

Health care: Elderly, disabled veterans fall through cracks

By TOM HAYNIE

We see them everywhere; they are our fathers, mothers, brothers, sisters, aunts, uncles and grandparents. We see them in parades, on motorcycles, on TV, at the airport and, unfortunately, we see them standing on street corners begging for a handout. Sometimes we see them in uniform, but most of them look just like the rest of us. They are our military veterans.

They are people who now or sometime in their lifetime have willingly put themselves in harm's way so we can enjoy the freedom and lifestyle we enjoy in America. See if you recognize the following verse. Every sports fan in the country will recognize the tune, but few will recognize these words.

*O, thus be it ever when freemen
shall stand,
Between their loved homes and
the war's desolation;
Blest with victory and peace,
may the heaven-rescued land
Praise the Power that hath
made and preserved us a
nation!
Then conquer we must, when
our cause is just,
And this be our motto: "In God
is our trust!"
And the star-spangled banner
in triumph shall wave
O'er the land of the free and the
home of the brave!*

It is the fourth stanza of our national anthem, "The Star-Spangled Banner." The last line is the same in all four stanzas, but I like to think of the words as "It's the land of the free because of the brave!" How much do we owe those valiant men and women who have stood between us and the desolation of wars around the world?

Save the attacks of Sept. 11, 2001, not a single violent act of war by a foreign aggressor has occurred on the U.S. mainland in nearly 200 years. Our strong volunteer military, filled with brave men and women has been the difference between our freedom and slavery. If you love your freedom, thank a vet.

It is little wonder that a grateful nation provides special benefits for these returning military personnel and even has established a federal department dedicated to providing continuing care for them after they transition to civilian life. There are programs to help veterans find employment, to help them get an education, to help them purchase a home and to help with medical needs. Veterans and their spouses qualify for a death benefit to help with burial needs and can receive a grave site, headstone or marker in a national cemetery free of charge.

With all of this help one would think that a vet is set for life. Unfortunately, that isn't always the case.

Elderly, disabled veterans fall into a demographic that nearly makes them invisible. And if their disability is not service-related, many must rely on family for their care and support. This class of veterans has no hope for employment. As a group, in most states, many are denied government-assisted health care more than any other class of people.

According to an article in the South Florida Sun Sentinel dated Feb. 16, 2006: "More veterans were denied federal health care benefits in Florida last year than in any other state, with more than 27,000 being turned away, a new survey shows. Veterans organizations worry that those numbers will grow as the U.S. Department of Veterans Affairs tries to curb rising health care costs."

In spite of this potentially dismal news, there is a little known program that could provide veterans with life-altering assistance. Although many veterans qualify for it, nearly 75 percent by some calculations are unaware it exists. It could be one of the most valuable benefits a veteran and his or her family could receive if he or she reaches a point where they must depend on someone else for daily care. The program was signed into law in 1951 by President Dwight D. Eisenhower and is



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For many veterans, if their disability is not service-related, they must rely on family for care and support.

called the Veterans Administration Aid and Attendance Special Pension.

Through this program, a veteran and/or his family could receive tax-free money to pay for care. As of 2011, a veteran with a dependent could receive up to \$1,949 tax-free dollars a month. A veteran without a dependent could receive up to \$1,644 a month and a surviving spouse of a veteran could receive up to \$1,056 a month.

A local organization in Las Vegas has helped more than 3,000 elderly disabled veterans, their spouses and widows receive the benefit of this program since 2005. Veterans Angels Inc. (www.vetangels.org) was created by Stephen and Linda Stone because they are passionate about helping veterans in need. Stephen Stone is a U.S. Marine veteran of the Vietnam era; his wife, Linda Stone, is a Department of Veterans Affairs certified claims agent in Nevada.

How does a veteran qualify for this benefit? Basically, it's simple:

- The claimant must require the "aid and attendance" of another person on a regular basis and be unable to protect themselves from the daily hazards of their environment. This might include, but is not limited to, issues regarding mobility, dressing, memory issues, communication, social interaction and psychiatric impairments.

- A physician must complete the required medical statement for consideration of the Aid and Attendance Special Pension.

- The veteran must have served on active duty in any branch of military service for at least 90 days and at least one day of which was during a war period. The war periods are: World War II, Dec. 7, 1941, through Dec. 31, 1946; Korean conflict, June 27, 1950, through Jan. 31, 1955; Vietnam era, Aug. 5, 1964 through May 7, 1975; and Persian Gulf War, Aug. 2, 1990, through a date to be set by law or presidential proclamation.

Veterans who were "in country" prior to Aug. 5, 1964, would use the following official

wartime period for the Vietnam era: Feb. 28, 1961, through May 7, 1975.

- The claimant must be over the age of 65 or may be under 65 if totally and permanently disabled whether or not the disability is service related.

- The veteran's discharge from the military can be any other than dishonorable. An original or certified copy of the veteran's DD214 will be required as one of the documents to be submitted in the process. Instructions are available for how to obtain a certified copy of the DD214 if the veteran does not have one.

- The veteran's surviving spouse does not have to be over 65 years of age; however, he or she must have been married to the veteran for at least one year at the time of the veteran's death and may not have re-married.

The Aid and Attendance benefit is provided for those who are visually impaired, who are permanently and substantially housebound, who need assistance protecting themselves from the hazards of daily environment and/or who depend on another person for their activities of daily living. Generally, activities of daily living include the following but may include others: personal hygiene and

grooming, dressing and undressing, self feeding, functional transfers (getting from bed to wheelchair, getting onto or off of toilet, etc.), bowel and bladder management, and ambulation (walking without use of an assistive device — walker, cane or crutches — or using a wheelchair).

A claimant may qualify if he or she living in and confined to his or her own home or the home of a family member. According to the Senior Veterans Service Alliance: "If the disabled care recipient has been rated 'housebound' or in need of 'aid and attendance' by VA, all fees paid to an in-home attendant will be allowed as long as the attendant provides some medical or nursing services for the disabled person. The attendant does not have to be a licensed health professional."

If he or she is not living in his or her own or a family member's home, a claimant who is a resident of a retirement home, an assisted living community, group home, adult day care facility, memory care or skilled nursing facility may qualify if those organizations provide an "allowable medical service" as defined by the Veterans Administration.

A person's caregiver can be a family member (other than a

spouse) and the caregiver does not have to be licensed. Again from the Senior Veterans Service Alliance, "... a nonlicensed in-home attendant could be just about anyone receiving pay for providing services. This might be members of the family, friends or someone hired to live in the home. Examples of medical or nursing services would be help with activities of daily living such as dressing, bathing, toileting, ambulating, feeding, diapering and so on. Other services might include medication reminders or supervision necessary to provide a protective environment for the care recipient — as in the case of dementia or Alzheimer's."

However, for a family member to qualify as a caregiver, they must be paid for their services. This payment must be supported by written documentation with proof that payment was made. A periodic invoice and cancelled checks or other proof of payment will generally qualify.

The amount of money received for Aid and Attendance is based on financial need of the claimant. The Department of Veterans Affairs will take into account the veteran's family's (the veteran and his or her dependents) gross income after subtracting any unreimbursed allowable health or medical expenses, which may include all reasonable fees paid to a family member for personal care and maintenance of the disabled person's immediate environment. It is not necessary to distinguish between "medical" and "nonmedical" services.

In addition, the veteran's net worth is considered. Generally, a veteran with \$80,000 of net worth would not qualify. However the value of a vehicle and equity in a home are not counted in the formula.

As with anything related to benefits from the Department of Veterans Affairs, there are forms that must be filled out and obstacles that must be maneuvered precisely. If the process appears daunting, help is available. In addition to Veterans Angels, there are a number of websites where a veteran can go for assistance in preparing the forms and dealing with the Department of Veterans Affairs.

However, Stephen Stone, CEO of Veterans Angels, issues a caution, "Beware of those sites or organizations that charge a fee for this service. It is against the law to charge a fee."

During the last years of their lives, my wife's parents, Glen and Cleoma Newbry, participated in this program. He was a Navy veteran who served in Korea and passed away from cancer leaving his wife, an end-stage Alzheimer's patient who survived him for a couple of years. She received a monthly check from the VA under the Aid and Attendance program until she passed away last April.

The process for qualifying for the program can be confusing, but the Veterans Angels staff will work with the veteran from beginning to end, free of charge, to make sure he or she receives the maximum benefit to which they are entitled. Why do they do it? Stone summed it up in these words, "You can't imagine the feeling you get when you can help a widow who is struggling to live on \$800 a month receive an additional \$1,000 a month tax-free."



Glen Newbry, above left, was a veteran of the U.S. Navy and served during the Korean War. He is pictured with granddaughter Marie Jensen Langager, above right, at her wedding on Oct. 4, 2009, just 12 days before he passed away from cancer.

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