

Qualifying for Veteran's Benefits Improves Care for Vets and Their Families

By [Wesley E. Wright](#) and [Molly Dear Abshire](#), as published in the Houston Chronicle Senior Living Section on February 19, 2014.

If you are a veteran, a veteran's surviving spouse, or a veteran's surviving dependent, in need of additional income, the Non-Service Connection Pension offered through the Department of Veterans Affairs may be just for you. The pension is a tax-free source of monthly income, available to qualified applicants, created for the purpose of providing additional income to help pay medical expenses.

The additional income may expand your living arrangement options. The pension begins with a base amount, is increased when an individual becomes housebound, and is further increased when the individual requires the aid and attendance of others. This final augmentation is often referred to as "Aid and Attendance."

The pension is not automatically awarded to every veteran who reaches a certain age or to a surviving spouse who suffers from a particular illness. A person must file an application and establish that he or she satisfies the requirements of eligibility.

Generally, in order to qualify for the pension, the applicant must establish the following: (1) the veteran served at least 90 days of active duty, with at least one day falling within a qualified war time period; (2) the veteran must have been discharged in a manner that was other than dishonorable; (3) the applicant must have limited assets and income; and (4) the applicant has high medical expenses. Additionally, if the veteran is the applicant, he or she must be 65 years old or older, or be 100% permanently disabled.

If the applicant is the veteran's surviving spouse, with some exceptions, he or she must have (1) been married to the veteran for at least one year, (2) been married to the veteran at the veteran's death, and (3) not remarried.

If the applicant is the veteran's surviving dependent, he or she must be (1) younger than 18 years old; (2) between age 18 and 23, and still in school; or (3) permanently disabled prior to age 18, and unable to care for him or herself.

As an illustration, if a single veteran is awarded the maximum base pension, he or she would receive \$1,054 per month (the 2014 amount) to help pay for medical expenses. If the veteran's health declines, and he or she becomes housebound, the maximum base pension plus the additional housebound allowance takes the pension up to \$1,288 per month. And finally, if the veteran needs the aid and attendance of others, he or she may be awarded up to \$1,758 per month.

Keep in mind that the pension is not an all or nothing proposition. In other words, a particular veteran may only qualify for a base pension of \$500 per month, and then, if his or her health changes, the VA may increase the monthly pension up to the maximum amounts.

An experienced elder law attorney can evaluate your specific situation and recommend a plan of action that will achieve your overall long term care needs. The pension is a potentially valuable resource for those qualified individuals facing high monthly medical expenses.