



MY SENIOR CARE ADVISORS

VA AID & ATTENDANCE

Benefits Guide

Everything families and veterans need to know about eligibility, benefit amounts, required documents, and how to apply correctly.

\$2,300

Max monthly benefit
(veteran with spouse)

70%+

Of qualifying veterans
have never applied

\$27,600

Maximum annual
tax-free benefit

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About This Guide

Prepared by My Senior Care Advisors to help families understand VA benefits for senior care. For educational purposes only — not legal, financial, or benefits advice. Benefit amounts are for 2024 and subject to annual VA adjustment. Always verify eligibility with a VA-accredited representative.



■ SECTION 1 — What Is VA Aid & Attendance?

VA Aid & Attendance (A&A;) is an enhanced pension benefit paid by the Department of Veterans Affairs to eligible wartime veterans and their surviving spouses who need help with activities of daily living — bathing, dressing, eating, medication management, or getting in and out of bed.

It is one of the most valuable and least-used benefits available to veterans. The reason: the application process is complex, eligibility rules are counterintuitive, and the VA does not proactively inform eligible veterans that it exists.

The benefit is tax-free and can be used to pay for home care, assisted living, memory care, adult day care, or skilled nursing — making it an essential funding source for senior care.

■ SECTION 2 — Who Qualifies

All five criteria must be met.

1. Wartime Military Service

At least 90 days of active duty with at least one day during a recognized wartime period: WWII (Dec 7, 1941 – Dec 31, 1946), Korean War (Jun 27, 1950 – Jan 31, 1955), Vietnam Era (Aug 5, 1964 – May 7, 1975), Gulf War (Aug 2, 1990 – present).

2. Discharge Status

Honorable or general discharge under honorable conditions required. A less-than-honorable discharge may disqualify.

3. Medical Need for Care

Must require regular assistance with activities of daily living — OR be a nursing home patient due to physical or mental incapacity — OR be blind or nearly blind (5/200 vision or less in both eyes).

4. Income Limitations

The VA uses "countable income" — gross income minus unreimbursed medical expenses including care costs. Many veterans who appear income-ineligible actually qualify once care expenses are deducted.

5. Net Worth Limitation

The 2024 net worth limit is \$155,356. Excludes primary home, vehicle, and personal property. This limit increases annually with cost of living.

Surviving Spouses

The surviving spouse of a qualifying veteran may be eligible even if the veteran never applied during their lifetime. Income and net worth rules apply to the surviving spouse individually.



■ SECTION 3 — 2024 Benefit Amounts

VETERAN WITH SPOUSE	SINGLE VETERAN	SURVIVING SPOUSE
\$2,300/month	\$1,938/month	\$1,478/month
\$27,600 / year	\$23,256 / year	\$17,736 / year

Benefits are tax-free and adjusted annually. The Housebound benefit (\$1,675/month single veteran) is for veterans substantially confined to their home due to permanent disability.

■ SECTION 4 — Income & Asset Rules Explained

How the VA Calculates Countable Income

The VA uses IVAP (Income for VA Purposes): Gross Income minus Unreimbursed Medical Expenses (UMEs). Care costs — home health aides, assisted living fees, adult day programs, health insurance premiums — are subtracted. A veteran with \$3,000/month income and \$3,500/month in care costs has a negative IVAP, typically resulting in full benefit eligibility.

What Counts as an Asset

- ✓ Bank accounts (checking, savings, money market)
- ✓ Investment accounts, stocks, bonds, mutual funds
- ✓ IRAs and retirement accounts (full value)
- ✓ Certificates of deposit
- ✓ Life insurance cash value over \$1,500
- ✓ Real property other than primary residence

What Does NOT Count as an Asset

- ✓ Primary residence (regardless of value)
- ✓ Personal vehicle (one per household)
- ✓ Personal property and household items
- ✓ Property used in a trade or business



■ SECTION 5 — The 36-Month Look-Back Rule

■ Important

The look-back rule is the single most important thing to understand before taking ANY financial action. Transfers of assets made within 36 months of filing a VA pension claim may result in a penalty period of up to 5 years during which benefits are not paid. Do not gift money, change account ownership, establish a trust, or purchase an annuity without consulting a VA-accredited attorney first.

Effective October 18, 2018, the VA implemented a 36-month look-back period for pension claims. If assets were transferred for less than fair market value within 36 months before your claim, the VA may impose a penalty period. The penalty is calculated by dividing the covered transfer amount by the maximum monthly pension rate.

■ SECTION 6 — Documents You Will Need

Missing documents are the #1 cause of claim delays.

Military Service

- ✓ DD Form 214 (Certificate of Release or Discharge from Active Duty)
- ✓ If lost: request at [archives.gov/veterans/military-service-records](https://www.archives.gov/veterans/military-service-records)

Medical

- ✓ VA Form 21-2680 — completed by physician (documenting need for aid and attendance)
- ✓ Physician statement describing diagnosis, prognosis, and care needs
- ✓ Current medication list
- ✓ If in a care facility: administrator statement confirming residency and care level

Financial

- ✓ Prior year federal tax return (or VA Form 21P-0969)
- ✓ Social Security award letter
- ✓ Bank statements — all accounts, 12 months
- ✓ Investment account statements
- ✓ Life insurance policy (face value and cash surrender value)
- ✓ Documentation of all unreimbursed medical expenses
- ✓ Property deed for primary residence



Surviving Spouse — Additional

- ✓ Marriage certificate
- ✓ Veteran's death certificate
- ✓ Proof marriage was not terminated by divorce prior to veteran's death



■ SECTION 7 — How to Apply: Step by Step

Step 1 — Confirm Basic Eligibility

Review the five criteria in Section 2. If uncertain, err on the side of applying — the VA makes the final determination.

Step 2 — Gather All Documents

Use the checklist in Section 6. Incomplete applications cause 12–18 months of additional processing time.

Step 3 — Obtain VA Form 21-2680

This physician-completed form is the most critical medical document. Schedule the appointment early — it can take several weeks.

Step 4 — Calculate Your IVAP

Add all income sources, subtract all unreimbursed medical expenses including care costs, insurance premiums, dental, and vision.

Step 5 — Complete VA Form 21P-527EZ

The Veterans Pension application. Complete carefully and attach all supporting documents.

Step 6 — Submit to Your Regional VA Office

Submit by mail, in person, or through a VA-accredited claims agent or Veterans Service Organization (VSO). Keep copies of everything.

Step 7 — Track Your Claim

Check status at va.gov/claim-or-appeal-status or call 1-800-827-1000. Complete claims typically process in 3–6 months.

■ SECTION 8 — Common Mistakes That Delay or Deny Benefits

- ✗ Submitting without VA Form 21-2680 — the physician form is mandatory
- ✗ Failing to document unreimbursed medical expenses — money left on the table
- ✗ Transferring assets within 36 months of filing without understanding the look-back rules
- ✗ Not including DD-214 — the claim cannot be processed without it
- ✗ Listing income without subtracting care costs — resulting in apparent ineligibility
- ✗ Using a general power of attorney preparer instead of a VA-accredited representative
- ✗ Failing to appeal a denied claim — many initial denials are overturned on appeal
- ✗ Not reporting a change in care needs that would increase the benefit amount



■ SECTION 9 — Aid & Attendance vs. Housebound Benefit

	AID & ATTENDANCE	HOUSEBOUND
Monthly (Single Veteran)	\$1,938	\$1,675
Monthly (Vet + Spouse)	\$2,300	\$2,002
Care Requirement	Regular help with daily activities OR facility resident	Substantially confined to home — permanent disability
Can receive both?	No — VA pays the higher benefit	No — VA pays the higher benefit

■ SECTION 10 — Aid & Attendance and Medicaid

VA Aid & Attendance and Medicaid are separate programs with different rules — and receiving one can affect eligibility for the other.

Key Interaction Points

1. Medicaid counts VA pension income (including A&A;) as countable income, affecting Medicaid thresholds.
2. In some states, the A&A; portion is not counted as income for nursing home Medicaid — state rules vary.
3. Veterans receiving Medicaid in a nursing facility may still receive a small protected income amount from VA pension.
4. Consult a VA-accredited elder law attorney who understands both federal and state rules before applying for both programs.

■ SECTION 11 — Frequently Asked Questions

How long does the application process take?

Complete, well-documented applications typically take 3–6 months. Applications with missing documents can take 12–18 months or longer.

Can I qualify if I live at home with family caregivers?

Yes. If you need regular assistance with daily activities, you may qualify whether care is provided by a professional, a family member, or in a facility.

Do I need a VA-accredited representative to apply?

No — you can apply independently. However, VA-accredited claims agents and VSOs provide free assistance and typically result in fewer errors.

**Is Aid & Attendance taxable?**

No. VA pension benefits, including Aid & Attendance, are not subject to federal income tax.

Can I receive A&A; and Social Security at the same time?

Yes. A&A; does not affect Social Security. Social Security counts as income in the IVAP calculation but does not disqualify you.

What happens if my care needs change?

Notify the VA. If care needs increase you may qualify for a higher benefit; if they decrease the benefit may be adjusted.



■ SECTION 12 — Resources & Next Steps

Official VA Resources

VA Pension Application — VA Form 21P-527EZ	va.gov/pension/apply-for-veteran-pension-form-21p-527ez
2024 VA Pension Rates	va.gov/pension/veterans-pension-rates
Find a Free VA-Accredited Representative	va.gov/get-help-from-accredited-representative
Check Your Claim Status	va.gov/claim-or-appeal-status · 1-800-827-1000
Request a Lost DD-214	archives.gov/veterans/military-service-records

Free Help — Veterans Service Organizations

These organizations provide free, VA-accredited claims assistance nationwide.

• American Legion	legion.org · 1-800-433-3318
• VFW (Veterans of Foreign Wars)	vfw.org · 1-816-756-3390
• DAV (Disabled American Veterans)	dav.org · 1-877-426-2838
• AMVETS	amvets.org

MY SENIOR CARE ADVISORS

If your family needs help finding senior care — assisted living, memory care, home care, or other options — our advisors provide free guidance with no obligation.

myseniorcareadvisors.net/get-help.php (614) 818-5150 help@myseniorcareadvisors.net

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