



## ELDER LAW AND ESTATE PLANNING

Joseph Karp  
Jonathan Karp



# Help with unreimbursed medical expenses available for certain veterans

**Question:** My siblings and I are thinking about applying for veterans benefits for our elderly father, a Vietnam vet. He is starting to have a lot of difficulty getting around at home, although he is 100% mentally with it. We have read about veterans benefits and are confused as to what is meant by an “unreimbursed medical expense.” What is it? Would this include the Medicare premiums he pays monthly? He has a Medicare Advantage plan.

**Answer:** By veterans benefits, you seem to be referring to Veterans Improved Pension With Aid and Attendance. This benefit is available for aging and disabled veterans who have served during certain wartime periods. It is great that you are looking into this program, as many veterans and their families are unaware that it even exists.

There are income and asset limitations for eligibility. Unreimbursed medical expenses (UMEs for short) may be deducted from gross income and assets. UMEs can fall into several categories. Medicare premiums may be considered a UME. Other expenses that may be considered UMEs include but are not limited to: dental care, hearing care, eye care; any medically necessary expense that improves, slows or eases a disabled person’s decline; transportation to and from

The Karp Law Firm, P.A.

**Location, phone number:**

■ Palm Beach Gardens,  
561-625-1100

■ Boynton Beach, 561-752-4550

■ Port St. Lucie, 772-343-8411

**Website:** KarpLaw.com

**Email:** ask@karpplaw.com

hospitals; certain over-the-counter supplements. Even the cost of feeding and housing a service dog may be considered a valid UME.

For more clarification and information, contact the social work department at your father’s VA hospital, or his county veterans services office. They can also assist in preparing the application. Please keep in mind that by law, no one may charge a fee to help with preparing the application.

There are other requirements for VA Aid and Attendance – asset limits, for example. Check out The Karp Law Firm website (KarpLaw.com), where you can read more as well as download an explanatory booklet. Good luck.

*Joseph Karp and Jonathan Karp are Florida Elder Law and Estate Planning Attorneys. The Karp Law Firm is located in Palm Beach and St. Lucie counties. It assists clients with wills, trusts, Medicaid and VA benefits planning, special needs planning, asset preservation, probate/trust administration, estate litigation, and probate and elder law mediation.*