

## **A Little-Known Benefit for Aging Veterans (continued)**

"What people don't know is that when wartime veterans turn 65, the V.A. automatically classifies them as 'totally disabled,' " Ms. Burak said. And if they meet income and asset criteria, they are eligible for a basic pension.

The A&A benefit can be more than 50 percent higher than the [basic veteran's pension](#) (\$24,239 annually for a veteran and spouse with A&A, versus \$16,051 for a basic pension). The income and asset cutoffs are also higher than for A&A benefits.

Karen McCarty, of Fort Worth, is one of the lucky ones who applied for A&A – and got it. She heard about it when the assisted living facility where her father-in-law, Robert McCarty, 92, was living, held a seminar on it.

Ms. McCarty, a former certified public accountant, started researching the application process at the Veterans Affairs site, but, she said, "the [VeteranAid.org](#) site was much clearer." She found all the forms she needed, and her father-in-law received the first check in record time – six months.

Not all Veterans Affairs officers are in the dark about A&A.

After Annette Cadena's parents were in a car accident and moved to a nursing home in their tiny hometown, Fossil, Ore., it was the local Veterans Affairs officer, Paul Conroy (now retired), who saw her on the street and mentioned that her parents might qualify.

"I was skeptical, to be honest," said Ms. Cadena. "My husband did two tours in Iraq and has worked 30 years for the Washington State Army National Guard coordinating with the V.A. to help veterans, and he had never heard of it."

Still, she applied in August 2009, and nine months later her parents started receiving the maximum \$2,019 per month.

The benefit was a lifesaver. That is, until her father, Clinton Ray, died on Aug. 5. The payments to her mother, Bessie Ray, stopped, even though widows of veterans are also entitled to this benefit.

"They cut her off cold," Ms. Cadena said, and told her she would have to apply all over again as a widow, which could take 9 to 18 months. "My mother said, 'Oh, my God, are they going to kick me out of the home?'" Ms. Cadena recalled.

Still, when the benefit comes through, it can make a real difference.

Marcia Hruska's mother, 85, had run through all her savings after seven years of worsening Alzheimer's and round-the-clock care in her apartment in Coconut Creek, Fla. Assisted living was the next step, but Ms. Hruska didn't know how they would pay for it, with Social Security her only income.

"One of the assisted living facilities we visited asked if my dad had been in the service," and mentioned A&A, Ms. Hruska recalled. So she filled out the 26-page Veterans Affairs application – which used to be only four pages – and on Sept. 1, six months after applying, she received the first monthly check for \$1,019. "This relieves a lot of tension," Ms. Hruska said.

One warning note: Scams abound. The department forbids anyone to charge to help veterans fill out these challenging forms, yet a growing number of companies – many of which, on a Web search for "Aid and Attendance," pop up with waving flags and red-white-and-blue banners – offer to "help" veterans fill out the forms free, then charge thousands of dollars for financial consultation.

And, Ms. Burak warns: "Financial planners at assisted living facilities are putting on seminars about the A&A benefit – but it isn't out of the goodness of their hearts. They are trolling for residents who have too much money to qualify, to get them to move assets into annuity products that don't count as income or assets and yield big commissions." (This is possible because, unlike Medicaid, with its five-year lookback, Veterans Affairs has no lookback on asset transfers.)

The department does not reveal maximum allowable assets. But \$80,000 (the house and a car are exempt from this total) seems to be in the ballpark, though someone with more assets could still qualify if expenses were very high, according to Ms. Burak.

Income limits are not set in stone either. But the maximum is around [\\$20,000 to \\$23,000](#) after deducting costs for medical expenses, caregivers, assisted living or nursing home fees.

Some people are taking advantage of A&A to protect assets for their heirs, Ms. McCarty said. Still, she said, "it's a wonderful benefit."

Submitted by Mary Lazoryk through Diane Capobianco