

AID AND ATTENDANCE FOR VETERANS REVISED 7/15/2009

Aid and Attendance is a medical reimbursement pension for Veterans, their spouses, and surviving spouses. It was established by an Act of Congress in 1952 under section 38 USC. It is a mandatory pension and is not subject to partisan spending or discretionary Federal budget cuts. In 2006 this program was funded at \$4.3 billion dollars. This program does not require that the medical condition be service connected. It only has to be a medical condition that requires a person to need the assistance of someone else on a regular basis.

To qualify for this pension you need to have served at least 90 days active duty in the United States Army, Navy, Air Force, Marine Corps or the U.S. Coast Guard, The Merchant Marines during World War 2 or the National Guard if their Unit was Federally Activated. This pension is available to all qualified Veterans even if you are receiving military retirement pay based on years of service. This pension benefit would likely be reduced for all qualified veterans receiving compensation based on disability. You must have served at least one day of Military Service during a "war-time period." These War-Time Periods are:

- World War 1 - Apr 16, 1917 to Nov 11, 1918
- WorldWar2-Dec7, 1941 toDec31, 1946
- Korea - Jun 25, 1950 to Jan 31, 1955
- Viet Nam - Aug 5,1964 to May 7,1975
- Persian Gulf - Aug 2,1990 through date to be prescribed by Presidential proclamation or law.

A Veteran that was on active duty in a theater of operation prior to the date(s) listed above may be an exception to the dates listed. This is determined on a case-by-case basis. This program pays up to: \$1,632.00 monthly for a veteran; \$1,055.00 monthly for a surviving spouse; \$1,949.00 monthly for veteran and spouse. These funds may be used to pay the following:

- 1) Nursing home long term care.
- 2) Assisted living or for adult care services such as board and care.
- 3) And in some cases it pays family members, except for the spouse, to provide care at home.
- 4) Professional home care providers to come into the home. Qualification is more difficult.
- 5) Up to \$1200.00 to renovate the home to help with disability such as ramps and grab bars.

From the date your application is accepted by the Veterans Administration, all payments are retroactive, back to the 1st day of the first month after the application is accepted. This program is income and asset based, however, it is not necessary to spend down your assets until you reach poverty level to be eligible for this benefit. Assets can be repositioned without creating any period of ineligibility. The major obstacle to obtaining Aid and Attendance benefits is the long and complicated application process required by the Veterans Administration.

When you think about the fact that a Veteran can receive up to \$19,000.00 a year, a surviving spouse can receive up to \$12,660.00 a year, a Veteran and spouse can receive up to \$23,000.00 a year TAX FREE, I think you'll agree the benefit is worth putting up with a little inconvenience.

Why Professional help is advised:

- 1) To assure that you get the full benefit to which you are entitled.
- 2) To avoid:
 - costly delay or denial of claim.
 - anxiety and frustration of dealing with the Gov't in an area where you do not know the rules.
 - inadvertently disqualifying yourself from other Gov't programs if your health declines further.
 - being disqualified because you did not know how to properly re-position your assets.
 - creating unnecessary tax liabilities.
 - making serious mistakes related to the handling of your assets.
- 3) To be sure that all your legal documents support your desired goals.

Questions you need to ask of those who offer to help you:

- How much training and experience do you have?
- How much work do you do and what am I responsible for?
- Is this your full time job or do you just handle claims occasionally?
- What is your success rate with my type of claim?
- What resources do you have if my claim is denied and I need to appeal?

During the summer of 2007 I researched various assisted living facilities for friends, who presently reside in one. At the time, I had never heard of Aid and Attendance. Fortunately, I met Amos Johnson and eventually retained him for his professional assistance. He is a financial planner with over 30 years experience with CLU and ChFC designations. For the past 12 years his agency has specialized in asset preservation for seniors who are seeking government benefits. His agency works with a law firm which does the actual application. This firm has completed thousands of applications with a near perfect success rate. The agency partners with other Professionals to provide comprehensive assistance to handle all needs related to qualifying for the Veterans Administration Aid and Attendance benefit. The team consists of an attorney, accountant, notary, home care providers, placement specialist, a realtor, property manager, death benefit specialist, as well as a case manager.

If you would like more information, please contact Ed Harris @ aidandattendance70@yahoo.com

Presented for your aid and attendance, Ed Harris 32° Scottish Rite Orient of California, Valley of San Diego.