VA Aid & Attendance: Does Your Loved One Qualify?

A family guide from Two Hearts Homes for Seniors · 2026 figures (in effect Dec 1, 2025 – Nov 30, 2026)

Aid & Attendance benefit amounts (2026)

Maximum tax-free monthly benefit, paid to the veteran or surviving spouse to help with the cost of care:

Who is applying	Maximum per month
Veteran married to a veteran (both need care)	**$3,845**
Married veteran (veteran needs care)	$2,874
Single veteran	$2,424
Married veteran (only the spouse needs care)	$1,903
Surviving spouse (widow or widower)	$1,558

These are the **most** the VA will pay. The actual amount depends on income and care costs, explained below.

If your mom, dad or grandparent served in the military during wartime, or was married to someone who did, there may be a monthly VA benefit that helps pay for their care. It's called **Aid & Attendance**, and many families who qualify never apply. They don't know it exists, or they assume their parent's income is too high.

This guide walks through the rules in plain language. Read through the checklist with your loved one's situation in mind. If most of the boxes fit, it's worth a call.

Part 1: Military service

The veteran must meet all of these:

- [ ] Served **at least 90 days** of active duty
- [ ] **At least 1 of those days** fell during a wartime period (World War II, Korea, Vietnam era, Gulf War or later). Combat or overseas service is **not** required.

- [ ] Was discharged under conditions **other than dishonorable** (honorable or general)
- [ ] If they enlisted after September 7, 1980: generally served 24 months, or their full call-up period

Surviving spouses: You can qualify based on your late spouse's service, even if they never applied for VA benefits while living. You must not have remarried.

Part 2: Age or disability

- [ ] The veteran or surviving spouse is **65 or older**, OR
- [ ] Is permanently and totally disabled (it does not need to be connected to military service)

Part 3: Need for care

- [ ] They need help from another person with **daily activities**, such as bathing, dressing, eating, using the bathroom, or getting around safely
- [ ] A doctor is willing to **write down specifically** what help they need

There's no list of qualifying diagnoses, and no VA disability rating is required. What matters is the day-to-day help they need.

Part 4: Income (the part most families get wrong)

There is no fixed income limit. The VA looks at what's left of your loved one's income **after** their care and medical costs are paid.

Here is how it works:

1. Add up yearly income (Social Security, pensions, IRA withdrawals, interest, and so on). For a married veteran, the spouse's income counts too.
2. Subtract the yearly cost of care and medical expenses that **aren't covered by insurance**. Assisted living, Medicare premiums and supplemental insurance all count. (The VA ignores the first small slice: $872 a year for a single veteran, $1,141 for a veteran with a spouse, and $584 for a surviving spouse.)
3. What's left is **countable income**. If it's lower than the maximum in the table above, they qualify. The VA pays the difference.

An example: A widow gets $2,200 a month from Social Security ($26,400 a year). Her assisted living costs $6,000 a month ($72,000 a year). After her care costs are subtracted, her countable income is **$0**, so she receives the **full $1,558 a month**.

On paper her income looked too high. Once care costs were counted, she qualified.

Part 5: Savings and assets (net worth)

- [ ] Total savings and assets **plus** yearly countable income are **under $163,699**

Does NOT count: their home (on up to 2 acres), one vehicle, and normal household belongings.

DOES count: bank accounts, CDs, stocks, IRAs and 401(k)s, extra vehicles, rental or investment property, land beyond 2 acres, and cash value in life insurance.

This is a hard cutoff. Even $1 over the limit means no benefit.

Common reasons families don't qualify (money-related)

If any of these apply, talk to the Veterans Service Office or an elder law attorney **before** you apply or move any money:

1. **Income is still too high after care costs.** If countable income is above the maximum rate, the benefit is $0.
2. **Care costs haven't been paid yet.** The VA generally counts expenses that have actually been paid, so keep receipts and statements.
3. **Insurance or another program is already paying.** Costs covered by long-term care insurance or Medicaid don't count.
4. **One-time bills.** The VA mainly counts ongoing, monthly costs.
5. **The doctor's paperwork is vague.** If the need for daily help isn't clearly documented, the VA may not count the full cost of assisted living.
6. **Savings and assets are over $163,699.**
7. **Land over 2 acres.** Extra acreage can count as an asset.
8. **The house was sold.** The home is protected only while they own it. Money from a sale counts.
9. **Money was given away in the last 3 years.** The VA looks back 36 months. Gifts to children, or putting the house in someone else's name, can cause a penalty of up to 5 years with no benefit. Don't move money to "qualify" without professional advice.

Paperwork to gather

- [ ] Discharge papers (DD-214)
- [ ] Marriage certificate (and death certificate, for a surviving spouse)
- [ ] Social Security and pension award letters
- [ ] Recent bank and investment statements
- [ ] Proof of what's being paid for care (assisted living statements, insurance premiums)
- [ ] A doctor's statement of care needs (VA Form 21-2680)

The main application forms are **VA Form 21P-527EZ** (veterans) or **21P-534EZ** (surviving spouses). Benefits are generally paid back to the date the VA receives the application, so don't wait until every paper is ready.

Free help is available

You do **not** need to pay anyone to apply.

Lake County Veterans Service Office 2293 N. Main Street, Building A, Crown Point, IN 46307 **219-755-3285** · By appointment, Monday–Friday

VA Benefits Hotline: 1-800-827-1000 · **va.gov/pension**

We're here to help

We know this is a lot to take in, especially when you're already making hard decisions for someone you love. If you have questions about this guide or about life at Two Hearts, please give us a call.

Two Hearts Homes for Seniors 219-600-2200 · twohearts.care

This guide is general information, not legal or financial advice. Only the VA decides who qualifies, and figures change every December 1. Please confirm your situation with the Veterans Service Office or an accredited attorney.