

# Protecting You, Your Family & Your Estate

Idaho Estate Planning has been a leader in Idaho in teaching others about the options available and how best to preserve assets, protect loved ones, and promote personal choice in deciding what is to be done and who is to do it. We have made hundreds of educational presentations to insurance and financial professionals, bank professionals, accountants and other attorneys.

**Mark Wight,**  
President  
and Founder,  
has been  
practicing law  
for over 35  
years. He is  
Accredited by  
the Veterans  
Administration  
and a Certified



Academy Attorney with the Academy of VA Pension Planners, a member of the Idaho State Bar, the Taxation, Probate & Trust Law Section of the Idaho State Bar, The National Academy of Elder Law Attorneys, Wealth Counsel and Elder Counsel. He belongs to the National Care Planning Council and the Southern Idaho Care Planning Council.

**Call 208-939-7658 for more information or to schedule a presentation for a group**

## **WHAT CAN YOU DO?**

- Contact us to help determine eligibility
- Share information with others

## **Schedule a speaking engagement:**

- Civic Groups/Clubs
- Church Groups
- Professional Groups
- Elderly Groups
- 55+ Groups/Clubs
- Veteran's Clubs
- Medical Support Groups

...and to any group that is interested in helping the elderly on this or other topics of interest, such as Estate Planning, Financial Planning, Medicaid Planning or Asset Protection Planning.



**Idaho Estate Planning**

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# US Military Veterans Pension A&A BENEFIT

**Financial help for Military  
War Period Veterans and  
Surviving Spouses**



**Idaho Estate Planning**

Mark E. Wight, Attorney

***What is the Veterans Pension with Aid and Attendance?***

The Veterans Pension with Aid and Attendance is a monthly income benefit for Veterans or their surviving spouses who are incurring significant costs related to homecare, assisted living, skilled nursing, or other long term care related expenses.

**MAXIMUM A&A Benefit for 2023:**

Applicant Status	Max Monthly Benefit Allowed
Married	\$2,727
Single	\$2,300
Widow\Widower	\$1,478

*\*These amounts may change each year based on cost of living.*

In order to receive this benefit, a Veteran or their surviving spouse must meet certain qualifications.

**Contact Idaho Estate Planning for more qualifying information  
Call: 208-939-7658**

**The War Veteran must have:**

- Served 90 consecutive days of active military duty.
- Received a better than dishonorable discharge.
- Served at least 1 day of active duty during a war period (there is no requirement that any service be performed in a combat zone).

**The Widow(er) must:**

- Have been married to the Veteran for at least 12 months, or had a child with the veteran.
- Be married to the Veteran at the time of the Veteran’s death, and not have remarried.

**The Claimant (Veteran or widow(er)):**

- Must be certified by a doctor as needing assistance with his or her activities of daily living.
- If under age 65, must be disabled.

**Assets and Income:**

- Must have less than \$150,538 in Countable Assets.
- The house is not a countable asset, but if it is sold the proceeds could cause disqualification.
- Adjusted Household Income (Total Gross Household Income less all unreimbursed recurring medical expenses) must be less than the A&A Benefit.

***TIMING IS CRITICAL***

In order to qualify for the A&A benefit, the claimant’s Income and Assets must be below the Threshold Limits. With proper planning, the Claimant can qualify for A&A while preserving his or her household assets. This will aid the family in paying for medical care and postpone the depletion of the Claimant’s assets. The goal is to stretch the assets so the family can postpone the need to rely upon Medicaid for care.

As of October 18, 2018, the VA implemented rules that restrict your ability to gift assets to reduce net worth in order to qualify for the A&A benefit. If you meet the service requirements but don’t know if you meet the financial requirements, it is critical to find out as soon as possible.

