

WELCOME PAGE

Welcome to the "Introduction to VA Improved Pension; Aid and Attendance; and Housebound Benefits" course.

This course will help you, as a Nevada Veterans Advocate (NVA); understand the VA Improved Pension; Aid and Attendance and Housebound benefits. You may receive questions about the VA such as:

- What is a VA Pension?
- I am a war time veteran; do I qualify for a Pension?
- I have low income and think I am entitled to a VA Pension. How do I apply?
- I am in an assisted living facility. Who can I contact to help me apply for Aid and Attendance?

The answer to these and many other questions will be addressed during this course. As an NVA, you will be able to use this course to answer some of the basic questions about VA Improved Pension; Aid and Attendance and Housebound benefits and refer Veterans to a Veterans Service Officer (VSO), National Veterans Service Organization (NVS) or Department of Veterans Affairs (VA) for additional information.

Let's begin.

COURSE CONTENT

VA Improved Pension

There are three benefits we will look at today. They are:

1. VA Improved Pension
2. Aid and Attendance
3. Housebound

The VA helps Veterans and their families cope with financial challenges by providing supplemental income through the Veterans Pension benefit. Veterans Pension is a tax-free monetary benefit payable to low-income wartime Veterans.

Before we review the material in-depth, let's watch a video from the VA on Pension.

1. VA Improved Pension

VA Improved Pension benefits are needs-based for war-time low income Veterans. Countable family income must fall below the yearly limit set by law. Net worth is also a factor the VA looks at to determine eligibility.

To initially qualify for the VA Improved Pension a Veteran must have:

- at least 90 days of active duty
- One day during a [wartime period](#). If the active duty occurred after September 7, 1980, the veteran must have served at least 24 months or the full period that they were called to active duty (with some exceptions).

- have an “other than dishonorable military discharge”

A Veteran must also be:

- Age 65 or older with limited or no income, **OR**
- Totally and permanently disabled, **OR**
- A patient in a nursing home receiving skilled nursing care, **OR**
- Receiving Social Security Disability Insurance, **OR**
- Receiving Supplemental Security Income

Eligibility Requirements

A Veteran's yearly family income must be less than the amount set by Congress to qualify for the Veterans Pension benefit. If eligible, the pension benefit is the difference between “countable” income and the annual pension limit set by Congress. The VA generally pays this difference in 12 equal monthly payments.

Income and Net worth Limitations

Countable income includes income from most sources as well as from any eligible dependents. It generally includes earnings, disability and retirement payments, interest and dividend payments from annuities, and net income from farming or a business. Some expenses, such as unreimbursed medical expenses, may reduce the Veteran's countable income.

Net worth includes assets such as bank accounts, stocks, bonds, mutual funds, annuities, trusts and any property other than the applicant's residence and a reasonable lot area. An applicant must report all of their net worth. The VA will determine whether their assets are of a sufficiently large amount that they could live off of them for a reasonable period of time. Excessive net worth will result in a denied claim. The general rule is any net worth under eighty thousand dollars may qualify the applicant when considering net worth.

Hypothetical Example VA Pension Benefit Calculation

A Veteran's pension is calculated to be an amount equal to the **difference** between their **countable family income** and the [annual pension](#) limit set by Congress. To see the annual pension limit open this [link](#) or see list below:

Date of Cost-of-Living Increase: 12-01-2014
Increase Factor: 1.7%
Standard Medicare Deduction: \$104.90

Maximum Annual Pension Rate Category	Amount
If you are a veteran...	Your yearly income must be less than...
Without Spouse or Child	\$12,868
	<i>To be deducted, medical expenses must exceed 5% of MAPR, or, \$ 643</i>
With One Dependent	\$16,851
	<i>To be deducted, medical expenses must exceed 5% of MAPR, or, \$ 842</i>
Housebound Without Dependents	\$15,725
Housebound With One Dependent	\$19,710
A&A Without Dependents	\$21,466
A&A With One Dependent	\$25,448
Two Vets Married to Each Other	\$16,851
Two Vets Married to Each Other One H/B	\$19,710
Two Vets Married to Each Other Both H/B	\$22,566
Two Vets Married to Each Other One A/A	\$25,448
Two Vets Married to Each Other One A/A One H/B	\$28,300
Two Vets Married to Each Other Both A/A	\$34,050
Add for Early War Veteran (Mexican Border Period or WW1) to any category above	\$2,923
Add for Each Additional Child to any category above	\$2,198

Examples

- If, for example, the **annual income limit** on December 1, 2014, for a Veteran and spouse, as set by Congress, is **\$16,851** and their income combined with the spouse's income is \$12,851, the VA pension will be \$4,000 ($\$16,851 - \$12,851 = \$4,000$) paid in monthly installments.

- If the Veteran's total **countable family income** is **more** than \$16,851 in this example, then they are **not eligible** for a VA Pension for that year. A Veteran may reapply again at any time their countable income falls below the limit set by law.
- **A portion of their unreimbursed medical expenses** (what a Veteran paid out of pocket after medical insurance pays) may **reduce** their countable income. Using the example above for combined family income (\$12,851):
 - If the Veteran's medical expenses for a year are \$10,000 and their medical insurance pays \$6,400 of that, their **unreimbursed medical expense is \$3,600**.
 - That **portion** of their unreimbursed medical expenses (\$3,600 in the example above) which is **more than 5%** of the maximum rate of pension, or **\$842** in this example ($\$16,851 \times .05 = \842), may be deducted from their total combined income which then increases the amount VA will pay to the Veteran.
 - Since the \$3,600 out of pocket expenses is greater than \$842, a Veteran may reduce their family income by \$2,758 (\$3,600 - \$842). So, their income for VA pension purposes is now **\$10,093** (\$12,851 - \$2,758).
 - A Veteran's VA pension would then be \$16,851 (maximum rate for a Veteran with a spouse) minus \$10,093.00 (total family income after deducting unreimbursed medical expenses), or **\$6,758** (\$563.16 per month) for that year.

The Improved Pension Rate Tables have two divisions: (1) the **Maximum Annual Pension Rate (MAPR)** Category and (2) the **Amount**.

The MAPR is the maximum amount of pension payable to a veteran, surviving spouse or child. MAPR fluctuates due to the following categories:

1. Is the veteran or surviving spouse without dependents?
2. How many dependents beyond one, does the veteran or surviving spouse have?
3. Is the veteran or surviving spouse in need of housebound benefits?
4. Is the veteran or surviving spouse in need of aid & attendance benefits?
5. Did the veteran serve during the Mexican Border Period or World War I (Early War Veteran)?
6. Are the veterans married to each other?

Here are some examples of how these categories interact:

Example 1	MAPR	Explanation
Joe is a veteran of WW II. He has a spouse. He is entitled to aid & attendance.	\$25,448	Go to the <i>A&A With One Dependent MAPR</i> row below.
If Joe has deductible medical expenses, he can deduct any that exceed:	\$1,272	Go to the <i>With One Dependent MAPR</i> row below and look at the <i>To be deducted</i> row beneath it.

Example 2	MAPR	Explanation
Mary is a veteran of the Vietnam era. She has a spouse and one child. She is entitled to aid & attendance.	$ \begin{array}{r} \$25,448 \\ + 2,198 \\ \hline \mathbf{\$27,646} \end{array} $	Go to the <i>A&A With One Dependent MAPR</i> row and add from the <i>Each Additional Child</i> row.
If she has deductible medical expenses, she can deduct any that exceed:	\$1,382	Go to the <i>A&A With One Dependent MAPR</i> row and a child listed below, then divide by 5%

The MAPR is reduced for each dollar of income that the veteran, surviving spouse, child, or their families have.

Example 1

So if Joe and his spouse have \$3,000 of income and they have no deductible expenses, you subtract the income from the MAPR.

\$25,448
- 3,000

Joe will receive \$22,448 for the year, or \$1,870.66 each month of that year.

\$22,448

Example 2

If Mary and her spouse have \$10,350 of income and they have deductible expenses of \$3,588, you subtract the deductible amount (5%) from the medical expenses first.

\$3,588
\$1382
\$2,206

Then subtract the expenses from the income. This balance is considered Income for VA Purposes. or IVAP.

\$10,350
- 2,206
\$8,144

Then subtract the income from the MAPR. Mary will receive \$17,880 for the year, or \$1,490 each month of that year.

\$25,448
- \$8,144
\$17,880

Veterans Pension Rate Table

Veteran - Alone & With Dependents

Date of Cost-of-Living Increase: 12-01-2014

Increase Factor: 1.7%

Standard Medicare Deduction: \$104.90

Maximum Annual Pension Rate (MAPR) Category	Amount
If you are a veteran...	Your yearly income must be less than...
Without Spouse or Child	\$12,868
	<i>To be deducted, medical expenses must exceed 5% of MAPR, or, \$ 643</i>
With One Dependent	\$16,851
	<i>To be deducted, medical expenses must exceed 5% of MAPR, or, \$ 842</i>
Housebound Without Dependents	5% \$15,725 \$ 786
Housebound With One Dependent	5% \$19,710 \$ 985
A&A Without Dependents	5% \$21,466 \$ 1,786
A&A With One Dependent	5% \$25,448 \$ 1,272
Two Vets Married to Each Other	5% \$16,851 \$ 842
Two Vets Married to Each Other One H/B	5% \$19,710 \$ 985
Two Vets Married to Each Other Both H/B	5% \$22,566 \$ 1,128
Two Vets Married to Each Other One A/A	5% \$25,448 \$ 1,272
Two Vets Married to Each Other One A/A One H/B	5% \$28,300 \$ 1,415
Two Vets Married to Each Other Both A/A	5% \$34,050 \$ 1,702
Add for Early War Veteran (Mexican Border Period or WW1) to any category above	\$2,923
Add for Each Additional Child to any category above	\$2,198

* Be aware that the VA rates **may** change annually. All NVA's are advised to check the VA website annually to ensure rate information is current.

Application Process

Any veteran who meets the eligibility criteria can apply for the VA Improved Pension. It is **highly recommended** that an applicant reach out to a Veterans Service Officer (VSO) or National Veterans Service Organization (NVSVO) for assistance filing a VA claim.

To apply for Veterans Pension, download and complete [VA Form 21-527EZ](#) embed "Application for Pension". An applicant can mail the completed application to their [local VA Regional Benefit Office](#). An applicant can locate their local regional benefit office using the [VA Facility Locator](#). An applicant may also visit their local regional benefit office and turn in their application for processing.

To apply for increased pension based on A&A or Housebound payments, write to the local VA regional office and provide medical evidence, such as a doctor's report, that validates the need for an increased benefit.

Aid and Attendance

2. Aid and Attendance

Veterans and survivors who are eligible for a VA pension and require the **aid and attendance** of another person may be eligible for additional monetary payment. These benefits are paid in **addition** to monthly pension, and they are not paid without eligibility to Pension.

Since Aid and Attendance allowance increases the pension amount, people who are not eligible for a basic pension due to excessive income may be eligible for pension at these increased rates. A Veteran or surviving spouse may not receive Aid and Attendance benefits and housebound benefits at the same time.

Eligibility Requirements

The Aid & Attendance (A&A) increased monthly pension amount may be added to the monthly pension amount if the applicant meets one of the following conditions:

- Requires the aid of another person in order to perform personal functions required in everyday living, such as bathing, feeding, dressing, attending to the wants of nature, adjusting prosthetic devices, or protecting themselves from the hazards of their daily environment
- Is bedridden, in that their disability or disabilities requires them remain in bed apart from any prescribed course of convalescence or treatment
- A patient in a nursing home due to mental or physical incapacity
- Eyesight is limited to a corrected 5/200 visual acuity or less in both eyes; or concentric contraction of the visual field to 5 degrees or less

Application Process

Reminder: It is **highly recommended** that an NVA advise an applicant to reach out to an accredited VSO or NVSVO for assistance filing a claim for VA Improved Pension with Aid and

Attendance or Housebound. See VA Form 21-22 Appointment of Veterans Service Organization as Claimant's Representative below:

[VA Form 21-22](#)

An applicant may apply for Aid and Attendance benefits by writing to the [VA Regional Office](#) where they filed a claim for pension benefits. If the Regional Office of jurisdiction is not known, an applicant may file the request with any [VA Regional Office](#). An applicant should **include copies of any evidence**, preferably a report from an attending physician validating the need for Aid and Attendance type care.

- The report should be in sufficient detail to determine whether there is disease or injury producing physical or mental impairment, loss of coordination, or conditions affecting the ability to dress and undress, to feed oneself, to attend to sanitary needs, and to keep oneself ordinarily clean and presentable.
- The **report should indicate how well the applicant gets around**, where the applicant goes, and what he or she is able to do during a typical day. In addition, it is necessary to determine whether the claimant is confined to the home or immediate premises.

In addition to the basic pension forms, VA Form 21-527EZ for a Veteran or VA Form 21-534EZ for a survivor, the VA requires physicians complete and sign VA Form 21-2680 Examination for Housebound or Permanent need for Regular Aid and Attendance form to be submitted with the claim. See forms below.

[VA Form 21-2680-ARE](#)

[VA Form 21-527EZ-ARE](#)

[VA Form 21-534EZ-ARE](#)

[VA Form VBA-21P-8416-ARE](#)

Housebound

3. Housebound

This increased monthly pension amount may be added to an applicant's monthly pension amount when they are substantially confined to their immediate premises because of permanent disability.

Eligibility Requirements

Housebound eligibility requires a single permanent 100% disability plus a separate and distinct 60% disability and the applicant is not in need of regular aid and attendance. An applicant must be "permanently housebound" by reason of disability or disabilities. This requirement is met when an applicant is substantially confined to his or her dwelling and the immediate premises or if institutionalized, to a ward or clinical area, and is reasonably certain that the disability or disabilities and resultant confinement will continue throughout his or her lifetime.

Application Process

Again, it is **highly recommended** that an NVA advise an applicant to reach out to an accredited VSO or NVSO for assistance filing a claim for VA Improved Pension with Aid and Attendance or Housebound.

[VA Form VBA-21-22-ARE](#)

To apply for VA Improved Pension with Housebound Status the applicant's physician must complete and sign a VA Form 21-2680. The applicant should submit the form to the local VA Regional Office for processing along with a completed and signed application for VA Improved Pension (VA Form 21-527EZ for a Veteran and VA Form 21-534EZ for survivors) and supporting military discharge documents, proof of all household income, net worth and unreimbursed medical expenses (VA Form 21P-8416).

[VA Form 21-2680-ARE](#)

[VA Form 21-527EZ-ARE](#)

[VA Form 21-534EZ-ARE](#)

[VA Form VBA-21P-8416-ARE](#)

As a Nevada Veterans Advocate or Veterans Service Officer trainee you should refer all potential applicants to an accredited Veterans Service Officer or National Veterans Service Organization as the potential applicant may be entitled to additional local, state or federal benefits.

This concludes the "Introduction to VA Improved Pension; Aid and Attendance and Housebound" course.

Important note:

Information provided throughout this course may change over time. It is recommended that all persons completing this course regularly check the links and websites identified in the course for current information.

You may now proceed to a fifteen (15) question multiple choice quiz. Upon completion of the quiz, with a passing score of 70% or above, you will be asked to complete a course evaluation. Once the course evaluation is complete you will be able to print your [Certificate of Completion](#).

Congratulations - end of lesson reached

COURSE QUIZ

1. If eligible, the pension benefit is the difference between _____ income and the annual pension limit set by Congress.

Select one:

- a. taxable
- b. disability
- c. regular
- d. **countable**

2. Because of the financial reporting requirement for a pension, It is highly recommended that an applicant reach out to _____ for assistance filing a VA claim.

Select one:

- a. **a Veterans Service Officer (VSO) or National Veterans Service Organization (NVSO)**
- b. the Internal Revenue Service
- c. Senator Heller's office
- d. a tax accountant

3. _____ may reduce a Veteran's countable income.

Select one:

- a. Social Security
- b. Tax refund checks
- c. Grant-in-aid
- d. **Unreimbursed medical expenses**

4. To initially qualify for the VA Improved Pension, one of the requirements is that a Veteran must have at least _____ days of active service.

Select one:

- a. **90**
- b. 120
- c. 180
- d. 365

5. Another requirement to qualify for the VA Improved Pension is that the veteran must be:

Select one:

- a. **Age 65 or older with limited or no income.**
- b. Totally and permanently disabled.
- c. A patient in a nursing home receiving skilled nursing care.
- d. Any of the above

6. To apply for VA Improved Pension with Housebound Status, the applicant's _____ must complete and sign a VA Form 21-2680.

Select one:

- a. Veteran Service Officer
- b. Physician
- c. VA social worker
- d. Head of the VA Regional Office

7. A Veteran or surviving spouse _____ receive Aid and Attendance benefits and Housebound benefits at the same time.

Select one:

- a. may
- b. may not
- c. could
- d. probably will

8. A Veteran's pension is calculated to be an amount equal to the difference between their _____ and the annual pension limit set by Congress.

Select one:

- a. net worth
- b. countable family income
- c. disability income
- d. total worth

9. The general rule is any net worth under _____ thousand dollars may qualify the applicant when considering net worth.

Select one:

- a. fifty
- b. sixty
- c. eighty
- d. one hundred

10. In addition to the other requirements, a veteran without dependents (and no A&A or Housebound) must have an income of less than _____ in order to qualify for a pension. (As of Dec. 2014)

Select one:

- a. \$16,851
- b. \$15,735
- c. \$19,710
- d. \$12,868

11. When applying for Aid and Attendance benefits, an applicant should include copies of any evidence, preferably a report from _____ validating the need for Aid and Attendance type care.

Select one:

- a. an attending physician
- b. a Veterans Service Officer
- c. a VA social worker
- d. the Head of the VA Regional Office

12. Veterans and survivors who are eligible for a VA pension and require the _____ of another person may be eligible for additional monetary payment.

Select one:

- a. transportation services
- b. cooking services
- c. aid and attendance
- d. computing services

13. The MAPR (Maximum Annual Pension Rate) is the maximum amount of pension payable to a veteran, _____ or _____.

Select one:

- a. surviving spouse
- b. child
- c. Both a and b
- d. none of the above

14. Veterans Pension is a tax-free monetary benefit payable to low-income _____ Veterans.

Select one:

- a. disabled
- b. wartime
- c. peace-time
- d. unemployed

15. _____ eligibility requires a single permanent 100% disability plus a separate and distinct 60% disability and the applicant is not in need of regular aid and attendance.

Select one:

- a. Pension
- b. Social Security
- c. Survivor's Benefits
- d. Housebound Benefit