



Veterans Benefits Guide: Helpful information and tips for aging seniors

In this interactive guide, you will find:

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Overview of VA benefits for long-term care

Long-term senior care can be costly, but U.S. military veterans and their surviving spouses may be eligible to receive veterans benefits that provide financial assistance.

The U.S. Department of Veterans Affairs, or VA, offers two veterans benefits that offset the costs of long-term care:

The VA Aid and Attendance benefit is paid to eligible veterans or surviving spouses who need assistance with activities of daily living (ADLs) such as bathing, dressing, feeding, and mobility or transfers.

The Housebound benefit is paid to eligible veterans or surviving spouses who have a permanent disability, are confined to their homes, and are unable to leave without assistance.

If your family member qualifies for either one of these benefits, they will receive an additional monthly income that is added to their VA Pension or Survivors Pension. Any funds your loved one receives can be used at their discretion.

How do we choose which benefit to apply for?

A veteran or surviving spouse cannot receive both Aid and Attendance benefits and Housebound benefits at the same time. There are a few differences in the eligibility requirements. If your loved one requires assistance with ADLs, the Aid and Attendance benefit will award a higher amount. The Aid and Attendance benefit can offer up to **\$2,431** a month to help pay for long-term care for a qualifying veteran and their spouse.

VA long-term care benefit	Aid and Attendance	Housebound benefit
Assisted living	X	
Memory care	X	
Nursing home	X	
Home care	X	
Family caregiver*	X	X

*Fees paid to a non-licensed, in-home caregiver, such as a friend or non-spouse family member, typically qualify as an eligible care type to qualify for Aid and Attendance and may be able to be deducted from income calculations.

Eligibility overview

In order to qualify for VA benefits for long-term care, your loved one must already be receiving VA Pension or Survivors Pension. Alternatively, they may apply for VA pension benefits at the same time they apply for long-term care benefits.

To qualify for long-term care benefits, a veteran or surviving spouse must meet three types of requirements:

1

Service requirements

regarding active duty and discharge

2

Financial requirements

around net worth

3

Clinical requirements

for disability or assistance with ADLs

If your family member is a surviving spouse of a qualifying veteran, they must have been married at the time of and not remarried after the veteran's death.

1 Service requirements

Veterans benefits for senior care are available for qualifying veterans and their surviving spouses, as long as:

- The veteran served at least 90 days of active duty, including at least one day during a wartime period.
- The veteran received an honorable or general discharge. A dishonorable discharge disqualifies veterans and family members. LGBTQ+ veterans discharged prior to the repeal of [Don't Ask, Don't Tell](#) may be eligible for a change of character of discharge.

**A veteran who started on active duty as an enlisted person after Sept. 7, 1980, needs to have served at least 24 months or the full period for which they were called or ordered to active duty (with some exceptions), with at least one day during wartime. Or, a veteran may also qualify if they were an officer who started on active duty after Oct. 16, 1981, and hadn't previously served on active duty for at least 24 months.*

Periods	Dates
World War II	Dec. 7, 1941 – Dec. 31, 1946
Korean conflict	June 27, 1950 – Jan. 31, 1955
Vietnam War Era (for veterans who served in the Republic of Vietnam)	Nov. 1, 1955 – May 7, 1975
Vietnam War Era (for veterans who served outside the Republic of Vietnam)	Aug. 5, 1964 – May 7, 1975
Gulf War	Aug. 2, 1990 – future date to be determined by law or a presidential order

Accurate as of December 2023, source: <https://www.va.gov/pension/eligibility/>

2 Financial requirements

Your loved one's net worth must fall below **\$159,240**, which is the limit set by Congress until November 30, 2024. This can change annually.

Your loved one's net worth includes their household income and assets, minus any deductible expenses:

Household income includes

salary or hourly pay, bonuses, commissions, tips, Social Security benefits, any retirement payments, and any income your loved one's spouse and dependents may receive.

Assets include personal property such as land, investments, and home furnishings. However, assets don't include your loved one's primary place of residence, their car, and basic home items like appliances they wouldn't take with them if they moved to a new house.

Qualifying deductible expenses include

the cost of senior care, medical expenses that are not reimbursed, Medicare premiums or Medicare supplemental premiums, and products or services prescribed by your loved one's doctor.

Example:

If a veteran's annual household income is \$24,000 and their assets add up to \$111,000, their total net worth before any deductions is \$135,000. The veteran currently pays \$1,000 a month for home care, for a total annual expense of \$12,000.

The veteran would meet the financial requirement because their total net worth would be \$123,000 for VA benefit purposes.

	\$24,000	Household income
+	\$111,000	Assets
	<hr/>	
	\$135,000	Total before deductions
-	\$12,000	Annual home care cost
	<hr/>	
	\$123,000	Total net worth

You need to know:

Net worth is not fixed and financial eligibility can change over time

Your family member's net worth may currently be above the limit set by Congress. As they spend down their savings or as their medical expenses increase, their net worth may change. This means that they may eventually meet the financial eligibility criteria and qualify for VA benefits.

Financial eligibility is subject to a three-year look-back period

Veterans who transfer assets to someone else, such as a friend or family member, for less than the market value in the three years before applying for VA benefits may suffer a penalty. This may occur if the transferred assets would have financially disqualified the veteran for VA benefits otherwise. Veterans who suffer a three-year look-back penalty may not be eligible for benefits for up to five years.

3 Clinical requirements

Your loved one must meet both the clinical requirements for VA Pension and the clinical requirements for either Aid and Attendance or Housebound benefits.

Clinical requirements for VA Pension

In order to qualify for VA Pension, the veteran must meet **at least one** of these requirements:

- Be age 65 or older
- Have a total and permanent disability
- Be a patient in a nursing home receiving skilled nursing care
- Receive Social Security Disability Insurance or Supplemental Security Income

Clinical requirements for Aid and Attendance

Your loved one may be eligible for Aid and Attendance benefits in addition to VA Pension if they meet **at least one** of the below requirements:

- Need a caregiver for assistance with personal care such as bathing, dressing, or feeding. This assistance can be provided by a senior living community or an in-home caregiver
- Must spend a large portion of the day in bed because of an illness
- Live in a nursing home as a result of physical or mental disability
- Have limited eyesight (5/200 or less in both eyes) or have a visual field of 5 degrees or fewer

Clinical requirements for Housebound benefits

Your loved one may be eligible for Housebound benefits in addition to VA Pension if they meet **at least one** of the below requirements:

- Are confined to their home because of a permanent disability
- Only leave home to attend doctor appointments or to receive medical treatments

Examples: Qualifying for Aid and Attendance benefits



Lorraine is the widow of a veteran who served in the Korean War. She didn't remarry after her husband's death and has a net worth of \$77,000. She is very active and able-bodied for her age, but has late-stage macular degeneration, which causes vision loss. She takes no medicines and walks three miles a day with a friend or on her treadmill, but hires an aide to help her with bathing, dressing, and feeding because of her vision loss.

Lorraine's need for help with dressing and feeding means that she is likely to meet the clinical requirements for both VA Survivors Pension and Aid and Attendance benefits, despite her relative good health.

After applying for VA Survivors Pension and the Aid and Attendance benefit, she could receive up to **\$1,515** per month to help pay for her long-term care.



Dave is a veteran who served in Vietnam. He is retired, lives with his wife at home, and is already receiving VA Pension. He has some health problems, including diabetes, and is starting to experience memory loss. Dave recently admitted to his doctor that he is depressed and sometimes forgets to eat and check his blood sugar. He also admits he has not been bathing regularly because he is scared he will fall in the shower and his wife is unable to help.

His doctor suggested that they consider moving to an assisted living community for safety and for help with ADLs, like bathing. Even though Dave and his wife consider themselves independent, Dave is likely to meet the clinical requirements for the Aid and Attendance benefit when he moves into assisted living.

With Aid and Attendance added to his basic pension, he and his spouse could receive up to **\$2,795** per month to help pay for long-term care.

VA benefits amounts

If your loved one qualifies for VA benefits, their payment rate will be calculated based on their household income and the limit set by Congress, called the Maximum Annual Pension Rate (MAPR).

Your loved one's MAPR, or the maximum amount of pension payable, is calculated based on certain factors, including:

- How many dependents they have
- Whether they're married to another veteran who qualifies for pension
- Whether they qualify for Housebound or Aid and Attendance benefits

Most people who will use VA benefits to pay for long-term care will qualify for Aid and Attendance benefits. The tables below show the maximum Aid and Attendance benefits awarded to veterans and their spouses. For more information on the Housebound benefit, visit the VA website.

VA Pension for veterans plus Aid and Attendance	Maximum Annual Pension Rate (MAPR)	Monthly rate
Veteran, no dependents	\$28,300	\$2,358
Veteran plus spouse or one dependent	\$33,548	\$2,795
Two veterans married to each other; both qualify for Aid and Attendance	\$44,886	\$3,740

Source: <https://www.va.gov/pension/veterans-pension-rates/>

VA Pension for surviving spouse plus Aid and Attendance	Maximum Annual Pension Rate (MAPR)	Monthly rate
Surviving spouse	\$18,187	\$1,515
Surviving spouse of veteran plus one dependent	\$21,696	\$1,808

Source: <https://www.va.gov/pension/survivors-pension-rates/>

You need to know:

The benefits of submitting an intent form early to establish a date for retroactive payments

Veterans benefits are paid retroactively once approved. This means the first benefit payment includes a lump sum to cover the months where the application was pending. Therefore, it may be beneficial to submit an Intent to File a Claim form ([VA 21-0966](#)) to help establish a date for retroactive payments.

Applying for VA benefits

1 Understand all the eligibility requirements

Review the above eligibility requirements for VA benefits, including [service](#), [financial](#), and [clinical requirements](#).

2 Gather your documents

To complete an application, you and your loved one will need to have access to several pieces of information and documents, including:

- The veteran's social security number or VA file number
- Military history
- Financial information for the veteran and dependents
- Bank account direct deposit information
- Certified copies of the veteran's discharge papers (DD-214). Please note that the VA doesn't accept photocopies of discharge papers. Certified copies can be requested from the National Archives (www.archives.gov/veterans/military-servicerecords/) or by calling 314-801-0800
- A copy of your family member's marriage certificate, if they are the surviving spouse of a veteran

Veterans under the age of 65 will also need:

- A work history
- Medical information

3 Submit an Intent to File a Claim form

While you're gathering documents and information to submit your application, you may want to submit an Intent to File a Claim ([VA 21-0966](#)) form. The application process may take several months. This form will help establish a date for retroactive payments. You'll also need to fill out other forms based on the benefits you're seeking.

4 Complete and submit your application forms

You and your loved one can apply for veterans benefits online on the VA website. If you help your relative create an account, they can save their work as they gather the information and documents they need.

Your loved one can also apply for veterans benefits by mail by sending their Application for Pension form to the VA's Pension Management Center or in person at VA facility near you.

To complete an application, you and your family member will need to fill out and submit a number of forms — some required, some recommended. [See the checklists on pages 10 and 11 for details](#). This process can be tedious and take several months, but there are resources available to help streamline and expedite the process.

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Helpful resources for your application

Veteran Service Officers, or VSOs, at a **VA regional office** may be able to offer free, basic guidance on the application process, and answer simple questions about available benefits. VSOs often volunteer across the country at American Legion halls and Veterans of Foreign Wars (VFW) lodges.

Veterans organizations, such as VFW, American Legion, and Disabled American Veterans (DAV), may be able to answer questions about benefits and help you prepare your application free of charge.

Elder law attorneys can help families with financial planning and the VA benefits application process. When you're seeking advice, it's important to look for a reputable attorney who has experience with VA benefits.

Accredited VA consultants can help families assess eligibility for VA long-term care benefits and help with financial planning as you prepare your loved one's application. Their services can include a fee for a pre-filing consultation, but regulations prohibit consultants from charging families for help with submitting an initial claim. Accredited VA consultants also may be able to help determine why an application wasn't successful and help make any changes before it's resubmitted.

Ask your APFM Senior Living Advisor for accredited VA consultants or visit <https://www.aplaceformom.com/veterans-benefits-guide> to learn more about accredited VA agents that can help families like yours navigate complex eligibility requirements and streamline the often lengthy application process.

You need to know:

The application process can be slow, but there are ways to accelerate the process

It may take some time to gather all the information and documents your loved one needs to complete their application. Once you submit your application, the approval process may also take several months. Be thorough when completing your application, so it can be processed as quickly as possible. Eligible veterans and surviving spouses who are age 90 or older may request an expedited review in a cover letter with their application. Working with an accredited VA agent may help streamline and expedite the process.

Application forms for veterans

Document	Form number	Basic VA Pension	Aid and Attendance	Housebound benefits
Basic Pension Form for Veterans	21P-527EZ	Required	Required	Required
Section X (Medical Expense Report)	21P-527EZ	Optional	Required	Required
Request from Nursing Home Information in Connection with Claim for Aid and Attendance (if living in any type of senior community)	21-0779	N/A	Required	N/A
A statement of occupancy from the senior living community where you live listing monthly rate and assistance provided	N/A	N/A	If applicable	N/A
A letter from the home care agency or caregiver	N/A	N/A	If applicable	If applicable
Examination for Housebound Status of Permanent Need for Aid and Attendance	21-2680	N/A	Required	Required
General Release for Medical Provider Information to the VA	21-4142a	N/A	Recommended	Recommended
Authorization to Disclose Information to the VA (one for each physician)	21-4142	N/A	Recommended	Recommended
Authorization to Disclose Personal Information to a Third Party (son, daughter, in-law)	21-0845	If applicable	Recommended	Recommended
Statement in Support of Claim	21-4138	If applicable	Recommended	Recommended
Military Discharge Papers (photocopies are not acceptable)	DD-214	Required	Required	Required

Application forms for surviving spouses of veterans

Document	Form number	Basic VA Pension	Aid and Attendance	Housebound benefits
Basic Pension Form for Surviving Spouses	21P-534EZ	Required	Required	Required
Section X (Medical Expense Report)	21P-534EZ	N/A	Required	Required
Request from Nursing Home Information in Connection with Claim for Aid and Attendance (if living in any type of senior community)	21-0779	N/A	Required	N/A
A statement of occupancy from the senior living community where you live listing monthly rate and assistance provided	N/A	N/A	If applicable	N/A
A letter from the home care agency or caregiver	N/A	N/A	If applicable	If applicable
Examination for Housebound Status of Permanent Need for Aid and Attendance	21-2680	N/A	Required	Required
General Release for Medical Provider Information to the VA	21-4142a	N/A	Recommended	Recommended
Authorization to Disclose Information to the VA (one for each physician)	21-4142	N/A	Recommended	Recommended
Authorization to Disclose Personal Information to a Third Party (son, daughter, in-law)	21-0845	If applicable	Recommended	Recommended
Statement in Support of Claim	21-4138	If applicable	Recommended	Recommended
Military Discharge Papers (photocopies are not acceptable)	DD-214	Required	Required	Required