

Does the VA offer help for veterans with home health costs?

Wartime veterans or their surviving spouses are eligible for a pension benefit called Aid and Attendance.

What does “aid and attendance” cover?

Aid and attendance, or A & A, helps with the costs of long-term care—including home health care at the veteran’s own home or in an assisted living facility. It is designed to pay for help with activities of daily living—eating, dressing, bathing, etc. (For lower-income veterans, Medicaid usually provides better coverage for skilled nursing facility care.)

The pension can be used to pay home health agency staff or friends and family members (except spouses) to provide the care. They do not need to be licensed caregivers. To qualify for payment, however, the care must be prescribed by a doctor, nurse, or licensed physical therapist.

How much money can an eligible veteran get for ‘A & A’?

The maximum annual amount for an individual in 2009 is \$19,736, and \$23,396 for couples. A surviving spouse may be eligible for up to \$12,681.

How much a particular person can qualify for depends on the total cost of care, total household income, unreimbursed medical expenses, and the ability of the veteran to pay for these expenses out of the applicant’s assets. Although the A & A benefit is geared to helping lower-income veterans and their surviving spouses, a household with a monthly income as high as \$6,000 can qualify if it has enough medical expenses.

What does the veteran need to know in order to hire a family member or friend to provide home health care?

Hiring a person from an agency does not involve any record-keeping beyond verifying the worker’s hours. But hiring a friend or family member makes the veteran (or the surviving spouse) the employer of the worker. That means it will be necessary to withhold taxes and other amounts from the care provider’s pay. The A & A employer should meet with a lawyer and a CPA to learn how to set up the necessary record-keeping.