

## Little-known benefit aids veterans of wars

THOSE WHO SERVE DURING CONFLICT ARE ELIGIBLE FOR UP TO \$19,000 A YEAR

BY PAULA BURKES  
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A little-known veterans' benefit for long-term care expenses is available to wartime veterans and their spouses. But the benefit is being overlooked by thousands of families, industry observers say.

The Special Pension for Veterans' Aid and Attendance pays up to \$1,644 a month, \$19,736 annually, toward assisted living, nursing homes or in-home care for veterans 65 and older who served at least 90 days and one day during wartime — stateside or overseas. Veterans and their spouses can receive up to \$23,396 annually and spouses of deceased veterans, \$12,681.

Yet, an estimated \$22 billion a year goes unclaimed, said [Don Soard](#), a volunteer with Operation Veteran Aid in [Oklahoma City](#). In 2007, only 134,000 seniors nationwide received the benefit, which was established in 1952.

"Literally hundreds of thousands don't even know about it," Soard said. "Due to incomplete information, many disqualify themselves on income or assets or find the paperwork too burdensome."

### Streamlined process

Soard helps families complete the necessary forms, so that approval comes in four to six months. The process is streamlined for vets who are blind or have memory issues and widows with medical needs, he said. Most applicants qualify and payments are retroactive, Soard said. The few who are denied on excessive liquid assets can seek financial advice to qualify, he said.

Soard started his volunteer mission two years ago, following the deaths of two family members who served in WWII.

"If they'd known about this benefit, they'd have a much better quality of life in later years," he said. "Without it, many vets are forced to go on [Medicaid](#)."

[Oklahoma](#) is one of nine states where the welfare program doesn't cover assisted living costs. Assisted living often can be an alternative to a nursing home when 24-hour skilled care is not an absolute need, said [Willie Ferguson](#), executive director of Legend at Rivendell in Oklahoma City.

"But if someone just has Social Security and a small pension, it's not enough to live here," Ferguson said.

According to a 2008 [MetLife](#) survey, assisted living in Oklahoma averages \$2,346 a month, while nursing homes cost \$153 a day for a private room.

Of 73 Legend residents, nine receive the veterans' special pension, including [Tom Bowen](#), 77, of Moore.

"Until I toured this operation, I had no idea the benefit was available," said Bowen, a retired engineer technician from the [Federal Aviation Administration](#) who served stateside during the Korean Conflict.

Bowen recently moved into the Legend facility following several mini strokes and a diagnosis of short-term memory loss.

"It's been pretty hard trying to handle expenses on my own and being able to replace savings," said [Marie Bowen](#), his wife of 57 years. Finding a nearby facility and learning about the special veterans' pension has been a godsend, she said.

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Your Va Pension, or S.S.D. doesn't affect your right to this benefit, I'm 100% plus service connectefd and collect S. S. Disability, and qualified. so if you have the need apply.

**David, Dearborn - Feb 26, 2009 at 5:43 PM**

Report as [inappropriate](#) or [Ignore David](#)

This benefit is for any age, the military service and the need for regular Aid and Attendance of another person to take care of an individual's daily needs are the major requirements. I qualified at 58.

**David, Dearborn - Feb 26, 2009 at 5:36 PM**

Report as [inappropriate](#) or [Ignore David](#)

I am the Founder of VeteranAid.org. This site is dedicated to information regarding the Improved Pension which includes the Aid and Attendance discussed in this article. The site can help to further explain this benefit and how one can qualify. I hope it will be of assistance to those who need this financial resource.

**Debbie, Midlothian - Feb 10, 2009 at 12:43 PM**

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**Bonnie, MIDWEST CITY - Feb 9, 2009 at 9:08 PM**

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I read this Sunday. My Uncle a WW2 vet passed last week. I have sent this to his sons and widow. They had never heard of this. I hope they will get something out of this.

**Marilyn, Yukon - Feb 9, 2009 at 7:35 PM**

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I read about this aid in the Daily Oklahoman Monday, Feb. 9, and wanted information about this. I served during the Korean Conflict from Sept. 1954 to Sept. 1956. Please send any appropriate information to Harvey Reeg, 5801 N. Oakwood Rd, A102, Enid, OK 73703. Thank you.

**harvey, Arlington - Feb 9, 2009 at 7:06 PM**

Report as [inappropriate](#) or [Ignore harvey](#)

the sad thing is this most veterans have to wait years to get anything done at the VA so you hurry up and wait as usual what the article does not clearly state is how much money is too much for a Vet to make how much money is the Vet allowed to have saved and house owned, etc just like Medicaid the VET then probably loses his monthly income from the VA if he is service connected also the article needs to be rewritten and explained better people think it is automatic EXPLAIN BETTER FOR ALL TO READ

**joann, shawnee - Feb 9, 2009 at 2:47 PM**

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This was a very informative article. I had no idea of such a service. My husband, a Veteran of WWII is now 88+ years old and just last year had problems with memory after having Type B flu. I am a Polio survivor, age 80 and have a difficult time getting around. We are very fortunate to be able to stay in our own home, but do need help with house cleaning, yard work, shopping, etc. I have been worried this past few months about our future and how we could afford Assisted Living in lieu of a Nursing Home. Could you advise me of the financial status required in order to qualify for this benefit? My email address is: bwolfe@minyard.org. Thank you for any information you have concerning financial levels to qualify for help. Betty, Marietta

**Betty, Marietta - Feb 9, 2009 at 2:36 PM**

Report as [inappropriate](#) or [Ignore Betty](#)

I am a ww11 veteran with foreign service and injuries which has caused near deafness and osteo arthritis in those joints. i have been battling the veteran's administration for over 6 yrs. with letters to my representatives and senators. i am overburdened with paperwork and depressed with no action and viewing the giveaway programs and awards to various others including illegals. how do i contact mr soard and his organization to get on track? I am now 83 and fear that time is on their side! please advise. edjan99@sbcglobal.net ed westphal

**Edward , Yukon - Feb 9, 2009 at 9:57 AM**

Report as [inappropriate](#) or [Ignore Edward](#)

This is great news of us War Vets in Oklahoma. Many of other states around us tell their Vets about benefits and Oklahoma does a really poor job of keep us informed of the Vets benefits that we can use or have to fall back on if needed. Oklahoma needs to get it together and tell us more of these things. Keep us updated if you would Please!

**quartermcircle, Guthrie - Feb 9, 2009 at 7:39 AM**

Report as [inappropriate](#) or [Ignore quartermcircle](#)

My wife is at home in assisted living with a part time caretaker and myself and has been this way now for over a year and I could use some of there financial assistance that the have stored up somewhere. Jim, Ponca City Feb. 8 at 8:45 PM

**Jimmie, Ponca City - Feb 8, 2009 at 8:41 PM**

Report as [inappropriate](#) or [Ignore Jimmie](#)

I am not elligable (I'm thankful) for medicaid, but, shouldn't Assisted Living be brought into consideration in the Medicaid program. I spent some time in Assisted Living and recovered to the extent I was able to manage on my own. It is expensive, yet so much less than a nursing home. Persons in Assited Living are able to maintain some personal pride, control, and integrity in their lives while not having the demands of day to day living. My brothers died in Oklahoma Veterans Facilities. Although We are fortunate to have them, they are understaffed. We Veterans of WWII don't have many years left to benefit from any available programs. I pray I may continue to be immune to such needs. I know I am in a minority.

**Arlie, Midwest City - Feb 8, 2009 at 1:11 PM**

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Nice theory -- there is a long waiting list for the Veterans facilities in OK. Further, the VA system PUSHES people towards Medical for long term and skilled nursing care. Need to use some of this supposed money to actually build and staff the facilities.

**Harold, McAlester - Feb 8, 2009 at 11:24 AM**

Report as [inappropriate](#) or [Ignore Harold](#)

Why is the info not made available to all veterans? Sounds like they need to make new pamphlets and be more informative to the veterans to help them get what they need. I see many veterans suffering out there adn my dad is one of them. I will find out more about this for him as well.

**jamie, bethany - Feb 8, 2009 at 10:43 AM**

Report as [inappropriate](#) or [Ignore jamie](#)