

# Financial Resources for Veteran Retirees in Senior Living

It takes courage and stamina for a soldier to risk their life for our country. Likewise, it takes stamina to age well in the United States. Insurance and Medicare may not cover the services that today's aging veterans need. However, there are other options available.

If you or your loved one served in the military, you have access to unique resources that can significantly ease the cost of senior living. This guide will walk you through these exclusive Veterans Administration (VA) programs and resources, explain eligibility requirements, and offer tips for applying.

## VA Pension: Support for Living Expenses

The VA pension is a vital financial resource for senior veterans with limited income. If you're eligible, it can provide you with ongoing financial support to help cover living expenses, including room and board, personal care services, and other necessities. This benefit is different from service-connected disability compensation. It depends on financial need, age, and disability status.

As of 2025, a single veteran may receive up to [\\$16,956](#) (about \$1,400 per month) through the basic VA pension program. To [qualify](#), veterans must meet certain income and asset limits and be either age 65 or older or permanently disabled.

## What VA Medical Benefits Cover (And What They Don't)

First, it's important to know that the VA offers excellent healthcare benefits. Yet, they don't cover room and board.

All veterans with a medical need are eligible for the VA's [Standard Medical Benefits Package](#), which includes:

- Geriatric evaluations

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- Adult day health care
- Home health care and personal care services

These services can help you remain independent but won't cover your rent in any setting, including senior living communities.

## The Aid and Attendance Benefit

The Aid and Attendance (A&A) benefit is one of the most valuable resources for veteran retirees. This program provides extra monthly funds (on top of your VA pension) to veterans or surviving spouses who need assistance with simple daily tasks like bathing, dressing, or managing medications.

Who Qualifies for Aid and Attendance?

To qualify for A&A, you must meet one of the following:

- Require help with daily personal tasks
- Be confined to a bed because of illness
- Live in a community nursing setting due to mental or physical incapacity
- Have limited eyesight (even with glasses or contact lenses)

2025 A&A Limits and Rates

In 2025, the [net worth limit](#) (income plus assets) required for eligibility is \$159,240. Your annual payment amount is the difference between your income and the [Maximum Annual Pension Rate](#) (MAPR). In 2025, if you have no dependents, your MAPR is \$28,300. You'll receive A&A benefits monthly.

Assisted Living and VA Support

Again, the VA doesn't pay room and board for assisted living, but you can cover some personal care services through A&A. This includes:

- Help with medications
- Personal care assistance
- Transportation to medical appointments

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While your rent may be out-of-pocket, these costs can be offset A&A, which can significantly lower your monthly expenses.

### How to Apply for A&A

The application process can take a good amount of time, so it's best to start early. You'll need [this form](#) and these documents:

- Military discharge papers (DD-214)
- Medical evaluations from your physician
- Financial information about income and assets
- Proof of out-of-pocket medical expenses

You'll also need to send a written statement that describes your need for A&A benefits. Your statement should explain:

- **Why your condition makes it difficult to manage personal care needs**, like bathing, dressing, using the bathroom, or moving around your home.
- **Why your condition makes it challenging to leave your home** to attend appointments, run errands, or participate in daily life.
- **What your typical day looks like**, including what activities you can and can't do on your own.

If you're already living in a skilled nursing community, you'll also need to complete the Request for Nursing Home Information in Connection with Claim for Aid and Attendance form ([VA Form 21-0779](#)).

Applying for A&A can take several months, but once you're successful, you'll receive monthly financial support for life.

## VA Long-Term Options

In some cases, the VA will pay for [long-term services](#) directly. These options depend on your medical needs, service history, and financial situation.

VA long-term services could include:

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- Daily nursing and medical care
- Physical therapy
- Help with daily tasks like meals, dressing, bathing, and medication management
- Pain management
- Respite support for caregivers

You can receive these services in various settings, including communities run by the VA and others operated by state or community organizations.

### Community Skilled Nursing Communities

The VA contracts with local skilled nursing communities (they call them Nursing Homes) to provide 24/7 skilled nursing care. Veterans who qualify can live in these community homes full-time.

### VA Community Living Centers and State Veterans Homes

The VA also operates its own skilled nursing and veterans' homes, offering long-term services, rehabilitation, and palliative services. These communities focus on veterans with higher disability ratings or financial need. They also limit the number of available spaces.

### Find the Closest VA Community

You can search for VA long-term communities near your location [here](#). This database will provide you with information on each community's Medicare Quality Measures and Five Star Rating.

The Quality Measures include:

- Residents' health
- Physical functioning
- Mental status
- General well-being

These measures offer you insights into the typical resident's physical and clinical needs in each community.

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The Star Ratings are based on:

- Health surveys
- Staffing
- Quality of resident care measures

Each of these domains is assigned a star rating, and an overall 5-Star rating is calculated. This information (along with other details like personal tours and community websites) can help you compare and contrast your senior living options.

### Eligibility Factors

Your eligibility for long-term personal care depends on your medical need, disability rating, and available financial resources. The VA prioritizes veterans with service-connected disabilities but also offers personal care to other veterans based on medical need and financial eligibility. Vets with a disability rating of 70% or higher are often fully covered. Those with limited financial resources may receive more assistance, even if their health condition isn't service connected.

## Planning Tips: How to Get Started

Applying for VA benefits involves several steps:

- **Enroll in VA Health Care:** You must enroll in VA Health Care before you can access long-term services or A&A benefits and services. To enroll, visit your local VA center or [apply online](#).
- **Gather Required Documents:** Organize your military discharge papers, financial documents, and medical records early.
- **Schedule a Medical Exam:** You must complete a medical assessment to document your personal care needs. Your doctor will need to fill out all VA-required forms.
- **Reach Out for Help:** Many veteran service organizations offer free assistance to help you navigate the system and avoid delays.

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## Additional Financial Help: Medicaid and Medicare

Veterans not eligible for A&A or long-term benefits may still receive financial support through Medicaid or Medicare.

- **Medicare** helps with short-term skilled nursing care and medical expenses but doesn't cover long-term assisted living costs.
- **Medicaid** may help cover the costs of assisted living if you meet specific income and asset limits. Many states offer Medicaid waivers for assisted living, although rent is typically not included.

Combining VA benefits with Medicaid is also an option for veterans with limited resources.

## Tips for Choosing the Right Community

When considering a senior living community, ask about their experience working with veteran families. Many communities can help connect you with local resources and explain how VA benefits can offset costs. During your community tours, ask:

- Are any residents receiving VA benefits?
- Can the community assist with VA documentation?
- Are personal care services covered by VA programs?

Choosing a community familiar with VA benefits can ease the process and ensure you're maximizing available resources.

If you're feeling overwhelmed in your research, our article, *The Questions to Ask During a Senior Living Community Tour*, and our printable tour checklist help you prepare.

## Help For Veterans Is Available

Veterans make incredible sacrifices, and these benefits exist to honor that service. The VA doesn't cover senior living costs directly. However, Aid and

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Attendance and long-term personal care benefits can help reduce your expenses and offer much-needed support.

If you're eligible for VA benefits, get started early. If you need assistance, ask veteran support organizations for help. No matter if you're planning for the future or dealing with a current need, knowing your options can provide comfort and peace of mind.

## Your Journey Starts Here

If you have questions about your senior living options, Kisco Senior Living is here to guide you every step of the way. Contact us to learn more.

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