

## **Our Veterans Deserve to Receive All of the Benefits They are Eligible For**

**Question:** My husband passed away this summer after a long battle with dementia. He worked hard after leaving the service to set aside a comfortable retirement for us. Unfortunately the majority of this was used to pay for his long term care and other medical expenses.

Recently I was talking to a friend who asked me if I had contacted the Veteran's Administration for assistance, I told her I had, though at the time, it did not appear we qualified. I understand now, we may have qualified had we known more about the benefits available. I don't want others to watch their savings disappear like ours did, can you help me clear this up?

**Answer:** I will start by saying how sorry I am to hear that you lost your husband. A recent study I read indicates the WWII veterans are dying at a rate of 1,000 a day, which makes it even more important that we do everything we can to look after our remaining war heroes.

It is entirely possible that your husband could have received assistance from the VA prior to his passing, and it is also possible that you will qualify for benefits as his surviving spouse.

According to the VA, all enrolled veterans qualify for:

- Geriatric evaluation - provides either an inpatient or outpatient evaluation of a veteran's ability to care for him or herself
- Adult day health care – a therapeutic day care program that provides medical and rehabilitation services to veterans
- Respite care – provides either inpatient or outpatient supportive care for veterans to allow caregivers to get a break
- Home care – nursing, physical therapy, and other services provided in the veteran's home
- Hospice/palliative care – provides services for terminally ill veterans and their families

In some cases the VA will provide unlimited nursing home care to:

- Veterans who are seeking nursing home care for a service-related condition
- Veterans with a service-connected disability rating of 70 percent or more
- Veterans who have a service-connected disability of 60 percent and are unemployable

In most cases, the VA will provide nursing home care to other veterans if space is available, though priority is given to veterans with service-connected disabilities.

In addition to these benefits there is also a pension program that will help to supplement the incomes of veterans and their surviving spouse. There are three improved pension programs to help pay for long term care services: Basic Pension, Housebound, and Aid & Attendance.

To qualify for these benefits, all of the following criteria must be met before a veteran or a surviving spouse of a veteran can receive improved pension benefits:

- The veteran must have served at least 90 consecutive days of active service with at least one day of service during a wartime period.
- The veteran must have received a discharge that is other than dishonorable.
- The claimant must have limited income and assets available.
- The veteran is age 65 or older, or if under 65 years of age, they are permanently or totally disabled, not due to his/her own willful misconduct.

There are of course income criteria that must be met to qualify for Improved Pension Benefits. As a general rule assets cannot exceed \$80,000 for a couple or \$50,000 for an individual. A home, used as a residence, vehicles and difficult-to-sell property are generally excluded from the asset test. The VA will allow assets to be transferred or converted to income in order to meet the asset test. There is no look back penalty for transferring assets as there is with Medicaid.

According to the VA, household “countable income” must be less than the pension amount (see chart below) to be eligible for all or a portion of the pension. Countable income is the amount of income a veteran, surviving spouse, and/or his/her dependents receives each year AFTER deducting all unreimbursed, recurring health care expenses. This includes nursing home costs, assisted living costs, home health care, insurance, Medicare premiums, and on-going pharmacy costs. A dependent’s health care costs can also be used to reduce the countable income amount of the household.

In many cases I have noticed that veterans are referred to a website for information on these benefits, but my staff at the Office on Aging suggests that it is better to discuss these programs with your local VA Affairs Office when possible. A full listing of these numbers is available of the Office on Aging website [www.aging.sc.gov](http://www.aging.sc.gov) or you can call my staff at 800-868-9095 and we will be happy to put you in touch with your local VA Affairs Office.

I do not think we can ever thank our veterans enough for the sacrifices that they made to make our country the greatest in the world, and if a veteran is in need of assistance I hope they will contact me so that I can do everything possible to help them.

<b>Basic Pension:</b>	
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Veteran with no dependents	\$11,181
Veteran with a spouse or child	\$14,643
Surviving spouse	\$ 7,498
Surviving spouse with one dependent	\$ 9,815
<b>Housebound Pension:</b>	
Housebound veteran with no dependents	\$13,664
Housebound veteran with one dependent	\$17,126
Housebound surviving spouse	\$ 9,164
Housebound surviving spouse with one dependent	\$11,478