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Little-known VA program can help vets with out-of-pocket medical costs

By Diane C. Lade
South Florida Sun-Sentinel
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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.

Yet one program that could open the door to the VA health care system, as well as provide money for assisted living and home health care, isn't being explored by many vets who might benefit.

The reason: Most veterans just don't know about it, VA officials say.

It's called Aid and Attendance. For years, the VA program has provided monthly payments to veterans and their spouses who have high out-of-pocket medical costs, and who are disabled or homebound, to help them offset health care expenses. The eligibility formula balances income against medical bills, so middle-class vets could qualify for payments as high as \$1,744 a month.

But VA officials think more veterans might be eligible than are tapping into the program. They consider Aid and Attendance one of the department's most underutilized offerings.

A recent study commissioned by the VA suggested only about one-fourth of eligible veterans nationwide, and about 17 percent of eligible widows, are participating.

"We're asking ourselves: 'Why is that?'" said Barbara Harker, the veteran's benefits and assistance director for the Florida Department of Veterans Affairs in Largo.



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Aid and Attendance could especially assist veterans now, as the VA has clamped down on new health care enrollments for those with no service-connected disabilities. In 2003, the department created what is called "Priority 8," a classification that barred access to VA clinics, hospitals, physicians and medications for people over certain income limits.

The limit is \$33,700 for a single Broward County vet and \$35,150 for a single Palm Beach County veteran.

According to federal statistics, 27,465 Florida veterans looking to enroll in the VA health care system last year were told they would not receive service because of Priority 8, far more than in any other state.

One reason cited: Florida has the second highest number of civilian veterans in the country, 1.8 million. But California, with 2.3 million vets, had 17,378 denials.

Toivo Nevala, 89, formerly of Jupiter, is like some others who served in the Army during World War II. According to his family, he never knew he was entitled to VA benefits and never filed for any until, after he had a massive heart attack, relatives were looking for a care facility for Nevala and his wife, who has Alzheimer's disease.

Tamarac elder-law attorney Alice Reiter Feld, who is helping the Nevalas put together a care plan, told the family about Aid and Attendance. They applied, and now Nevala and his wife, who are in a Hobe Sound assisted living center, receive about \$1,500 a month.

"Without it, we couldn't make it. Money only goes so far, and they aren't that well off," said their niece Pamela Carroll, of Michigan.

Feld, who has taught other attorneys about Aid and Attendance, said the program never received the publicity that the veterans' prescription, education and housing benefits did. "I'm glad they're promoting it now but I wish they had done it sooner," she said.

Raymond White, a Korean War veteran and volunteer service officer who helps others apply for benefits, thinks Florida's high rate of Priority 8 denials is due in part to an increase in veterans turning to the VA for the first time as housing, medication and health care costs rise in South Florida. "You have people who retired 30 years ago with plenty of money who never filed. Now they are working at Wal-Mart," said White, of Delray Beach.

Veterans who qualify for Aid and Attendance automatically get full VA health care and prescription benefits as well. Because the program's eligibility formula counts all unreimbursed medical expenses against a veteran's income, someone who made enough money to be denied health care under Priority 8 might get it under Aid and Attendance if his or her medical costs were high enough.

A doctor also must certify that a veteran or spouse has conditions requiring the "aid and attendance" of another person or care center in order to live safely. About half of those receiving the benefit live in nursing homes, with the rest in assisted living centers or receiving home care.

While veterans and their families still may not know about Aid and Attendance, private enterprise has picked up on the program. VA

officials have heard about companies that, for a fee, help care centers or the veterans themselves apply.

Floyd White, the veteran's service officer for Broward's Elderly and Veterans Services Division, points out that he and other county agents will do the same thing for free. Private companies, however, sometimes will front money to a care facility until the VA approves the benefit, something county governments can't do.

"A lot of people are desperate for the check. They can't wait," White said.

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