

Financial Assistance for Elderly Veterans and Their Widows Is A Well Kept Secret

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Ask an elderly Veteran if they are aware they may be eligible for a pension from the Veteran's Administration and they will tell you "I'm not eligible because I was not injured in the War." This is a common misconception which keeps many Veterans from tapping into a benefit they well earned by serving our country. The fact is elderly, disabled Veterans and their widows may very well qualify for large sums of money, but they have to apply for the funds. There are several Veteran pensions, but the pension designed to help elderly Veterans and Veteran's Widows pay for costly Home Health Care, Assisted Living Facility or Nursing Home fees (if the Veteran is not covered by Medicaid) is called Special Monthly Pension with Aid and Attendance. The pension can pay a married Veteran up to \$1,949.00 per month, an unmarried Veteran up to \$1,644.00 per month and a Veteran's Widow can receive up to \$1,056.00 per month. The amount one receives is based upon their medical expenses and their current financial and medical status. The pension is paid by check directly to the Veteran or Veteran's Widow every month as long as they meet the criteria.

The Special Monthly Pension with Aid and Attendance is the government's best kept secret. I cannot tell you how many seniors have told me that they called Veterans Affairs and were actually told that this pension does not exist or that they do not qualify. For thirteen years, I have assisted Veterans and Veteran's Widows in obtaining these funds – they really do exist.

To get the maximum pension amount, a Veteran must qualify medically and financially and must have served their country for at least one day during "War Time". Also the Veteran must have been honorably discharged. Every case is considered individually. If a Veteran or Veteran's Widow feels they may qualify, they can apply for the pension. The pension can take many months to actually be approved. The average waiting period is three to eight months. The first check will be retroactive to the month the application arrived at the Veterans' Affairs, therefore the first check may be for thousands of dollars. Subsequent checks will arrive monthly for the approved amount. This pension money can mean the difference between affording adequate care for an aging Veteran/ Widow or having no care at all.

As with any governmental program, success is all in the paperwork. The pension application is many pages long and some of it is in essay form. It is the exact wording used in the essay areas that mean the difference between approval and denial. Also, Veteran's Affairs does not tell Veterans about all the supporting documents that they would like to see. The better the medical and financial records, the better the chances are of approval. Including the right medical forms signed by a doctor is very important for approval. Also typical of governmental red tape is the frustrating lack of communication. Once the

application is filed and in the process of being reviewed, it is nearly impossible to get an update or check on the status of the application unless the Veteran/ Widow make the call themselves. For most of our clients, they are too ill or too confused to make a call like that.

In a perfect world, financial assistance for those who qualify should be easily accessible and easy to get. But the reality is that government agencies are inherently complicated and their application processes are never self explanatory or simple. Ignorance of the rules is no excuse and no one will tell you the rules. The rules are written in a handbook, but the Veterans Affairs is not allowed to give them to you. Seasoned Eldercare professionals can often navigate these processes for you. They may charge for their services, but to attempt to do it yourself and have your application denied, will cost much more money. The Department of Veterans' Affairs supposedly employs staff to help Veterans and their Widows apply for these pensions for free, but it is these very people who have told so many seniors that they do not qualify, when in fact they could qualify if they made one small change. Perhaps Veteran's Affairs is afraid that if they made it easy for every Veteran to apply, the pension fund would go broke. Given that War Time includes the Gulf War Era which began in 1990 and has not ended yet, I anticipate the pension fund will one day be either broke or impossible to get. For now, the money is very much available and attainable.

Here are the Special Monthly Pension with Aid and Attendance eligibility criteria for the year 2008.

- 1) Veteran served in the Military for at least one day during War Time or had a spouse who served at that time. Spouses are people whom you never divorced.
- 2) Honorably Discharged from the Military.
- 3) Currently has medical or psychological condition which make the Veteran or Veteran widow dependent on the aid or assistance of a non- family member in order to meet their daily care needs or they reside in an Assisted Living Facility or Nursing Home (not on Medicaid). This claim must be supported by physician signed forms, financial data and medical records.
- 4) Veteran Financial Criteria: Have assets in their own name below \$80,000 (if married) or below \$50,000 (if single). The car and house does not count as an asset. Annual income below \$19,736.00 (if single) or \$ 23,396.00 (if married) after all medical expenses such as insurance premiums/copays, assisted living facility fees, paid caregiver salary, medications, medical transportation/ supplies, certain housing expenses, etc.
- 5) Veteran Widow Financial Criteria: Assets below \$50,000 and income less than \$12,681 per year (after medical expenses listed above).
- 6) Note: Income figures are AFTER MEDICAL EXPENSES. VA may require someone of advanced age to have fewer assets than quoted above. We have seen this when applicants are near 100 years old.

In many cases, if a person has a paid care giver, such as a nurse's aide, or they pay an assisted living facility, or they pay out of pocket for a nursing home, those expenses impact so greatly on a person's net income, that they will meet the criteria for the income level.

If a Veteran or Veteran Widow has cash assets above the limit, they are allowed to place those assets into certain investments in order to have them "sheltered". This

sheltering does not have a penalty or “look back period” associated with it. Proper asset sheltering for Special Monthly Pension with Aid and Attendance should be done under the supervision of an elder care professional or attorney well versed in Medicaid planning because one could easily ruin the chances of ever getting Medicaid if the V.A. pension planning was done incorrectly.

With a little professional planning, many Veterans and Veteran Widows can receive pensions that make a significant difference in the amount of care they receive. After all, the reason for this particular pension is to assure that a Veteran or Veteran Widow does not live in a substandard environment in their old age. It takes a little work to apply for this pension, but anything worth having usually does.