

MONTHLY INCOME EXAMPLE

The veteran and his spouse have a monthly gross income of \$4,000. They live in an assisted living facility and have \$3,500 of unreimbursed medical expenses. Their Adjusted Income for VA purposes would be \$700. Gross income minus medical expenses \$3,300. The maximum pension amount is \$1,843 so the Veteran would be eligible for \$1,143 of monthly income.

1st	Calculate adjusted income amount in two steps:	
	A. Adjusted medical expenses	
	gross income x 5%	
	\$4,000 x 5% = \$200	
	B. Medical expenses adjustment	
	Total medical expenses - adjusted medical expense	
	\$3,500 - \$200 = \$3,300	
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2nd	Calculate Adjusted income:	
	Monthly gross income	\$4,000
	LESS Medical expenses adjustment	\$3,300
	ADJUSTED INCOME	\$ 700
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3rd	Calculate Monthly Income Amount:	
	Maximum pension amount	\$1,843
	LESS Adjusted income	\$ 700
	MONTHLY INCOME AMOUNT	\$1,143



*I would be honored to serve you, your family and friends.
Please contact me to schedule your consultation to learn more
about how I can assist with your Veterans benefits qualification.*

— Patti

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The Elrod-Hill Law Firm, LLC

Estate Planning, Elder and Disability Law



providing you peace of mind

VETERANS
BENEFITS



QUALIFICATION

*Claiming the Benefits
You Deserve*

VETERANS BENEFITS

AID AND ATTENDANCE QUALIFICATIONS

- The Veteran must have served at least 90 days on active military duty.
- The Veteran must have received a better than dishonorable discharge.
- The Veteran must have served at least 1 day of active duty during a war period.
- The Widow must not have divorced the Veteran or remarried after the Veteran's death.
- The Veteran or the Widow must need assistance with their daily living activities.

In addition, the Veteran must also meet asset and income limitations:

INCOME AND ASSET LIMITATIONS

FIRST: Asset limitations

The Applicant may have no more than \$80,000 in countable assets. This figure is subject to the discretion of the VA Adjudicator. However, some assets are considered exempt and actions can be taken to change the amount and/or character of the assets.

SECOND: INCOME

The Adjusted Household Income must be less than the Aid & Attendance Pension Benefit. The Adjusted Household Income is Gross Household Income (includes the income of both spouses and any dependent children in the household) minus adjusted unreimbursed medical expenses.

Claiming The Benefits You Deserve



The cost of long-term care continues to rise. The 2007 MetLife Market Survey of Nursing Home and Home Care Costs reveals that the average cost of a semi-private room in a Nursing Home in Atlanta is \$159.00/day and the average cost of a home health aide costs \$17.00/hour. In 2007, the average base price of assisted living in Alpharetta, GA is \$2978.00/month. For many families, the cost of long-term care is daunting. There may be some financial help for those who have served our country during time of war.

If you are a veteran, or have clients or family members who are veterans or the surviving spouses of veterans who need long-term care, you should know about veteran's benefits that might be available to help defray the cost of that care. The VA will pay a monthly pension to a veteran or surviving spouse who qualifies for this benefit. In addition, a qualified veteran may be able to receive all of the veteran's medications and drugs free of charge from the VA. This benefit, called Aid & Attendance, is available to veterans or their surviving spouses who meet specific qualifications outlined on the left panel.

The VA Aid & Attendance can be used to help defray the cost of home care, assisted living, or nursing home care.

HOW THE ELROD-HILL LAW FIRM

Can Help You:

1. We will assess your individual case.
2. We will determine your income limits.
3. We will determine your asset limits.
4. We will determine the entitlement of a widow or widower to the Veteran's benefits.

TWO EXAMPLES OF INCOME LIMITATIONS

Example 1: VETERAN AND SPOUSE

The veteran and his spouse have a monthly gross income of \$4,000. They live in an assisted living facility and have \$3500 of unreimbursed medical expenses. Their Adjusted Income for VA purposes would be \$700.00. (Gross Income minus Medical Expenses \$3300.00 (\$3500 less 5% (\$200)) of gross income). The maximum pension amount is \$1,843.00 so the veteran is eligible for \$1143.00 of monthly income. \$1843.00 - \$700 = \$1143.00.

Example 2: SURVIVING SPOUSE OF VETERAN

The Surviving Spouse of a Veteran receives \$1200.00 in Social Security. She is deficient in some activities of daily living and pays a Certified Nursing Assistant \$1260.00 to care for her at home. She has an Adjusted Household Income of \$0. \$1200.00 income minus her unreimbursed medical expenses over 5% of her monthly income (\$1260.00-60.00) =0. She can receive up to the maximum allowed for a widow with no dependents - \$999.00 each month.

CONTACT US TO ASSESS YOUR VETERANS BENEFITS CASE

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