



Tom Willoughby, JD

Tom.WilloughbyJD@gmail.com

<http://TheRetirementRescuer.com>

Off: 407.977.9171 Fax: 321.296.7125



How long does the VA Aid & Attendance qualification process take?

That's a good question. People ask it all the time. Why? Because it takes a long time. And I can't really answer the question accurately.

Some VA planners like to throw out a time frame, but it's just that – a throw-out. They know the timing varies widely. Okay, that said, let's look into what can shorten or lengthen the waiting period.

Where We Get Frustration

What too often happens is that a veteran goes online, finds, fills and sends in the "Intent to File" form. It's the form that gets the process started. A few weeks later the Vet will get a letter back that encloses the eight-page application form, along with a set of instructions.

The veteran, after many hours, completes the application and sends it in. That's when the frustration begins. The veteran is probably thinks that is all there is to it and is not aware of all of the other forms and evidence necessary to get a claim approved.

He or she will keep responding to the VA's requests, often giving up eventually. This brings us to the most frustrating myth: That getting this Pension – or "Aid and Attendance" – is more a "luck of the draw" or "crapshoot" than a well-regulated process.

But the process IS regulated by specific rules. If you qualify under rules and provide the proper evidence in support, the VA will provide the benefit. Sadly, getting there is so complex that it usually requires assistance.

The best way to file a claim is with a "Fully Developed Claim". That means we anticipate every single form and piece of evidence the VA will want and send it in, all in one package. If you don't do it that way, the rule of thumb is that every time the VA requests a document from you, it adds two months to the final decision timing.

Two Stages to the Process

Stage One to filing the application is gathering the evidence. This can sometimes take longer than waiting for the VA to make a decision. This has a lot to do with how organized the family is and how focused they are on tracking down pieces of paper that may be

decades old. More time is also required if you can't find your separation papers (DD - 214), and it has to be requested from the VA Personnel Office.

Once that is done, we move to Stage Two. This has a lot to do with whose desk your application lands on and how quickly they can process it. If you get Stage One done right (no matter how long it takes), Stage Two is completely out of your hands

A Personal Observation

It appears to me that if the veteran had already been in the VA system, either as a medical patient of the VA or having received service related disability benefits, claims for veterans or their surviving spouses, the process seems to be quicker. My guess is that this is because of the VA accepts the veteran's existence in the system. But who knows?

Finally, an answer to the question.

Without ever keeping specific track, it seems to be about a six-month process. This is from the initial meeting where we develop a game plan and the client gets a checklist of documents and evidence to be produced, sending in the application, and finally receiving the decision. It has been shorter on a few occasions, and the process has been nearly twice that long some times. As I said before, a lot of that has to do with how quickly you can get the documents and evidence organized.