

VA Aid & Attendance Benefit — What It Is and Who Qualifies

A guide for veterans and surviving spouses — Ament Law Group, P.C.

Aid & Attendance is one of the most underused veterans benefits available. It pays a monthly cash benefit to veterans and surviving spouses who need help with daily activities — and most people who qualify have never heard of it.

What Is Aid & Attendance?

Aid & Attendance (A&A;) is an enhanced pension benefit paid by the VA to veterans (and surviving spouses of veterans) who need the regular attendance of another person to assist with activities of daily living — bathing, dressing, eating, toileting — or who are housebound or in a nursing home or assisted living facility.

It is not a care benefit — it is cash paid directly to the veteran or surviving spouse. It can be used for any purpose, including paying family caregivers.

2025 Monthly Benefit Rates

Recipient	Monthly Maximum	Annual Maximum
Veteran (married)	\$2,882 / month	\$34,584 / year
Veteran (single)	\$2,431 / month	\$29,172 / year
Surviving spouse of veteran	\$1,567 / month	\$18,804 / year
Veteran with sick spouse	\$2,267 / month	\$27,204 / year

The benefit is needs-based — the actual amount depends on income and unreimbursed medical expenses.

Basic Eligibility Requirements

Military Service

- At least 90 days of active duty service
- At least one day served during a wartime period
- Discharge other than dishonorable
- Key wartime periods: WWII (Dec 7 1941–Dec 31 1946), Korea (Jun 27 1950–Jan 31 1955), Vietnam (Aug 5 1964–May 7 1975), Gulf War (Aug 2 1990–present)
- You do not need to have served in combat — only during the period

Medical Need

- Needs help with activities of daily living (bathing, dressing, eating, toileting, transferring)
- OR is bedridden
- OR is in a nursing home due to mental or physical incapacity
- OR has limited eyesight (corrected visual acuity 5/200 or less)
- Housebound benefit: lower rate available if substantially confined to home due to permanent disability

Financial Eligibility — Net Worth and Income

2025 Net Worth Limit: \$159,240 This includes assets AND income. Most veterans with moderate assets qualify when the calculation is done correctly — unreimbursed medical expenses are deducted from income dollar-for-dollar.

Assets NOT counted toward the limit:

- Your primary home (regardless of value)
- One vehicle
- Personal property and household effects
- Business assets used in active employment

How income works — IVAP:

Your countable income (IVAP) = gross income minus unreimbursed medical expenses. If you are paying for assisted living, home care, adult day care, insurance premiums, or prescriptions, those reduce your countable income. Many veterans who initially appear over-income qualify once medical expenses are factored in.

How Aid & Attendance Interacts with Medicaid

Important: VA Aid & Attendance and Medicaid can be received at the same time — but planning for one affects eligibility for the other. VA benefits have a 3-year look-back; Medicaid has a 5-year look-back. The sequencing matters significantly.

How to Apply

Apply using VA Form 21-2680 and VA Form 21P-527EZ. Processing typically takes 6–12 months.

Important: The VA does not notify veterans they may qualify. You must apply. The benefit is not retroactive beyond the application date — every month you wait is a month of benefits lost.

- Gather: DD-214, marriage certificate (if applicable), medical documentation, financial records
- Work with a VA-accredited attorney or claims agent — VSOs typically charge nothing
- Do not pay anyone a percentage of retroactive benefits — it is prohibited by federal law

Questions? Our office can refer you to a VA-accredited claims agent or attorney and can help coordinate VA and Medicaid planning together. Call (724) 733-3500 or visit ament.law.