

Benefits Quick Reference

2021 TENNESSEE MEDICAID / TENNCARE ELIGIBILITY

Type	Single			Married (Both Spouses Applying)			Married (One Spouse Applying)		
	Income Limit	Asset Limit	Level of Care	Income Limit	Asset Limit	Level of Care	Income Limit	Asset Limit	Level of Care
Institutional /Nursing Home Medicaid	\$2,382 /month	\$2,000	Nursing Home	\$4,764/ month (Spouse allowed up to \$2,382 / month)	\$4,000 (Spouse allowed up to \$2,000)	Nursing Home	\$2,382/ month for applicant	\$2,000 for applicant & \$130,380 for non-applicant	Nursing Home
Medicaid Waivers/ Home and Community Based Services	\$2,382 /month	\$2,000	Nursing Home or "At Risk"	\$4,764/ month (Spouse allowed up to \$2,382/ month)	\$4,000 (Spouse allowed up to \$2,000)	Nursing Home or "At Risk"	\$2,382/ month for applicant	\$2,000 for applicant & \$130,380 for non-applicant	Nursing Home or "At Risk"
Regular Medicaid/ Aged Blind and Disabled	\$794/ month	\$2,000	None	\$1,191/ month	\$3,000	None	\$1,191/ month	\$3,000	None

Minimum Monthly Maintenance Needs Allowance (7/20)
.....\$2,155/month

Maximum Monthly Maintenance Needs Allowance (7/20)
.....\$3,259.50/month

- ☐ ID and citizenship (i.e. driver's license and birth certificate) for you, the applicant
- ☐ Social Security Number and date of birth for you, the applicant
- ☐ Bank Statements for the month of application and two months before that (for each account - checking, savings, IRA's, CD's, stocks, bonds, and 401(k)'s)
- ☐ Life Insurance Policies (owned by you, the applicant, and your spouse) showing company name, address, policy numbers, date issued, face value, and cash value for each policy
- ☐ Health insurance premium(s) - including Medicare Supplement or Medicare Part D Plans
- ☐ ALL gross income for you, the applicant, and your spouse (i.e. Pension, VA Pension, or VA Aid & Attendance, Rental Income, Alimony, etc.)
- ☐ Vehicle Registration (make, model and year), including recreational vehicles

- ☐ Property owned (county, address and value), including home you live in now or lived in before entering nursing home
- ☐ Prepaid burial contracts, including and itemized statement for goods and services and if it's revocable or irrevocable
- ☐ Basic living expenses for your spouse:
 - ☐ Rent or mortgage
 - ☐ Property Tax
 - ☐ Utilities
 - ☐ Homeowner's Insurance
- ☐ Names, phone numbers, and address of two friends or relatives
- ☐ ALL proof of the sale or transfer of any resource made in the last five (5) years (realty, financial, etc.)
- ☐ Value of Cemetery Plots
- ☐ Marriage certificate (if currently married - not widow/ widower)

Mason & Associates, formerly known as Heritage Law Group, PLLC is a boutique Estate Planning and Elder Law firm assisting residents in Tennessee and Kentucky. We are dedicated to providing client-centered, professional legal services that are individualized through one-on-one consultations. We delight in empowering our clients and community through education and providing specialized resources. Our integrity-driven team will help you protect your legacy while delivering outstanding quality at a reasonable cost. Your Legacy Is Our Priority™

Jake Mason, J.D., LL.M.(Elder Law & Estate Planning), CELA, EPLS, is the Owner of Mason & Associates Law Firm in Gallatin, Tennessee. He is Certified as an Elder Law Attorney with the National Elder Law Foundation, is board-certified in Estate Planning and Probate by The Estate Law Specialist Board, Inc., is accredited by the United States Department of Veterans Affairs, and is licensed in Kentucky and Tennessee. Mason is the only dual-certified Estate Planning & Elder Law attorney in Tennessee & Kentucky.

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2021 VETERANS BENEFITS

VETERANS PENSION:

VA Pension Program eligibility requires that the Veteran did not receive dishonorable discharge AND yearly family income and net worth must meet certain limits set by Congress called Maximum Annual Pension Rate (MAPR).

- **Net worth** includes all personal property owned (except the house, car, and most home furnishings), minus any debt, limited to \$130,773 (Effective 12/20). Net worth includes the net worth of the spouse. If income is greater than unreimbursed medical expenses, the income will be added to assets, increasing net worth. There will be a 3-year-look-back period for asset transfers.
- **MAPR amount** is the maximum amount of pension payable based on how many dependents, if married to another Veteran who qualifies for a pension, and if disabilities qualify the veteran for additional benefits. MAPRs are adjusted each year for cost-of-living increases.

2021 MAXIMUM ANNUAL PENSION RATES (MAPR):

- Single Veteran.....\$1,157/month
- Married Veteran.....\$1,521/month
- Surviving Spouse.....\$776/month

VA Pension Program requires at least ONE of the following:

- At least 65 years old OR
- Have a permanent and total disability OR
- Patient in a nursing home for long-term care due to disability OR
- Currently receiving SSDI or SSI

VA Pension Program also requires at least ONE of the following:

- Active duty on/before 9/8/1980 and served at least 90 days, with at least 1 day during wartime OR
- Active duty after 9/7/1980 and served at least 24 months or full period (some exceptions), with at least 1 day during wartime OR
- Officer on active duty after 10/16/1981 and hadn't previously serve for at least 24 months

Wartime Periods for Eligibility:

- World War I (4/6/1917- 11/11/1918)
- World War II (12/7/1941-12/31/1946)
- Korean Conflict (6/27/1950-1/31/1955)
- Vietnam War (2/28/1961-5/7/1975)
- Gulf War (8/2/1990-TBD)

* See VA.gov for more information regarding benefits available to service members and their families.

VA AID & ATTENDANCE & HOUSEBOUND ALLOWANCE:

May be eligible due to permanent disability or meet one:

- Need assistance with activities of daily living
- Bedridden because of illness
- Resident of nursing home facility due to inability to function physically/mentally
- Have profound visual impairment

Basic Pension Plus Aid & Attendance/Housebound Allowance:

- Single Veteran.....\$1,936/month
- Married Veteran.....\$2,295/month
- Veteran Couple.....\$3072/month
- Surviving Spouse.....\$1,244/month

VA DEPENDENCY AND INDEMNITY COMPENSATION (VA DIC):

Surviving spouse or child of Veteran who died in the line of duty may qualify for VA Dependency and Indemnity Compensation (VA DIC). They also may be eligible for ADD ON amounts based on certain factors. See VA.gov for greater detail on each added amount. All rates effective December 1, 2020.

2021 VA DIC RATES:

- Surviving Spouse.....\$1,357.56/month
- Surviving Child.....\$573/month

DIC of Enlisted Veteran Pay Grades E-1 to E-9:

- E-1 to E-6.....\$1,357.56/month
- E-7.....\$1,404.49/month
- E-8.....\$1,482.72/month
- E-9 Regular.....\$1,546.40/month
- E-9 Special.....\$1,669.31/month

DIC of Warrant Officer Pay Grades W-1 to W-4:

- W-1.....\$1,433.56/month
- W-2.....\$1,490.53/month
- W-3.....\$1,534.11/month
- W-4.....\$1,623.49/month

DIC of Officer Pay Grades O-1 to O-10:

- O-1.....\$1,433.56/month
- O-2.....\$1,482.72/month
- O-3.....\$1,584.38/month
- O-4.....\$1,679.35/month
- O-5.....\$1,848.08/month
- O-6.....\$2,083.85/month
- O-7.....\$2,249.19/month
- O-8.....\$2,470.44/month
- O-9.....\$2,642.50/month
- O-10 Regular.....\$2,898.37/month
- O-10 Special.....\$3,110.67/month

2021 VA DIC SURVIVING SPOUSE ADD-ON:

- 8-Year Marriage Provision.....\$288.27/month
- Aid & Attendance.....\$336.32/month
- Housebound Allowance.....\$157.55/month
- 2-Year Transitional Benefit.....\$289.00/month
- Children Under Age 18.....\$336.32/month per child

2021 VA DIC SURVIVING CHILD ADD-ON:

- Age 18-23 Qualified School Program.....\$284.93/month
- Helpless Child Over Age 18.....\$573.20/month