

OVERVIEW

The U.S. Department of Veterans Affairs (VA) offers many different programs and services for veterans and their surviving spouses. Information on all of these benefits may be obtained at www1.va.gov/opa/feature (*Federal Benefits for Veterans and Dependents*) or www.vba.va.gov/benefit_facts/index.htm (*benefits fact sheets*).

The purpose of this tool kit is to provide information on, **The VA Pension with Aid & Attendance Program and Housebound Benefit** (www.vba.va.gov/bln/21/pension/vetpen.htm#7). Veterans and spouses may be eligible for these benefits when a beneficiary needs assistance with activities of daily living. This means he/she usually requires help with dressing, feeding, or bathing due to physical or mental limitations.

The Aid and Attendance and Housebound Benefits cannot be paid without first establishing eligibility for pension. Eligibility for both can be established using VA Form 21-526.

ELIGIBILITY REQUIREMENTS

Pension is a benefit paid to wartime veterans (or surviving spouses) who have limited or no income, and who are age 65 or older, or, if under 65, who are permanently and totally disabled. Un-remarried surviving spouses can be eligible at any age and do not have to be disabled.

Veterans (or surviving spouses) who are more seriously disabled may qualify for **Aid and Attendance** or **housebound benefits**. These are monetary benefits that are paid in addition to the basic Pension rate.

If this application is approved, payments could be awarded and used to help pay the cost of assisted living expenses up to the maximum amounts listed below in *figure 1*.

CONTENTS:

Program Overview	1
Eligibility Requirements	1
Instructional Guide for VA Form 21-526	2
Resources for Assistance	5

Appendix

Application Form 21-526
Application Form 21-527
Application Form 21-534
Examples of Completed Application Forms
VA Memo on Unauthorized Representation of Claimants and Unlawful Solicitation of Fees

Housebound Benefits. A Housebound benefit available for eligible veterans and their spouses who live at home. This benefit is less than the Aid and Attendance benefit, but is available for qualifying veterans and spouses who reside in assisted living or their own home. This benefit is granted when a beneficiary has a single permanent disability rated 100 percent disabling and has other disabilities independently rated at 60 percent or more, or is permanently housebound because of his/her disabilities. Medical evidence of disability is required for the housebound benefit.

A veteran/spouse cannot receive both Aid and Attendance and Housebound Benefits at the same time.

Figure 1: Maximum Annual Pension rate with Housebound Benefit and Aid & Attendance Benefit

Status	Pension	Housebound Benefit	With Aid & Attendance
Single veteran, no dependents	11,181	13,643	18,654
Veteran with spouse	14,643	17,126	22,113
Surviving Spouse	7,498	9,164	11,985

Rates effective December 1, 2007

ELIGIBILITY REQUIREMENTS FOR AID & ATTENDANCE

What are the eligibility requirements for a veteran or surviving spouse to qualify for a VA pension with aid and attendance benefits?

- a. The veteran had to serve a minimum of 90 days of active military service and at least one day of that service had to occur during a period of war. The veteran's discharge had to be under conditions other than dishonorable.
- b. The veteran or surviving spouse needs assistance with activities of daily living such as bathing, dressing, or feeding. Please note the need for assistance does not have to be service related and you do not have to submit medical evidence of a disability with this application. However, documentation showing the need for assistance with activities of daily living, in the form of the assisted living community resident assessment, and physician's resident assessment must be provided for aid and attendance benefits at some point during the claim processing.
- c. Income and net worth limits must also be met since this is a need based program.

Net worth normally cannot equal or exceed \$80,000 and includes such assets as bank accounts, stocks, bonds, mutual funds, etc. excluding home, car, personal furnishings, and clothing. Countable income includes earnings, disability and retirement payments, interest and dividends and net income from business. Countable income cannot exceed \$11,180 annually.

Note: The non-reimbursed cost of medical care and assisted living care could offset income and asset requirements. Therefore, someone who exceeds the income or net worth limits listed above but has high non-reimbursed medical and/or assisted living costs should still apply. A veteran/spouse cannot receive both Aid & Attendance and Housebound benefits at the same time.

GETTING STARTED ON VA FORM 21-526

VA Form 21-526 is not as complicated as it looks. The form is long, but not every question is applicable to applicants 65 and older. The following Tip Sheet will help guide you through the questions.

A staff member of the assisted living community should select a quiet place to sit down with the resident and spouse to complete the form. It is easier to complete a printed copy of the form versus working off the website version because the website does not allow you to save the form in an uncompleted format.

HAVE THE RESIDENT BRING THESE DOCUMENTS TO EASE COMPLETION OF THE FORM:

- Drivers License
- Emergency Contact Information
- Blank check from the resident's checking account for direct deposit purposes
- Documents indicating dates of service, and service number
(*These papers are not required but may help answer questions.*)

THESE DOCUMENTS SHOULD BE ATTACHED TO THE COMPLETED FORM, WHEN AVAILABLE:

- DD 214 or its equivalent- *certificate of release or discharge from active duty.*
- Prior divorce decree or death certificate, if applying for benefits and the veteran has a new spouse.
- Assisted living and physician assessments.

PART A: GENERAL INFORMATION**SECTION I****Q1 WHAT ARE YOU APPLYING FOR?**

Circle the word "**pension**" or check the block next to the word "**pension**"

Q2A HAVE YOU EVER FILED A CLAIM WITH VA?

If the answer is "**yes**", for a compensation or pension claim, stop using this form and go to Form 21-527. If the answer is "**no**", skip Question 2b.

SECTION II**Q3-Q11 REFERS TO BASIC IDENTIFYING INFORMATION**

Name, Social Security Number, sex, address, telephone, email, date of birth, city of birth.

Q12 IS THE APPLICANT RECEIVING BENEFITS FROM THE OFFICE OF WORKERS' COMPENSATION BECAUSE OF ILLNESS OR INJURY ON THE JOB?**Q13 EMERGENCY CONTACT INFORMATION****SECTION III****Q14-17 ACTIVE DUTY SERVICE INFORMATION**

Date and place entered, service number, date last served, place, and branch of service, rank.

Certificate of Release or Discharge

Active duty service information would be listed on the veteran's DD-214 or its equivalent. Applicant should try to complete this information to the best of their recollection. Original or certified copy of DD 214 or its equivalent should be attached to this application. Originals will be returned. A certified copy is a "true" copy of the original. This form can usually be obtained from the clerk at a local county courthouse or from a Veteran's Administration employee. The original or a "true" copy of the original document must be available for review for certifying a copy. If the veteran has previously received benefits from VA in the past then normally a Xerox copy will suffice.

DO NOT hold up the claim waiting to attach the DD 214. VA may have verified service in their records. If not, VA will try to obtain verification of service from the military.

Q15-17 ASK IF THE APPLICANT SERVED IN VIETNAM, GULF WAR, OR BEEN A PRISONER OF WAR.**SECTION IV****Q18A-P INFORMATION ON RESERVE DUTY**

This information will most likely not apply to the elderly veteran and spouse applying for this benefit.

SECTION V**Q19A-NNATIONAL GUARD DUTY AND FEDERAL ACTIVE DUTY.**

This information will most likely not apply to elderly veterans and spouses applying for this benefit. Do not forget to answer yes or no to 18a, 18c (Section IV), and 19a, 19c (Section V).

SECTION VI**Q20A-DTRAVEL STATUS**

Was the applicant injured while traveling to or from a military assignment?

SECTION VII**Q21A-F MILITARY BENEFITS**

Is the applicant receiving military benefits? **Normally, this should be no.** If the veteran never filed a disability claim through VA, continue to complete this form (21-526).

If the veteran is receiving military benefits, you would complete VA Form (21-527) unless the military retired veteran never filed for disability benefits through the Veteran's Administration.

SECTION VIII**Q22-24 BANK ACCOUNT INFORMATION**

Account information to allow direct deposit of the benefit. Not absolutely necessary, but encouraged. Complete the account information and attach a voided check.

SECTION IX**Q25-28B SIGNATURE**

Certify and authorize the release of the information in the application. If the claimant signs with an "X,"

then two witnesses must also sign the application in the space provided.

PART B: COMPENSATION

SECTIONS I,II & III

TELL US ABOUT YOUR DISABILITY

Questions are on service-connected disability. This section is not completed unless the veteran is also filing for service-connected disabilities.

PART C: DEPENDENCY

SECTION I

Q1 MARITAL STATUS

Report the marital status

Q2-12 ABOUT YOUR MARRIAGE

Questions 2-12 only need to be completed if the veteran has a current spouse. If available, provide a copy of the marriage certificate.

SECTION II

Q13-14G PREVIOUS MARRIAGES

Only needs to be completed if the veteran and/or current spouse had any previous marriages. If available, provide copies of any prior death/divorce decrees.

SECTION III

Q15-16 OTHER DEPENDENTS

If both answers are "NO," just complete the name and Social Security number blocks at the bottom of Part C, page 3.

PART D: PENSION

SECTION I

Being 65 or older, or receiving Social Security Disability benefits automatically qualifies the applicant for pension purposes under the disability requirements.

The claimant must still meet income and net worth requirements.

Q1 WHAT DISABILITY PREVENTS YOU FROM WORKING?

The answer is "claimant is 65 years of age or older"

Q2 ARE YOU CLAIMING A SPECIAL MONTHLY PENSION BECAUSE YOU NEED THE REGULAR ASSISTANCE OF ANOTHER PERSON, ARE BLIND, NEARLY BLIND, OR HAVING SEVERE VISUAL PROBLEMS, OR ARE HOUSEBOUND?

The answer is yes if claiming aid and attendance benefits.

Q3A ARE YOU NOW OR HAVE YOU BEEN RECENTLY HOSPITALIZED OR GIVEN OUTPATIENT OR HOME BASED CARE?

If living in an assisted living community, answer yes.

Q4A-F EMPLOYMENT

Questions will not apply if Q4a was marked no.

Q4I ANSWER N/A

SECTION II

Q5 WORK HISTORY

Question focuses on employment and for most of your elderly applicants who are no longer working, you can put "65 or older or receiving Social Security Disability."

SECTION III

Q6 NURSING HOME

Question is for residents in a nursing home – **NOT ASSISTED LIVING.**

Please remember to answer "NO" in question 6a.

SECTION IV

Q7 NET WORTH OF YOU & YOUR DEPENDENTS

This section must be completed with the net worth of the applicant and their dependents, such as spouses. Net worth includes all assets except the house you live in, personal things except stamp collections, doll collections, etc., your car, clothing, and furniture. There are areas to be completed for listing bank accounts, IRAs, stocks, bonds, mutual funds etc. of the veteran, spouse and dependent children.

SECTION V

Q8-12F INCOME

Income expected to be received for the veteran, spouse and dependent children.

SECTION VI

Q13A-E EXPENSES

Explain medical expenses - This should include ongoing medical costs including health insurance,

Medicare, medications, and room and board. If the veteran or surviving spouse would have to be moved to a nursing home due to medical or physical disabilities if not for the care being provided by the assisted living community, it would be beneficial to have this identified by the resident's physician in his/her notes and referenced in Remarks on page 5, Part A. Identifying what services are being provided by the community to avoid admission to a nursing home would also be helpful.

Authorization and Consent to Release Information to the Department of Veterans Affairs (VA). This form is not necessary if all pertinent medical information is provided with the application for consideration of aid and attendance benefits.

Attach the assisted living and physician assessments.

To avoid delays, it may be beneficial to have a release placed on the admission form that allows medical and income information to be provided to VA.



Forms to be completed for Pension, Aid and Attendance and Housebound benefits. All forms are available at www.va.gov/vaforms

1. Veteran applying for pension and Aid & Attendance and Housebound benefits complete VA form 21-526.
2. Veterans already receiving VA Pension or compensation benefits, complete income and net worth and employment statement VA form 21-527.
3. Surviving spouse applying for VA pension Aid and Attendance benefit or housebound benefit complete VA Form 21-534.

It could take 4-6 months for the application to be processed. To check on status call 1-800-827-1000.

RESOURCES FOR ASSISTANCE

For additional assistance, contact the US Department of Veterans Affairs

US Department of Veterans Affairs

810 Vermont Ave. NW
Washington, D.C. 20420
1 (800) 827-1000

For additional **VA benefit applications**, visit, www.va.gov/vaforms

Information on VA benefits may be obtained at www1.va.gov/opa/feature

VA benefits fact sheets are available at, www.vba.va.gov/benefit_facts/index.htm