



“Aging Veterans Unaware of VA Pension Benefits”

Hi CCC Members-

At Los Angeles Comfort Keepers, we frequently work with veterans and their families to ensure they have the necessary funding to provide for the in-home care services we provide. According to a VA analysis, only 27 percent of veterans and 14 percent of widow(er)s who are likely eligible, actually receive any money from important programs like the Veterans Non-Service Connected Improved Pension Benefit Program.

Established to assist qualified veterans, and/or their surviving spouses and family, the Veterans NSC Improved Pension Benefit Program provides financial support that enables veterans to live independently while receiving the quality of care they deserve.

Below is a bylined article entitled, *Aging Veterans Unaware of VA Pension Benefits*. I believe the information contained within it would be very valuable to your readers. I would be happy to discuss the piece with you further or provide you with additional information about Comfort Keepers.

Best,

Bill Cardenas

Aging Veterans Unaware of VA Pension Benefits

Millions of veterans and widows lose out on billions of benefits

For aging veterans, one of their most important benefit programs is the Veterans Non-Service Connected Improved Pension Benefit Program. Established to assist qualified veterans, and/or their surviving spouses and family, the Veterans NSC Improved Pension Benefit Program provides financial support that enables veterans to live independently while receiving the quality of care they deserve. In particular, funds are available for aging veterans who need assistance with medical and non-medical care both in the home and in qualified facilities.

In many cases, veterans, along with their spouses and family, are unaware that this program exists. According to VA analysis, only 27 percent of veterans and 14 percent of widow(er)s who are likely eligible, actually receive any money from the program.

Types of Care Eligible

The availability of this program is something all veterans and their widow(er)s should know. Seniors in our country are now living longer. With higher living costs and the continued rise in healthcare expenditures, many seniors are at risk of quickly depleting their savings. Programs like the Veterans NSC Improved Pension Benefit Program can fund services like in-home care, assisted living facility expenses and other medical costs that many seniors face.

"We see many clients that are faced with the difficult task of covering their healthcare expenses," said Bill Cardenas of Los Angeles Comfort Keepers. "If they qualify for these funds, it takes a huge burden off of veterans and their families. This money can be used to ensure they are given access to the care they need."

Qualifications

To qualify for the Veterans NSC Improved Pension Benefit Programs, a veteran must have 90 days or more of active duty with at least one of those days served during a US-declared war. The benefits are designed for those who meet specific financial criteria and demonstrate a physical need for healthcare.

The Department of Veterans Affairs determines active duty as full-time service, other than active duty for training, as a member of the Army, Navy, Air Force, Marine Corps, Coast Guard, or as a commissioned officer of the Public Health Service, Environmental Science Services Administration or National Oceanic and Atmospheric Administration, or its predecessor, the Coast and Geodetic Survey.

Other qualifications and considerations:

- Discharge for any reason other than dishonorable conditions
- Over the age of 65 or disabled
- Total financial assets
- Physical condition
- Current marital status (if you are the surviving spouse of a veteran)
- Total gross income versus medical deduction

Costly Misunderstanding

There are several reasons why veterans are unaware or misunderstand these benefits. First is the very name of the benefit itself – improved pension benefit. Pension benefits usually come after years of service, not after only 90 days of service.

In addition, many veterans often assume the available benefits are for those who have a service-related disability not just because they turned 65. As the name implies, this program is a non-service connected benefit.

Finally, it is uncommon for a benefit to be available in part just by virtue of age. However, the Veteran NSC Improved Pension Benefit does not require a qualified veteran to have any disability provided that they are over the age of 65.

Important Documents

Applicants who plan to seek VA benefits for the first time must submit the Service Discharge Form (DD-214, DD-215, or for WWII veterans, a WD form). This form will determine their service dates and reason for discharge, full name and military service number.

Applicants seeking VA benefits related to a veteran's death must submit the following:

- Veteran's birth certificate
- Veteran's marriage certificate
- Children's birth certificates or adoption papers
- Veteran's death certificate

Next Steps

There are several places to find additional information regarding the application process.

- Department of Veteran Affairs – The entire program is explained throughout their website. For additional questions please contact VA Benefits at: 1-800-827-1000 or visit <http://www.vba.va.gov>.
- State Veterans Service Officers can assist veterans in filing claims for benefits. Their locations and phone numbers can be found through the phone book under "State Government, Veterans Service Officer."
- VONAPP – Veterans Online Applications allow an individual to fill out the required forms regarding VA compensation, pension, education and vocational rehabilitation benefits. For more information or to get the correct forms, visit <http://vabenefits.vba.va.gov/vonapp/faqs.asp>.

These resources can assist in the application process. Other assistance can be provided through various national, county, or local service organizations. In addition, in-home care providers like Los Angeles Comfort Keepers and senior care facilities can assist in accessing the information necessary to evaluate a person's eligibility for the Veterans Improved Pension Benefit Program.

Comfort Keepers can provide professional guidance while the applicant is completing the necessary paperwork and being assessed for eligibility for the Veterans Improved Pension Benefit Program. Once approved, Comfort Keepers can be the solution for quality in-home care.

About Comfort Keepers®

Comfort Keepers provides non-medical, in-home companion care on an hourly, daily, weekly or live-in basis for individuals needing assistance with activities of daily living. Services are tailored to the individual needs of each client and, in the case of seniors, allow them to continue living safely and in the privacy of their own home. Care duties include companionship, meal preparation, light housekeeping, grocery shopping, transportation for errands and appointments, laundry, recreational activities and more. Comfort Keepers has 600 independently owned and operated offices worldwide in the U.S. states, Canada, Australia, New Zealand, Ireland, Singapore and Portugal. For more information, visit www.comfortkeepers.com.