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***If Veterans don't help Veterans, who will?***

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## ***A Little-Known Benefit for Aging Veterans***

As veterans age, many are unfamiliar with a benefit that can help pay for care at home or in assisted living or a nursing home.

Here's a riddle: When is a government benefit that pays for caregivers, assisted living and a nursing home not a benefit? When hardly any people know they're entitled to it.

That seems to be the story with a Department of Veterans Affairs benefit called the Aid and Attendance and Housebound Improved Pension benefit, known as A&A, which can cover the costs of caregivers in the home (including sons and daughters who are paid to be caregivers, though not spouses) or be used for assisted living or a nursing home.

The benefit is not insignificant: up to \$2,019 monthly for a veteran and spouse, and up to \$1,094 for the widow of a veteran.

Surprised that you've never heard of it? You're not alone.

"It's probably one of the lesser-known benefits," said Randal Noller, a Veterans Affairs spokesman in Washington. Of the 1.7 million World War II veterans alive as of 2011, who were in need of caregiving assistance and thus eligible, only 38,076 veterans and 38,685 surviving spouses were granted the A&A benefit that year, according to Mr. Noller.

Mr. Noller is not the first to acknowledge A&A is a well-kept secret. Jim Nicholson, former secretary of Veterans Affairs, said in a December 2006 news release that "not everyone is aware of his or her potential eligibility" for the program, which he called an "underused" benefit.

Not much has changed. A search of the Veterans Affairs Web site for evidence of public information efforts in the six years since came up blank.

"The sad thing is, it's been an entitlement for 61 years, but it's sat idle - the V.A. employees just haven't been educated about it," said Debbie Burak of Midlothian, Va. She said she repeatedly called department offices on behalf of her father, a World War II veteran, and her mother, who became homeless after their house caught fire and their injuries required extensive care. She was told there were no benefits they were entitled to. (Indeed, when I called two Baltimore-area Veterans Affairs offices for my father, a World War II veteran, no one had heard of this benefit or any benefit that paid for care givers or assisted living or nursing homes.)

"My parents' end of life was so difficult. They lost everything, were living in a terrible hotel, ran up every credit card we had," Ms. Burak said. "My mother begged us not to cremate her, but there was no money for a burial; we had no choice."

It was only after her father died that Ms. Burak discovered her parents would have been entitled to as much as \$160,000 over the last decade through the Aid and Attendance benefit. She applied, but no money arrived before her mother died.

Mr. Noller said the program's low visibility might be an effect of the size of the department. "The V.A. is the second-largest agency in the federal government, and you can't expect everybody to know everything," he said, referring to the agency's work force.

To bridge the information gap, Ms. Burak introduced VeteranAid.org, a Web site and a 501(c)(3) charity, in 2005, to provide information about A&A eligibility and how to apply.

To qualify, a veteran need not have suffered a service-related injury. He or she only had to have clocked at least one day of his or her 90-day minimum military service during a time of war and need care giving for activities of daily living.

Applying can be confusing and arduous. If you know the program's name and search the Veterans Affairs Web site for Aid and Attendance, the first page states, among other things, that you are not eligible for A&A unless you already qualify for a basic Veterans Affairs pension - for which you have to be "totally disabled."

That's more than a little misleading.

"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."