

VA Online Letter #5
The Nuts and Bolts Guide to Veterans Benefits
"VA Speak" Translated
Revised July 3, 2007

Hi!

As we have previously seen, the formula for determining the income eligibility for the Special Monthly Pensions for housebound and/or regular aid and attendance is as follows:

$$\begin{array}{r} \text{Gross household annual income} \\ \text{Less: } \underline{\hspace{10em} \text{Unreimbursed medical expenses (UME)} \hspace{1em}} \\ \text{Equals: } \hspace{1em} \text{Net income for Veterans Administration purposes (IVAP)} \end{array}$$

Let's check out how the VA defines each one of those concepts. I am going to apologize to you right now . . . you are entering the VA language zone. The words that follow do not necessarily have the same meaning in plain English.

Remember, one of our jobs as elder law attorneys is to be a translator of "government-speak." A great attorney should be able to take complicated language and ideas and translate them so that you can understand what they mean and why they are important to you.

Here we go...

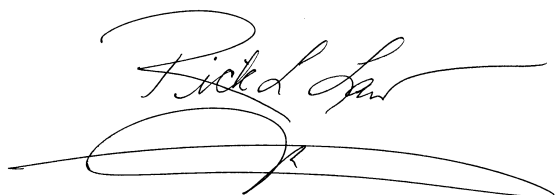
- Gross Household Income: all payments of any kind, from any source, for everyone in the household – veteran, spouse, and any dependents
- Unreimbursed medical expenses (UME): out-of-pocket costs for medical equipment, supplies, prescriptions, or care, etc. for everyone in the household
- Housebound: someone who is substantially confined to their home or area where they are living
- In need of regular aid and attendance: someone who needs the regular aid and attendance of another person to attend to their regular activities of daily living, like eating, bathing, or dressing, etc.

Okay—now you start to see that the VA benefit can help a wartime veteran who needs *prescribed* medical care at home or in assisted living or at a nursing home. This is a really big deal! People want to stay home for as long as reasonably possible. I know of no other government benefit that helps pay for health care at home. VA benefits make my clients very happy.

Your homework tonight is to re-look at the facts that you have gathered, now that you have a clearer understanding of some critically important VA eligibility terms.

The next letter will pose the “million dollar question”: “What if the veteran has too many assets?”

Until next time,

A handwritten signature in black ink, appearing to read "Rick Law", with a long horizontal flourish extending to the left.

Elder law attorney serving seniors and those who love them

After reading this information, we strongly recommend that you contact an elder law attorney such as those at Law ElderLaw to determine if you qualify. An elder law attorney can assist you and your family by explaining many difficult-to-understand things about long-term care. Qualification for a VA benefit is only one of several concerns that must be considered. As you struggle to provide dignified long-term care for a wartime veteran and/or surviving spouse, we can help you understand the options. We are your advocates, and we want to help you stretch your hard-earned dollars further. VA benefits are only one part of the puzzle. We will hold your hand and guide you every step of the way as we consider all of your family’s resources and needs.

Contact Us:

<http://www.lawelderlaw.com/contact-va-benefits.htm>

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