

This information is forwarded by the **Love Thy Neighbor Ministry** at Saint Rose of Lima Catholic Church, Milton FL.
Source of Information: The Catholic Foundation of Northwest Florida. Due to the many references, some may not be current but have many useful reference sources. Emails are sent using the Blind Carbon Copy (BCC) method.

This quality of life series focuses primarily on senior citizens plus other supplemental information. You do not have to be a Senior to make use of this information. If you know of a Senior, a parishioner or a neighbor who could use this information you are invited to give them a copy of this email. Fellowship through improved communications is guided by the second greatest commandment. Sometimes an act of kindness can be as simple as a phone call, a visit, or receipt of an email.

Suggestion: Create a separate folder for this information for ease of reference.

For information about our Parish, click on the following link: <http://parishesonline.com/scripts/HostedSites/Org.asp?ID=14423>

Our parish spirit is rising, is rising.

http://www.legacygifts.org/savvy_senior.jsp?WebID=GL2004-0129&D=200914

Long-Term Care Aid for Veterans and Surviving Spouses

Dear Savvy Senior,

Does the VA provide any financial assistance to help veterans or their spouses pay for long-term care? My father, who served in the army many years ago, receives some in-home care right now, but will eventually need to move into an assisted living facility because his health is deteriorating. Can the VA help?

Searching Son

Dear Searching,

That's a great question. There's actually a little-known veterans' benefit that helps wartime veterans and their surviving spouses pay for a variety of medical and long-term care costs. Here's what you should know.

VA Aid

The VA benefit that may help your dad is called "Aid and Attendance," a special pension benefit established in 1952 that provides a tax-free monthly income up to \$1,644 for a veteran, \$1,056 for a surviving spouse or \$1,949 for a veteran and one dependent. The money can be used to pay for in-home care, assisted living and nursing home care as well medical expenses, prescription drugs and more.

Today, around 150,000 veterans and surviving spouses receive this benefit, but hundreds of thousands more are eligible and either don't know about it or don't think that they can qualify for it.

To qualify, your dad must have served at least 90 days of active military service with at least one day of service during a period of war (stateside or overseas) and was not dishonorably discharged. (Single surviving spouses of war time vets are also eligible if their marriage ended due to death.) Your dad will also have to meet certain physical and financial requirements to be eligible.

To qualify physically, he must be at least age 65 and need help with basic everyday living tasks such as eating, dressing and undressing, bathing or going to the bathroom. Being blind or in a nursing home or assisted living facility for mental incapacity also qualifies. Or if he is under age 65, he must be completely disabled. (Single surviving spouses have no age restrictions, but they must require help with basic everyday living tasks to be eligible.)

To qualify financially, your dad must have limited assets (usually under \$80,000) excluding his home and

vehicle. And his annual income (minus medical and long-term care expenses) cannot exceed the Maximum Allowable Pension Rate (MAPR) which in 2009 is \$19,736 for a single veteran; \$12,681 for a surviving spouse; or \$23,396 for a veteran and their spouse.

To calculate your dad's income qualifications, add up his income over the past year (including Social Security, pensions, interest income from investments, annuities, etc.), minus any out-of-pocket medical expenses and long-term care costs over that same period of time. If the final tally is under the MAPR, and he meets the other requirements, he's eligible for aid.

How to Apply

To learn more, check to see if your dad is eligible, or to apply for Aid and Attendance, contact your state or local veteran's service organization. They can walk you through the process and help you with the paper work. To find your nearby office call the Department of Veterans Affairs at 800-827-1000 or visit www.va.gov . You can also apply online at <http://vabenefits.vba.va.gov/vonapp/main.asp> .