

# VA Special Pensions Aid and Attendance

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**Millions of veterans and their spouses are eligible for benefits,  
and most don't even know they exist!**

Accessing VA benefits may help you afford the cost of an Assisted Living Community.  
It can even help you pay for home care!

## Did you know that substantial benefits are available to wartime veterans and their spouses through the VA?

Most people think of veterans benefits as being only for service men and women who were wounded or disabled while serving in the armed forces. In fact, there are significant benefits available to wartime veterans and their spouses who are now senior citizens and are facing the burden of long-term care costs. Millions of veterans and their spouses are eligible for benefits, and most don't even know they exist!

### **Q WHO IS ELIGIBLE FOR THE SPECIAL MONTHLY PENSION?**

**A** A veteran or surviving spouse may be eligible for Aid and Attendance (1) if they served on active duty at least 90 consecutive days, one of which was during a period of war; (2) if they are at least 65 years of age (or permanently and totally disabled); and (3) if they received an other-than-dishonorable discharge.

### **Q IF I QUALIFY, HOW MUCH WILL I RECEIVE?**

**A** In 2024, the maximum monthly pension with Aid and Attendance added for a veteran with a spouse is \$2,727. A veteran with no dependents is eligible for 2,301, and a surviving spouse is eligible for \$1,479.

### **Q ARE THERE INCOME LIMITATIONS?**

**A** Yes, you determine income for VA purposes by taking your gross income and deducting certain recurring medical expenses.

### **Q FOR SPECIAL MONTHLY PENSION PURPOSES, WHAT WILL THE VA CONSIDER AS A MEDICAL EXPENSE?**

**A** The VA considers the following recurring expenses when calculating a claimant's benefit:

- Costs paid to an Assisted Living Community or Personal Care Home (provided the claimant receives assistance with two activities of daily living or requires a protective environment)
- Costs paid to a Skilled Nursing Facility
- Caregiver fees, including those paid to a home care company or an independent caregiver (this may include a family caregiver)
- Medicare Part B and Part D premiums
- Private health insurance premiums
- Recurring prescription medications and non-prescription medicines, supplements, food, vitamins, supplies (prescribed by a healthcare professional)

These are common expenses used when being considered for a VA special pension. Please consult with a VA-accredited agent for further information.

**Q ARE THERE ASSET LIMITATIONS?**

**A** Yes, in addition to your house and car, you can have up to \$155,356 (2024) in assets. These assets may include bank accounts, stocks, bonds, mutual funds, IRAs, etc.

**Q MY NET WORTH IS HIGHER THAN THE VA LIMITS. DO I HAVE ANY OPTIONS?**

**A** Yes, options are available if your assets exceed current VA limits. Consulting with a Certified Elder Law Attorney (CELA) who provides you with a thorough analysis can help you determine the best way to qualify, given your circumstances.

**Q CAN I TRANSFER ALL OF MY EXCESS ASSETS AND BECOME ELIGIBLE FOR THE BENEFIT IMMEDIATELY?**

**A** No, the VA imposes a penalty to individuals who give away excess assets in order to qualify for the benefit. There is a look-back period of 36 months. Eligibility may be possible by implementing an asset protection strategy. It is critically important that you consult with a CELA who is well versed in VA rules.

**Q HOW CAN I BE ELIGIBLE FOR THE VA BENEFIT IN THE FUTURE?**

**A** Qualifying veterans, spouses and surviving spouses should implement a strategy long before they actually need long-term care. Working with a CELA to implement a plan for asset preservation and future eligibility will allow you to access the care you need when the time comes. VA asset protection often involves preparing a Veterans Asset Protection Trust as a component of a comprehensive plan to pay for long-term care.

**Q I HEAR THAT THERE HAVE BEEN COMPREHENSIVE CHANGES TO THE RULES FOR QUALIFICATION. IS THAT TRUE?**

**A** Yes, this brochure reflects these rule changes (implemented in 2018). It is now more important than ever to consult with an Elder Law Attorney who is well versed in VA rules and requirements.



**Call today for a complimentary telephone consultation with one of our intake coordinators  
404.843.0121**

We take a comprehensive, hands-on approach to planning for Veterans and their spouses. Our goal is not only to obtain the benefits a veteran may be entitled to but also to protect the assets of the veteran and spouse. We work to preserve the resources the veteran and spouse need to ensure their complex and evolving care needs are met throughout their lives. We provide a detailed asset plan that not only makes obtaining benefits possible but also protects eligibility for other benefits they may need in the future such as Medicaid.



**Dedicated to providing legal solutions  
for families and individuals as they address  
the complex process of growing older.**

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Guardianship • Conservatorship • Wills • Trusts • Powers of Attorney  
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