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Retirement & Legacy Planning, VA & Medicaid Benefit Planning



PLEASE NOTE:
 Deductible Medical Expenses may be used to reduce other “Countable Income” for purposes of increasing Pension benefits. In order to be deducted from income, out-of-pocket, non-reimbursed medical expenses must exceed by 5% the Maximum Annual Pension Rate for the previous year.

The following charts assume that those medical expenses die exceed MAPR by 5%.

Veterans A & A Rate Table Veteran - Alone & W/Dependents

Date of Cost-of-Living Increase: 12-01-2014. Increase Factor: 1.7% (no COLA for 2016)
 Standard Medicare Deduction: \$104.90 (it has increased but on hold due to no COLA in 2016)

Aid & Attendance (Max)

If you are a Veteran...	Amount
A&A without w/o spouse or dependent child	\$1,788/mo or \$21,466/yr - tax free
A&A with spouse or dependent child	\$2,120/mo or \$25,448/yr - tax free

If you are a Surviving Spouse of a Vet...	Amount
Aid & Attendance	\$1,149/mo or \$13,794/yr – tax free

Criteria for Determining Need for Aid and Attendance

The following will be accorded consideration in determining the need for regular aid and attendance (§3.351(c)(3):

- inability of claimant to dress or undress him/herself, or keep him/herself ordinarily clean and presentable;
- feel frequent need of adjustment of any prosthetic or orthopedic appliances, which cannot be done without aid;
- inability of claimant to feed him/herself through loss of coordination of upper extremities or through extreme weakness;
- inability to attend to the wants of nature;
- incapacity, physical or mental, which requires care or assistance on a regular basis to protect the claimant from the hazards or dangers incident to his or her daily environment;
- “bedridden” will be a proper basis for this determination.

Interpreting the Regulations for the Requirement for Aid and Attendance

1. Assistance with bathing/showering
2. Assistance with toileting
3. Assistance with feeding
4. Assistance with dressing/undressing
5. Assistance with transferring in/out of bed/chair
6. Assistance with incontinence
7. Assistance with ambulating
8. Assistance with keeping oneself clean and presentable
9. Assistance with frequent need of adjustment of special prosthetic or orthopedic devices which cannot be done without aid
10. Having the incapacity (physical or mental) requiring care/assistance on a regular basis to protect patient from hazards or dangers incident with his or her daily environment
11. Is blind or so nearly blind as to have corrected vision acuity of 5/200 or less, in both eyes, or concentric contraction shall of the visual field to 5° or less
12. Is a patient in a nursing home because of mental or physical incapacity
13. Meets the criteria of being totally bedridden as defined above

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