

Aid and attendance

What is it? A federal assistance program offering a monthly payment from the Department of Veterans Affairs designed to provide care for people who are disabled or frail and might have trouble living on their own. The money can be used to pay assisted-living bills or for home health care. Anyone on Aid and Attendance also automatically qualifies for VA health care benefits, like prescription coverage and hospital and physician care.

Who is eligible? Any veteran who served 90 days or more in active duty, with at least one day in wartime, and who was honorably discharged. Widows and widowers of veterans also are eligible.

What is the maximum payment? \$1,949 married veteran, \$1644 a month for a veteran, \$1056 for a widower. Nursing home residents on Medicaid also can receive \$90 per month from Aid and Attendance for their own use.

How do you qualify? Out-of-pocket medical expenses – including medications, insurance premiums and assisted living fees – are deducted from monthly income when determining eligibility. If the expenses exceed the income, the veteran is eligible. A doctor also must certify that the applicant's health requires him or her to receive care from others.

What about assets? Applicants are allowed to have about \$80,000 in assets, although the exact amount is at the VA's discretion. Property and cars are not counted.