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## **Aid and Attendance Veteran Benefits**

A big problem plaguing the senior population today is affording long-term care. While many programs exist to fill the financial gaps, affording proper care that meets the unique needs of each individual is still a struggle. Why is that? For starters, it could be because few people know about all the financial assistance and benefits that exist. Of the few who know about the programs that exist, many are unaware that they qualify for these programs.

Aid and Attendance veteran benefits are an excellent example of a great benefit that fills financial gaps in affording care but is not well known. Aid and Attendance (A&A) benefits are available to both veterans and spouses.

A&A is a monetary VA benefit paid to wartime veterans and people who were/are married to wartime veterans and meet certain financial and medical criteria. Many veterans do not know that this benefit exists, and the ones who do know about it falsely believe they do not qualify for it. Since most veterans are not aware of their eligibility, even more spouses of veterans who are eligible do not know about this benefit and the care it could help them afford.

A big reason many believe they do not qualify is because they do not know the definition of "wartime veteran." A veteran qualifies as a wartime veteran when they serve at least 90 days on active duty, at least one day during a qualified wartime period, and they receive an honorable discharge.

Wartime periods currently recognized include:

- Mexican Border Period (May 9, 1916 April 5, 1917, for Veterans who served in Mexico, on its borders, or adjacent waters)
- World War I (April 6, 1917 November 11, 1918)
- World War II (December 7, 1941 December 31, 1946)

- Korean conflict (June 27, 1950 January 31, 1955)
- Vietnam era (February 28, 1961 May 7, 1975 for Veterans who served in the Republic of Vietnam during that period; otherwise August 5, 1964 - May 7, 1975)
- Gulf War (August 2, 1990 through a future date to be set by law or Presidential Proclamation)

Once it can be proven that a veteran is a wartime veteran, the only obstacles to receive A&A benefits are to prove the financial and medical requirements. Spouses seeking A&A benefits will need proof of marriage and the death certificate of the veteran.

To receive A&A benefits, a veteran or surviving spouse must meet one of the following medical requirements:

- You require the aid of another person to meet daily living needs, such as feeding, bathing, dressing, adjusting a prosthetic, or avoiding hazards in a daily environment;
- You are bedridden and must remain in bed outside of participating in any treatment;
- You are in a nursing home as the result of a mental or physical incapacity; or
- Your eyesight is limited to a corrected 5/200 visual acuity or less in both eye or concentric contraction of the visual field to 5 degrees or less.

Individuals who receive a basic pension will meet the financial requirements to receive A&A benefits. Individuals who do not receive a basic pension may still be eligible to receive A&A benefits because the financial limits are higher for A&A benefits than they are for a basic pension.

The purpose of VA benefits is to give back to the those who gave so much for this country. Through A&A benefits, veterans and surviving spouses are given a little more assurance that they can afford the care they need. To find out more about A&A benefits and how to apply, visit your local regional benefit office.

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