

## The Veteran's Aid & Attendance Quiz

How well do you understand this benefit? Take the quiz and find out. Answers are at the end but don't peek!

1. All VA personnel and Service Officers are trained in the VA Aid & Attendance benefit and I can expect correct answers to all my questions.  True  False
2. I am only allowed \$80,000 in assets to qualify for the Aid & Attendance benefit.  True  False
3. I must have a service-related disability to qualify.  True  False
4. I can expect to pay a fee for assistance with the paperwork.  True  False
5. A qualified professional may charge a fee for help in situations where pre-planning is necessary to qualify and meet eligibility for the benefit.  True  False
6. The benefit must only be used to pay for care in a facility.  True  False
7. If I have a Revocable Living Trust, my assets will not be countable for VA purposes.  True  False
8. I can use the benefit to pay a family member to care for me.  True  False
9. If I employ a family member there must be an Independent Contractor Agreement in place.  
 True  False
10. If I employ a care provider there must be a Personal Service Agreement.  True  False
11. My home is considered a "non-countable" asset.  True  False
12. I will receive my benefit 60 days or unless from the date of the application.  True  False
13. An Alzheimer claimant can expect a longer period of time to qualify.  True  False
14. If I have Power-of-Attorney, I can sign and submit the application as long as I include a copy of the POA document with the paperwork.  True  False
15. The benefit is received retro-active to the date I started to need help with my activities of daily living.  
 True  False
16. If I need pre-planning to qualify for the benefit, I will be advised what the cost will be in advance.  
 True  False
17. I can hide my assets and the VA does not care.  True  False
18. Assisted Living Communities, Nursing Homes, and Home Care Agencies that pay an individual to file a claim on one of their residents or clients are in violation of the third-part fee provision allowed by the VA.  True  False
19. I can create a Medicaid planning problem when doing VA Planning.  True  False
20. I must meet medical, income, and asset eligibility requirements to qualify for the VA Aid & Attendance benefit.  True  False

## Answers to the VA Aid & Attendance Quiz

1. FALSE. Unfortunately, very few personnel and service officers have been properly trained on this benefit or fully understand it.
2. FALSE. It depends on mortality, marital status, and other factors.
3. FALSE. You do not need a service-connected disability to qualify.
4. FALSE. Everyone receives free help with the claim process. However, if one needs preplanning services to assist with eligibility, you can expect the professional helping you to charge a fee for their time/services.
5. TRUE. If you need assistance in qualifying there may be a preplanning fee, which should always be disclosed prior to any work being done.
6. FALSE. You may use the benefit to help pay for home care, assisted living, or nursing home.
7. FALSE. The purpose of a Revocable Living Trust is to avoid probate.
8. TRUE. However, the Claimant needs to have a Personal Care Agreement that meets VA requirements. A Spouse is excluded.
9. FALSE. No independent contractor agreement needs to be in place however, there needs to be a Personal Care Agreement that meets VA parameters and requirements.
10. TRUE.
11. TRUE.
12. FALSE. It usually takes 4-6 months. Beware of individuals who say that are faster and can expedite the process.
13. TRUE. Cognitive impairment can add 2-4 additional months to the process.
14. FALSE. The VA does not recognize a Durable Power-of-Attorney document. You must use their documents and follow their process.
15. FALSE. It is based on the date that the claim was submitted and the earliest would be the 1<sup>st</sup> of the month after the application is received. If approved, your benefit would begin retroactive to this date.
16. TRUE. You want to be sure you are dealing with professionals who are qualified to help you and will always disclose any preplanning fees prior to any services.
17. FALSE. All assets must be disclosed.
18. TRUE. This is an obvious intent to circumvent the VA regulations.
19. TRUE. It's important to get the advice of a qualified professional who is experienced and can accurately advise you of the legal ramifications of gifting or transferring assets. Beware of professionals who down-play this critical topic or don't address it altogether. We recommend qualified, accredited advisors.
20. TRUE. There are several requirements and knowing if you are eligible is the first step.

To speak to a qualified, accredited advisor, contact us. Call, email or visit our website to learn more. There is no cost for the initial consultation. If any preplanning is needed, we will disclose all fees for approval prior to any services. We are a multi-service agency with a team of professionals specializing in many areas. Speaking to our advisors first can save you duplication of services and cost.

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