



Giving Back to Vets

By Dave Lindorff, May & June 2010

Millions of deserving veterans are missing out on generous VA benefits. Are you one of them? Here are eight programs that could help you secure your future

*Photo by Mark Lund
Homeroom*

Last Memorial Day, Sue Christensen had a revelation. A retired nurse administrator, Christensen, then 83, was laying a wreath at the veterans' monument in East Norriton, Pennsylvania, when she heard a speaker at the remembrance ceremony say that many vets suffer lingering problems from their wartime service—and don't realize they could receive help from the Department of Veterans Affairs (VA). "It suddenly hit me," recalls Christensen. "For 57 years I've suffered from panic attacks. Could it be from my time in the Navy?"

After the ceremony she approached the speaker, John Nowak, who works with the Montgomery County Office of Veterans Affairs in suburban Philadelphia. She explained that she had been a Navy nurse in a plastic surgery clinic at Camp Lejeune, North Carolina, during the Korean War. Her duties included patching up the disfigured faces of young Marines who had just returned from the front. Did he think that this experience could account for her suffering?

Nowak suggested she visit his office, where she met with the director of veterans' services, who referred her to a counselor at the VA Medical Center in nearby Coatesville, Pennsylvania. There, she was diagnosed with posttraumatic stress disorder (PTSD) and given a 30 percent disability rating, a disability-compensation payment of nearly \$5,000 a year, and free psychological counseling.

Thanks to this support, the veteran nurse has begun to heal. "I'm already doing much better," she says. "I finally feel like a full person."

Christensen is one of 23 million veterans in the United States today, some 8 million of whom receive VA benefits. But congressional sources and critics say that many other deserving veterans are not availing themselves of assistance. Some, like Christensen, simply don't know they are eligible for benefits. "It never occurred to me that the VA could do anything for me," she says, noting she had never served in a war zone.

As Christensen learned to her advantage, Congress has expanded veterans' benefits—including disability compensation, pensions, and health care—over the past two decades and has eased eligibility standards. This is a vitally important development. For many veterans, VA benefits could mean the difference between a life of abject poverty or a secure old age. For others it can mean the

difference between suffering from an undiagnosed service-related illness or receiving treatment from a specialist in war trauma.

So, what are the benefits available to veterans?

Disability compensation

Misconceptions about this program abound. First of all, a service-connected disability need not be a combat injury. Any injury suffered or aggravated while in uniform can be considered—even injuries incurred while traveling to or from National Guard duty.

Second, compensation payments are unrelated to income, and they are also available, at a reduced level, to surviving spouses. Monthly payments are based on the degree of disability, which can range from 10 percent (for tinnitus, for example) to 100 percent (unable to work or function normally), as determined by a doctor and subject to appeal. A 30 percent disability rating currently merits \$376 per month in compensation (\$421 if the veteran is married); vets who are 100 percent disabled receive \$2,673 per month (\$2,823 if married). To view compensation levels for various disability ratings, visit the [Department of Veterans Affairs](#).

Representative John Hall (D–New York), who chairs the Subcommittee on Disability Assistance and Memorial Affairs for the House Committee on Veterans' Affairs, says the VA has a new attitude regarding disabilities. Under previous administrations, he explains, VA evaluators were encouraged to reject all but the most serious cases involving service-related disabilities. Today, led by Secretary of Veterans Affairs Eric Shinseki (a Purple Heart recipient with a prosthetic foot), the department is reaching out to vets with disabilities. This means, says Hall, that World War II–, Korea–, and Vietnam-era veterans who may have been turned down by the VA in the past should reapply—especially because the department is now much more aware of (and sympathetic to) service-connected illnesses such as PTSD and ALS, or Lou Gehrig's Disease.

Pensions for war veterans

Although pensions were designed to help low-income veterans, the big surprise here is how much vets are allowed to deduct from income to determine if they meet the qualifying threshold. The Veterans Benefits Administration allows veterans to subtract all care-related costs, including the costs of assistance with activities of daily living, nursing home care, and Medicare premiums. If the net income at that point is below \$11,830 for a single vet (or \$15,493 for a married one), the VA will provide a pension to bring the veteran's income up to that level.

Another common misconception is that pensions go only to people who served in wars overseas. In fact, the pensions are available to anyone (other than those dishonorably discharged) who served even a single day during wartime, even if that service was stateside. What's more, wartime periods

extend beyond the end of hostilities (for a definition of wartime periods, visit [U.S. Department of Veteran Affairs Periods of War page](#)). Widowed spouses of war veterans may also be entitled to pensions, even if they later remarried.

Health care

Eligibility to receive health care at any of the VA's 1,400 hospitals, clinics, and care centers is based on an income test (except in the case of veterans who have service-connected disabilities) and is not limited to veterans who served during wartime. The current national health-care income cap is \$32,342 for a single veteran, \$38,812 for a married vet. But this figure is adjusted for higher-cost regions, using the geographic means test (GMT) established by the [Department of Housing and Urban Development](#). The GMT can push those limits much higher; in San Francisco, for instance, the income limit for eligibility is \$69,685 for a single veteran.

Again, all family medical expenses, including Medicare premiums, are deducted in calculating income. Veterans with disability ratings of 50 percent or higher receive free care at the VA. In today's VA system each veteran is assigned a specific primary care doctor who tracks that patient's treatment—a big improvement over the old days, when vets were assigned whichever doctor was available when they came to the clinic.

In-home care

Another surprise. Limited homemaking services and assistance with basic health needs, provided by private companies contracted by the VA, are available to all veterans who need in-home care and who meet the income test (subject to availability in the area where they live). Unless there is a hardship finding, single veterans with an income above \$29,402 (\$35,285 if married) may be assessed a \$15 copay if medical services are provided. Also available: respite care to provide a break for a spouse or family members who are caring for an eligible veteran. Depending on income, copays range from \$0 to \$90 per day.

Assisted living

Vets and their spouses who reside in an assisted living facility may qualify for an aid and attendance pension/allowance to help pay for the costs of additional care. This benefit is based on the level of disability. The income thresholds for eligibility are \$19,736 for a single vet in assisted living or \$23,396 for a couple, after all allowable deductions.

Prescription drugs

Here's how good the VA drug plan is: all drugs are provided free or for an \$8 copay, depending on income. "So veterans may not need any Part D plan at all," says Tom Pamperin, acting associate

deputy undersecretary for benefits and programs at the VA. Additionally, pension recipients are exempt from copays for VA health services, including drugs.

Nursing home care

The VA owns and runs 132 nursing home facilities, and contracts with another 2,500 private homes in locations where it doesn't own one. Congress has mandated that the VA find a place for those veterans with disability ratings of 70 percent or higher. Vets with lower disability ratings are eligible as well, but they could be placed on a waiting list because of limited availability in many areas. Most states also operate veterans' nursing homes, some with more lenient admission requirements.

VA-guaranteed mortgages

Many veterans—and many mortgage lenders—wrongly think you can take out only one VA mortgage in a lifetime. The fact is, you can get multiple mortgages, but usually just one at a time, and you must have paid off the old one. These VA mortgages provide 100 percent financing—no need for a down payment. Older vets seeking to buy a unit in a senior-housing community may find this benefit useful—particularly in these days when home values are depressed and mortgages, especially mortgages with no down payment, are harder to come by. (The cost of the required funding fee—typically 2.15 percent—can be added to the total mortgage amount, so it isn't necessary to pay this fee up front.)

In determining eligibility for all veterans' benefits, the VA is less restrictive than Medicaid regarding personal assets and income. Federal aid (such as food stamps or Supplemental Security Income) is not counted. Also, unlike with Medicaid, the VA's goal is to keep people in their own homes, so homes and cars are not counted as assets. Veterans are generally allowed to have \$80,000 in household savings and investments and still qualify for pensions and health care. There is also no "look-back" period for signing over assets to relatives.

One word of advice, though. Navigating the VA bureaucracy can be tricky. Even registering with the VA can be daunting for some (you'll need to have your discharge papers in hand or ask the government to locate them). Fortunately, every state and most municipalities and counties in the nation have an Office of Veterans Affairs, staffed with trained people who can help you register and make your case for benefits. Various veterans' organizations—the American Legion and Veterans of Foreign Wars, among them—do this, too; lawyers certified by the VA tackle more complex issues.

Even the VA itself recommends that people take advantage of such outside help. "I would encourage people seeking VA benefits to utilize the free services of veterans' organizations or county veterans' affairs people," says Pamperin. "It's a good idea to have an advocate."

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