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**"Planning for Eldercare" June 11, 2008**[| Return to Article Page](#) | [Veterans Benefits Books](#) |**VA Gives Veterans Money to Pay  
for Elder Care Services at Home**

Under the right conditions, about 33% of all seniors in this country could qualify for up to \$1,843 a month in additional income from the Department of Veterans Affairs. This money can be used to pay just about anyone to provide elder care services at home. As an example, these funds can be used to pay children, other relatives, friends, home care companies, or domestic workers. Adequate documentation and evidence must be provided in order to receive money from VA for these services, particularly the services provided by family members or other non-professional providers. The National Care Planning Council furnishes detailed instructions and training to those practitioners who wish to help veteran households receive this valuable source of revenue to pay for home care.

This little-known source of money for paying long term care costs is known as Veterans Pension and is available to veterans who served on active duty during a period of war or to the single surviving spouses of these veterans. Pension is also known popularly as the "aid and attendance benefit." Of approximately 35 million Americans age 65 and older in this country, about 11.5 million are veterans who served during a period of war or their surviving spouses. This represents about 33% of the senior population.

The Pension benefit has an income and an asset test. Veteran households with income or assets above the test levels will not qualify for the benefit. Fortunately, there are special provisions that allow -- under certain circumstances -- individuals who would normally fail the tests to still qualify. VA typically does not tell potential applicants about the special provisions. A practitioner who understands how to obtain the aid and attendance benefit can help potential applicants receive the benefit even when they have been told by VA that they do not qualify.

Pension income is often used to pay costs of long term care such as home care, assisted living or nursing home care. That's because the nature of these expenditures allows potential applicants for the aid and attendance benefit to meet the special provisions of the income test.

Over the past 3 1/2 months the National Care Planning Council has received over 750 requests from veterans families all over the country who are trying to find help with their loved ones' long term care needs. Many of these veterans households would likely qualify for the aid and attendance benefit mentioned above. As a result of these inquiries, the council is looking to train veterans benefits consultants to help veterans obtain their benefits and to handle these requests.

This consultants package not only provides the training but it also provides a listing service, a unique website, a seminar marketing system and business strategies to help consultants reach out to more veterans who might qualify for this benefit.

This is a new program. The first trained consultant has been in place for a little over

three weeks. In that short time, his personal listing service and personal website, provided by the National Care Planning Council, have already resulted in 15 requests for his services from veterans families seeking help with the aid and attendance benefit. Other consultants who have come online since this first one are experiencing similar results.

If you are interested in becoming a consultant or you know someone who might be you can call the National Care Planning Council at 800-989-8137 or you can check out our consultants training package at [www.consultantspackage.com](http://www.consultantspackage.com). To learn more about the National Care Planning Council, go to [www.longtermcarelink.net](http://www.longtermcarelink.net).