

WHAT ABOUT THE SALE OF MY HOME? : Your home is typically not considered an asset unless you sell it or it sits on more than 2 acres of land. The additional acreage could be considered an asset if it could be sold without selling the primary residence.

ASSET LEVELS: You cannot have more than \$129,024.00 in countable assets and the VA is requiring a 3-year “look-back” on asset levels. If you have transferred assets or you have an account(s) exceeding the maximum asset level, you may not be eligible for the pension until these funds are reduced and/or the look-back period has passed.

DOCUMENTS NEEDED FOR APPLICATION:

Additional documents may be required depending on specific situation.

- 1) DD214/Separation document for veteran
- 2) Marriage Certificate(s) / Death Certificate(s)/ Divorce Decree(s) for all previous marriages and current marriage
- 3) All income from the entire household; (annual Social Security Statement and/or other income source statements for the previous 12 months
- 4) Asset Validation such as banks statements, investment statements, property statements, etc.
- 5) All out-of-pocket medical expenses of the entire household over previous 12 months (copies of paid invoices are strongly suggested)

Pharmacies can print-out a list of the entire years cost. This takes the guess work out of the total amount used for pharmacy costs.

6) **VA Form 21-2680:** “Examination for Housebound Status or Permanent Need for Regular Aid and Attendance” for either the veteran or veteran’s widow.

Need for regular aid and attendance and/or housebound status requires this document to be completed by the physician for the claimant.

7) **Banking information (for direct deposit)**

- Bank Name
- Account Number
- Routing Number

If a veteran wishes to apply for this benefit, he/she should go directly to his/her County Veteran Service Officer (CVSO) to have them assist in filing for these benefits through the Veteran Affairs Regional Office. Please bring the documents needed for application to your appointment with the CVSO. There is absolutely NO COST to the individual claimant filing these claims through an accredited County Veteran Service Officer.

Call your Veteran Service Officer if you have any questions concerning the VA pension and/or other VA benefits.

Visit our website @

www.kcgov.us/533/veterans-services



Understanding The Veteran Affairs Pension Benefits

***“A Veteran Service Officer
perspective”***

***Kootenai County Veteran Service
Office***

***120 E. Railroad Ave
Post Falls, Idaho 83854
Office: (208) 446-1090
Fax: (208) 446-1093***

“VETERANS’ SERVING VETERANS’

Revised January 2020

Understanding the VA Pension (Simplified)

ELIGIBILITY: Must have served at least one day during a war-time period of service. Must be age 65 (in some cases it can be younger, but requires SSD or a 100% disability rating to potentially qualify for pension benefits) Must meet the minimum annual pension rate set by law. Once you meet these three criteria you can proceed.

WAR TIME PERIODS: WWII: Dec 7, 1941 thru July 26, 1947/ Korean: June 27, 1950 thru Jan 31, 1955/ Vietnam: Feb 28, 1961 or Aug 5, 1964 thru May 7, 1975/ Gulf War: Aug 2, 1990 to Present

VETERAN PENSION LEVELS (Annual)

Veteran (single)	\$13,752
Veteran (married).....	\$18,008
Housebound status (single).....	\$16,805
Housebound status (married)	\$21,063
Aid & Attendance (single).....	\$22,939
Aid & Attendance (married)	\$27,195

WIDOW'S SURVIVOR PENSION LEVELS (Annual)

Surviving Spouse.....	\$9,224
Surviving Spouse (w/ dependent child).....	\$12,072
Housebound	\$11,273
Housebound (w/ dependent child)	\$14,116
Aid & Attendance	\$14,742
Aid & Attendance (w/ dependent child)	\$17,586

(Rates effective Dec. 1, 2019)

VETERAN PENSION: This benefit is a “needs-based-benefit” and in simple terms “a low-income subsidy”. It’s based upon annual income levels which can be reduced by consistent and recurring out-of-pocket medical expenses of the entire household. The VA first calculates net income by subtracting the annual out of pocket medical expenses from the annual household income. If the calculated net income is below the benefit level set by the VA, the VA will pay the difference in 12 equal payments over the next 12 months

SURVIVOR PENSION (for widows): This benefit is paid to the surviving spouse and/or family members under the age of 18 years of age if the veteran has passed away. The benefit amount is paid at different levels of benefit as described above

EXAMPLE: Veteran (married) and the veteran is considered “Housebound”. Their combined annual income level is \$18,000. Their combined out-of-pocket medical expenses are \$10,000. Calculate net income as follows: \$18,000 - \$10,000 = \$8,000. To calculate amount of benefit, subtract the net income from the housebound benefit level of \$21,063 as follows: \$21,063 - \$8,000 = \$13,063. This amount divided by 12 equals \$1,088 per month in pension benefit.

EXAMPLE: A widow that requires Aid and Attendance. His/her annual Income is \$12,000. The annual out of pocket medical expenses are \$22,000. Since the out-of-pocket medical expenses reduced the annual income to “0”, this would entitle the widow to the full pension amount of \$14,742 annually, which equates to \$1,228 per month.

WHAT IS CONSIDERED COUNTABLE INCOME?:

Social Security, Pensions, Interest on IRAs/Stocks/Bonds etc., Interest bearing accounts, lottery winnings, income from a job (when in doubt use full disclosure with the VA)

WHAT IS CONSIDERED A MEDICAL EXPENSE?:

(Gather all medical expenses from the previous 12 months): Medicare, medical insurance supplements, pharmacy, in-home care, nursing home care, doctor co-pays, surgery costs, burial costs, recurring medical supplies (depends, gloves, band aids, oxygen), dialysis, mileage to and from doctor visits. Other medical expenses include: Ramps, canes, modifications to home, wheelchairs, scooters, electric wheelchairs, adaptations to privately owned vehicles, glasses, hearing-aides, dentures, x-ray costs, medical examinations. **Typically, the VA will only use medical expenses that are “Consistent and Recurring”.**

NURSING HOME/ASSISTED LIVING/INCOME CARE

COSTS: When using the above services, the VA will require validation of expenses and that the care provides assistance of “Activities of Daily Living”. **Note:** If a healthy spouse is living in the assisted living facility with the veteran requiring aid and attendance, the VA may not be responsible for the room and board expense for the healthy spouse.

WHAT ABOUT FAMILY TRUSTS? : As long as the claimant is not receiving a 1099 from the family trust it will not be considered countable income. It can be considered an “Asset” and would need to be reported for that purpose.