

INTRODUCTION

When most people think of VA benefits, they think of the GI Bill, which helps with college tuition reimbursement, or the VA Home Loan program, which helps finance a home. Most people are aware of the VA health system for veteran healthcare needs, and it would be unthinkable to bury a veteran without a cemetery marker because the VA can provide one at no cost. However, veterans and family members are often unaware that the VA offers Aid and Attendance and Housebound pensions, which help pay for care in an assisted living facility, caregivers in the home, and transportation services.

Aid and Attendance and Housebound pensions are *non-service-connected pensions*, which are for veterans whose disability or death was not caused by or aggravated in the line of duty in the active military. These pensions are not to be confused with VA service-connected disability compensation payments, which are for veterans whose disability was caused by an illness or combat-related injury while in the line of duty in the active military; the compensation paid is proportional to the degree of disability. A veteran may not receive a non-service-connected pension and a service-connected disability compensation payment at the same time. If a veteran believes he or she meets the eligibility requirements for both a pension and disability compensation, the veteran should apply for both. If the VA determines that the veteran is qualified for only one of these benefits, the VA will pay the appropriate benefit. If the VA determines that the veteran is qualified for both benefits, the VA will pay the higher-rate benefit. Note: VA terminology can be confusing at times, but this book explains VA terms so that they are easier to understand. Be sure to consult the glossary if you are unsure of a term.

Aid and Attendance and Housebound pensions are available to wartime service vets, their surviving spouses, and their surviving dependent children

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who meet the eligibility rules. This book, however, *addresses only eligible wartime service vets and their surviving spouses*, as in my experience they are the main recipients of these pensions. In general, wartime service vets and their surviving spouses who are disabled, have a low net income, and who have a net worth of less than \$80,000 meet the eligibility criteria for either an Aid and Attendance pension or a Housebound pension. Chapter 3 provides a detailed explanation of net income and net worth. In my years of experience working with wartime service vets and their surviving spouses, I have found that a great majority qualify for these pensions and never knew these programs existed.

Checks for Vets provides a historical perspective of VA pensions and benefits, discusses eligibility, describes the care-needs qualifications of these pensions, explains wartime service, and lists special circumstances related to eligibility. It presents information on pension rates so you know how much money you can expect to receive and summarizes the pension application process. You will find step-by-step instructions on how to file for pension benefits and how to file an informal claim if you do not yet have all the information and documents necessary to make a formal application. You will learn how to identify and locate discharge records which you'll need in order to file a claim. In addition, sample forms and tips for successful completion of forms are provided to help minimize errors. Please note that the forms and URLs included in this book were correct at the time of publication and that the forms may be revised at any time. Readers should check the VA Web site or with the agencies mentioned to obtain the most recent version of the forms.

Veterans and their surviving spouses have different eligibility requirements and pension rates, and they need different information to complete some forms. You will find an explanation of these differences and how they apply to either the veteran's or surviving spouse's claim.

Veterans receiving Aid and Attendance and Housebound pensions are eligible to receive free pharmacy and other health benefits. The cost of prescription medications is often as much of a concern as paying for caregivers. In chapter 9, you will find information explaining the application procedure for receiving pharmacy and other health benefits.

Appendix 1 provides contact information for VA facilities and veterans service organizations. This information was current at the time of publication; readers should check with the agencies mentioned to verify the contact information. Personnel at these offices will help you apply for pension benefits. Veterans service organization personnel will also check all your forms before you file your application with the VA to make sure they are error free, which will help to expedite your claim process.

Through my work with veterans, I have come across many who were not eligible to receive Aid and Attendance and Housebound pensions but were eligible to receive discounted VA prescription medications. Information about these additional pharmacy benefits can be found in appendix 2.

When helping veterans obtain pensions, I enjoy hearing firsthand accounts of heroic service, which often resulted in the vets' earning of medals and citations. Many veterans mention that they have lost their decorations and wish they had them. Therefore, appendix 2 also includes information on how to apply for replacement medals and decorations.

Maximizing the potential of these benefit programs can be accomplished only by educating healthcare, legal, and financial professionals—and the public at large. Key people who can benefit from this information are admissions directors at assisted living facilities; nonmedical home-care provider administrators; independent living administrators; elder law attorneys advising clients on estate planning; social workers discharging hospital patients; financial planners providing options on how to pay for long-term care; people with power of attorney; guardians; and, of course, wartime service veterans, their surviving spouses, and family members assisting them.

The more that veterans and their surviving spouses know about these pensions, the easier it will be for them to receive the money that they deserve. By using the tips, examples, and resources provided in *Checks for Vets*, qualified persons will be able to receive their benefits in a timely manner.