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A Little-Known Benefit for Aging Veterans

By *SUSAN SELIGER*

Here's a riddle: When is a government benefit that pays for caregivers, assisted living and a nursing home not a benefit? When hardly any people know they're entitled to it.

That seems to be the story with a Department of Veterans Affairs benefit called the [Aid and Attendance and Housebound Improved Pension](#) benefit, known as A&A, which can cover the costs of caregivers in the home (including sons and daughters who are paid to be caregivers, though not spouses) or be used for assisted living or a nursing home.

The benefit is not insignificant: up to \$2,019 monthly for a veteran and spouse, and up to \$1,094 for the widow of a veteran.

Surprised that you've never heard of it? You're not alone.

"It's probably one of the lesser-known benefits," said Randal Noller, a Veterans Affairs spokesman in Washington. Of the 1.7 million World War II [veterans alive](#) as of 2011, who were in need of caregiving assistance and thus eligible, only 38,076 veterans and 38,685 surviving spouses were granted the A&A benefit that year, according to Mr. Noller.

Mr. Noller is not the first to acknowledge A&A is a well-kept secret. Jim Nicholson, former secretary of Veterans Affairs, said in a [December 2006 news release](#) that "not everyone is aware of his or her potential eligibility" for the program, which he called an "underused" benefit.

Not much has changed. A search of the Veterans Affairs Web site for evidence of public information efforts in the six years since came up blank.

"The sad thing is, it's been an entitlement for 61 years, but it's sat idle – the V.A. employees just haven't been educated about it," said Debbie Burak of Midlothian, Va. She said she repeatedly called department offices on behalf of her father, a World War II veteran, and her mother, who became homeless after their house caught fire and their injuries required extensive care. She was told there were no benefits they were entitled to. (Indeed, when I called two Baltimore-area Veterans Affairs offices for my father, a World War II veteran, no one had heard of this benefit or any benefit that paid for caregivers or assisted living or nursing homes.)

"My parents' end of life was so difficult. They lost everything, were living in a terrible hotel, ran up every credit card we had," Ms. Burak said. "My mother begged us not to cremate her, but there was no money for a burial; we had no choice."

It was only after her father died that Ms. Burak discovered her parents would have been entitled to as much as \$160,000 over the last decade through the Aid and Attendance benefit. She applied, but no money arrived before her mother died.

Mr. Noller said the program's low visibility might be an effect of the size of the department. "The V.A. is the second-largest agency in the federal government, and you can't expect everybody to know everything," he said, referring to the agency's work force.

To bridge the information gap, Ms. Burak introduced [VeteranAid.org](#), a Web site and a 501(c)(3) charity, in 2005, to provide information about A&A eligibility and how to apply.

To qualify, a veteran need not have suffered a service-related injury. He or she only had to have clocked at least one day of his or her [90-day minimum military service during a time of war](#) and need caregiving for activities of daily living.

Applying can be confusing and arduous. If you know the program's name and search the Veterans Affairs Web site for Aid and Attendance, the first page states, among other things, that you are not eligible for A&A unless you already qualify for a basic Veterans Affairs pension – for which you have to be "[totally disabled](#)."

That's more than a little misleading.
A Little-Known Benefit for Aging Veterans (continued)