291 per month

NOTE - Actual benefit calculated based on household income adjusted for medical expenses.

3. This benefit can be used to assist with payment of medical and care related expenses, including skilled and non-skilled in-home care.

Service Related Eligibility Requirements

4. The veteran served at least one day during wartime (World War I or II, Korean War, Vietnam, Gulf War) and at least 90 days of consecutive active duty and was other than dishonorably discharged.
5. Disability does not need to be service connected and Veteran does not have to be retiree or serve in active combat.

Medical & Age Eligibility Requirements

6. Veteran must be permanently or totally disabled or over the age of 65. Spouse if widow of Veteran is eligible to receive benefits.
7. Disability determination based on medical certification (doctor signs form stating that there is need for care – assistance with activities of daily living).

Financial Eligibility Requirements

8. Asset limit – approximately \$80,000 of countable assets.
9. Income test similar to Medicaid spend-down (depends on care expenses).
10. Planning is allowed and legal to meet the income and asset criteria for eligibility – unlike Medicaid, there is no look-back or divestment penalty for transfers to become asset eligible.

CAUTION – many people who first qualify for this benefit may later need Medicaid so any realignment of assets should only be done with the assistance of a qualified benefits planning expert to avoid problems.

For more information, please contact us at:

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