

The VA Program That Pays for Long-Term Care for Vets

This little-known benefit can be a help, but expect red tape

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Here's a frightening statistic from the just-released [United States of Aging survey](#): Only 3 percent of professionals supporting people 60 and older say they are very confident older Americans will be able to afford their [health care costs](#) as they age. (The survey was conducted by the National Association of Area Agencies on Aging, National Council on Aging and UnitedHealthcare.)

One reason: The steep and rising cost of long-term care.

What Long-Term Care Costs Now

The median price of a private room in a nursing home is \$91,250, up 4.17 percent from a year ago, according to [Genworth's 2015 Cost of Long-Term Care Survey](#). The Center for Retirement Research at Boston College [estimates](#) that 44 percent of men and 58 percent of women will use [nursing home](#) care. Many more will need long-term care in assisted living facilities or at home.

This is why I want to tell you about a little-known Veterans Administration (VA) program that pays for some long-term care costs for vets and their families, called the [Aid and Attendance Benefit](#).

(Sorry for sounding like one of those [reverse-mortgage](#) TV commercials.) You might want to check out Aid and Attendance for yourself or for your parents.

By one estimate, only 5 percent of vets entitled to the Veterans Administration's Aid and Attendance benefit apply for it.

Never heard of this benefit, which has been around for more than 60 years and covers some expenses for in-home care, nursing homes and assisted living facilities? You're in good company.

"I think it's wildly underpublicized," said [Maureen Lyons](#) of the Moynihan Lyons estate planning and elder law firm in Riverside, Calif.

The Little-Known VA Long-Term Care Benefit

By one estimate, only 5 percent of vets entitled to the benefit apply for it. In a January 2015 [Los Angeles Daily News article](#), Robert W. McKenrick, of the VA's Los Angeles Regional Benefit Office, said: "My personal opinion is that if one veteran is unaware of their benefits, that's one too many."

Honorably-discharged wartime veterans over 65 and their widowed spouses who are eligible for a VA pension and require the "aid and attendance" of another person or are housebound may be eligible for what the VA calls "additional pension benefits for care assistance in the home or in an assisted living community."

[Aid and Attendance pays](#) up to: \$1,788 per month to a single veteran, \$1,149 to a surviving spouse, \$2,120 to a married veteran and \$2,837 to a veteran couple. The benefit is tax-free.

Who Is Eligible for Aid and Attendance

To qualify, the applicant must either:

- Require assistance with Activities of Daily Living (ADLs) such as dressing, undressing, bathing, cooking and eating
- Be bedridden
- Be a patient in a nursing home due to mental or physical incapacity
- Or have eyesight limited to a corrected 5/200 visual acuity or less in both eyes or concentric contraction of the visual field to 5 degrees or less

Now here's the catch: applying for and receiving the money is daunting.

"It sucks the life out of anyone who attempts to crawl through the maze of paperwork and process," wrote [Randi Kreiss](#) in The Riverdale Press.

The VA says it takes 156 days (roughly five months), on average, for an Aid and Attendance claim to be processed after someone applies by writing to a VA regional office and submitting evidence. But some frustrated applicants have run into infuriating red tape and much longer waits.

One Vet's Three-Year Wait

The Daily News article cited the heartbreaking story of Frank Fassnacht, an 84-year-old former projectionist for Disney who's now living in a Motion Picture & Television Fund (MPTF) home. He applied for Aid and Attendance three years ago, according to Naomi Rodda, MPTF's Director of Community Services.

Said Rodda: "We keep getting the runaround. The turnover there is so high it's hard to find a consistent person to help you. In the five years I've been doing this, I'm now working with my fifth different VA service officer."

I first learned about Aid and Attendance from Lyons when we both participated in the recent [Intergenerational Summit on Aging](#) sponsored by Kendal, a not-for-profit provider of retirement communities and services, and hosted by public television station WHYY-TV of Philadelphia, Pa.

Tips for Applying for the VA Benefit

Here's Lyons' advice to others who want to receive this VA pension supplement:

You may be denied the Aid and Attendance benefit if your assets are too large. “The VA doesn’t have a hard and fast rule on how much assets you can have,” said Lyons. “I’ve found that it’s generally not more than \$80,000, depending on your age.” (That doesn’t include your home.)

Get help from an [elder law attorney](#) to apply. The rules and paperwork can be a bear, so a pro who’s familiar with them can make the process more tolerable. The lawyer may also be able to assist you in preserving assets and get the benefit. “A lot of middle-class folks can really benefit from this sort of planning,” said Lyons.

Be prepared to document your long-term care expenses and provide all the application materials. “You must show the VA your ongoing prescription and in-home or assisted living expenses every month,” said Lyons. “And if you had a previous marriage, you must show the VA your divorce decree.”

Be patient. “When I was doing this a few years ago, it could take nine months before a client saw the money. Lately, it’s been more like four months,” said Lyons.

You can learn more about the Aid and Attendance program at the [VA's website](#) or watch a webinar about it at the [A Place for Mom site](#).