



VA Benefit Monthly Income Requirements

To qualify for the maximum VA Benefit per month – each applicant must be spending their entire monthly income on a qualified and repeating healthcare expense each month. The VA reimburses up to the maximum benefit amounts each month. What is spent on care over those benefit amounts each month to get the income to zero will not be reimbursed by the VA. Here are the benefit amounts for 2020: Couple: \$2,265; Single Veteran: \$1,911; Surviving Spouse: \$1,228

Question #3 on your 8 Pre-Qualifying Questions List states the below:

3. Monthly income, from all sources, must be close to these amounts (or less) UNLESS they are already spending money on care or living in an Independent Living apartment.

Couples: \$3,000

Single Veteran: \$2,600

Surviving Spouse: \$2,000

This means that, on average, they will need to have the above income in order to qualify. **However, IF they are willing to spend money on care and not get reimbursed for that money by the VA then they can have any amount of income.** The reason these numbers are higher than the benefit amounts is that most people don't want to spend more than \$700 on care that they won't get reimbursed by the VA.

For Example: Joe is a single Veteran and has \$3,500 in monthly income. The maximum the VA will pay a single Veteran per month is \$1,911. So, Joe must spend \$3,500 on care per month and will only get reimbursed \$1,911 from the VA each month. That means Joe will spend \$1,589 out of his own pocket on care each month. Not a bad deal if Joe needs \$3,500 worth of care per month – as now he is getting that for only \$1,589 (as the VA will be sending him \$1,911 per month). **END RESULT:** The home care agency provides \$3,500 per month in care services to Joe and he gets \$1,911 sent to his bank account, per month, from the VA to offset the cost of his care.

Important To Note: Joe can use a family member to provide the \$1,589 in additional care required to get his income down to zero. In other words, if the family wants to keep the \$1,589 “in the family” they can use a family caregiver. The home care agency will now provide \$1,911 in care per month (which the VA will be paying for) and the family caregiver will provide \$1,589 in care per month to Joe. Joe just needs to withdraw \$1,589 in cash from his bank account each month. The family caregiver can then spend that money on whatever they want – its their paycheck. If the family member wants to pay Joes rent or his food with the money then they can do that.

At the end of the day – we always encourage you to submit a referral if in doubt about any of the 8 questions vs. not submitting. It is better than WE turn them down vs. you turning them down when they could actually qualify.