

Sign In or Sign Up PLACE AN AD HOME DELIVERY JOBS CARS AUTOS A-Z REAL ESTATE RENTALS MERCHANDISE CLASSIFIED PUBLIC NOTICES

79° F, Mostly cloudy

SunSentinel.com Friday, Dec. 9, 2011 3:36 PM EST

Home News Broward Palm Beach Sports Entertainment Travel Lifestyle **Business** Health Opinion **Video** WEEKLY AD

YOUR CAREER FOLLOW US ON TWITTER HOUSE KEYS BLOG PERSONAL FINANCE DEALS BUSINESS NEWS CONSUMER BLOG REAL ESTATE CONDOS & HOAS

HOT TOPICS | Find the cheapest gas | Daily Deals and Bargains | Car Reviews: Best of 2011 | Database: Airline fees Search

GEMVARA OUR JEWELRY HAS A STORY BEHIND IT. YOURS. [SHOP NOW](#)



The flash video in this PDF file really works! Click below to activate the clip.



Free veterans pension help becomes sales tool, sparks law

Diane C. Lade, Sun Sentinel

1:49 p.m. EST, November 11, 2011

Some financial planners, attorneys and insurance agents are promising South Florida's elderly veterans help with government pension forms, only to use that opportunity to sell them expensive services and financial products.

Some advisers have even charged vets for filling out the free government forms, a violation of federal law and a fact that spurred [Hillsborough County](#) last month to set its own criminal penalties. Hillsborough was the first county in the state to pass an ordinance of that type.

Penalties soon could be in effect nationwide as the [U.S. House of Representatives](#) recently approved a measure similar to Hillsborough's ordinance and it is being considered by the Senate.

[Video: South Floridians remember where they were when Pearl Harbor was attacked](#)

[Palm Beach County](#) also is considering action, said Claudia Tuck, director of [Palm Beach County](#)'s Division of Human and Veterans Services.

Some [Palm Beach County](#) veterans have told Tuck's office that their attorneys billed them for claim processing, but they still had not received benefits.

"This is something we are concerned about," she said.

The lure for veterans and advisers is a little-known federal benefit for veterans that can be used to pay for assisted living or home care. What is called Aid and Attendance can give a frail or disabled veteran and spouse up to about \$23,400 annually toward care and housing. Eligibility is based on the age of the veteran, level of disability, income, out-of-pocket medical expenses and assets.

The advisers advertise that they'll help the veterans with the lengthy application for Aid and Attendance.

"All of these people are popping up, saying they can do claims for veterans, when what they're doing is something else," said Owen Walker, section manager for Broward's veterans affairs division.

Some attorneys, financial planners and insurance agents are using this pension as a way to get seniors into their offices – where they then sell them expensive estate planning services or inappropriate financial products, veterans advocates say.

Financial or insurance groups, some with "veterans" in their title, have South Florida associates traveling from one assisted living facility to the next, running Aid and Attendance seminars. For some residents, the pension might mean the difference between them staying in a care facility or having to move out as they outlive their savings.

On Thursday, the auditorium at the Fort Lauderdale retirement community of Willow Wood was packed and decorated with red, white and blue streamers when Veterans Financial Inc. agent Paul Solomon came. The crowd enthusiastically nodded as Solomon described trying to get health care help for his father, a [Korean War](#) veteran, then showed slides outlining how much Aid and Attendance might pay.

Solomon, a licensed insurance agent, said Veterans Financial only gives seniors free Aid and Attendance information and advice, with the veterans completing and filing their own applications.

But about 20 percent of the people contacting the [Philadelphia](#)-based company will qualify only if they first make financial moves that reduce their assets. Solomon sells them annuities or long-term care insurance policies, which pay him commissions, to make that happen.

Solomon agreed that professionals are battling each other to get in front of South Florida's older veterans, and some bend the rules.

"Seniors are scared, and there are a lot of people out there preying on them," he said.

Hillsborough County last month passed its ordinance after allegations that a company billed a [Tampa](#) woman \$2,000 to draft Aid and Attendance claim for her father, who then never received the payments.

"It's rampant out there. We are putting them on notice," said Frank Strom, Hillsborough's division manager for veterans affairs, who is lobbying Florida counties to approve similar laws.

Attorneys, financial planners, veteran's groups and military advocates can file benefit claims on behalf of a veteran. But that professional, or group, must be accredited through the federal Department of Veterans Affairs, a process that can involve testing and background checks. Some soliciting local veterans may not have those credentials, Tuck said.

dlade@tribune.com or 954-356-4295

Aid and Attendance Veteran's Pension: What you need to know

Monthly payment can go toward assisted living, nursing home or home health care.

Veterans cannot be charged for having their benefits application completed and filed, although there can be fees for appeals.

Only individuals and organizations accredited by the Veterans Administration can file benefit claims for veterans. To check credentials: va.gov. Put "OGC accreditation search" in search field.

County veterans officers can make applications. In [Broward County](#): 954-357-6622. In [Palm Beach County](#): 561-355-4761.

There are no specific income or asset limits, unlike Medicaid. But assets must not be "excessive." Income is evaluated against out-of-pocket medical expenses.

Veterans must have served at least 90 days active duty, with a minimum of one day beginning or ending during war time. They also must be disabled or incapable of living on their own without help.

Copyright © 2011, [South Florida Sun-Sentinel](#)

