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KSL investigates private companies cashing in on service of Utah veterans

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**Lori Prichard reporting
Produced by Kelly Just**

SALT LAKE CITY -- As American veterans grow older, many get sick and can no longer take care of themselves. Some must hire extra help while others move into nursing homes. Each year, the federal government spends millions of dollars making sure these men and women can pay for that extra care. But KSL 5 News discovered there are private companies gunning for some of that money, hoping to cash in on the service of Utah veterans.

The benefit at the center of this investigation is as good as it sounds. Veterans who qualify for the Aid & Attendance pension can receive up to \$2,000 a month, tax-free. One of the most common places to hear about this Veterans Administration or VA benefit -- nursing homes and assisted living facilities. Care centers around Utah have been sponsoring seminars and hosting free lunches to explain the pension. The executive director for Utah's Department of Veterans Affairs, Terry Schow, is also out traveling the state to let people know about the pension.

"A benefit is of no value if folks aren't aware of it," said Schow.

Benefit Requirements

The Aid & Attendance benefit comes with a list of requirements. The money is paid to veterans who are either unemployable or 65 years and older - who have medical expenses equal to or greater than their income. Those veterans must have served at least 90 days active duty with one of those days having occurred during World War I, World War II, Korea, Vietnam, or the Persian Gulf War. And, they must have left the military with an honorable or general discharge.



 Terry Schow, Executive Director Utah Department of Veterans Affairs

Schow is the first to admit that the VA's application for Aid & Attendance is complicated. He says people do need help filling it out, but he is concerned the private companies that offer to help with the process are taking advantage of veterans, pushing the pension program simply so they can make a buck.

Charging to file paperwork

KSL 5 News decided to go undercover to check on local companies. It didn't take long to discover a big problem - businesses taking money to turn in Aid and Attendance applications. That is something that federal law, in most cases, strictly prohibits. The help should be free.



KSL 5 News went undercover to see how private companies explain the Aid & Attendance benefit.

When asked about the applying for the benefit, one company told KSL, "We charge a fee for our consulting on it. That is an \$800 fee."

By phone, a different company told reporter Lori Prichard, "We ask for a donation." "And roughly, how much does that run?" asked Prichard. "Usually, the donation is one month's pension, once received."

Depending on how big of a monthly pension is awarded, that so-called donation could add up to a \$2,000 payment just for filing the paperwork. Schow says that should never happen.

"Those benefits should go to the veteran or his family," he said. "Should never go to a third person who is purporting to prepare that paperwork and help you."

Moving Assets

Even when a company knows not to charge an application fee, there are other potential problems that come with a company's sales pitch.

On hidden camera, one company said "About 15 percent of the time there are ways that, they have maybe too much assets that we have to move to put it into a better light."

As mentioned, those who qualify for Aid and Attendance must meet certain income and expense guidelines. Time after time, KSL was told that for a price, someone's financial picture could be altered.

By phone, a different company said, "Once we get the numbers we're able to say well, this is what you would need to do in order to qualify, to receive the benefit."

What is Schow's reaction to such conversations?

"I would be concerned about the potential legal ramifications," he said. "And I think folks would want to be very, very careful about engaging in that type of an activity."

Schow says while these proposed asset adjustments may indeed help someone qualify for the VA pension, those same moves could also jeopardize receipt of other federal benefits like Medicaid. Schow says veterans and their families are better off letting the VA or one of its other accredited organizations deal with the paperwork.

"And how much do you charge?" asked Prichard. "We are free," responded Schow. "You're free?" "We are free, absolutely free."



Vernal resident, Janet Abplanalp receives \$1,949 a month from the Aid & Attendance pension for she and her WWII veteran husband, Tom.

Success Story

That's how Janet Abplanalp got the Aid and Attendance pension. At no charge, a VFW service officer helped the Vernal woman through every step of the application process. Six months later, the VA began making monthly payments of \$1,949.

"I couldn't believe that they would give me that much money," said Abplanalp.

The monthly checks help pay to keep Abplanalp's 85-year-old husband Tom -- a World War II vet and Alzheimer's patient - living at the Ogden VA hospital. "It's like somebody just took the weight off my shoulders," said Abplanalp.

She considers those payments a fitting recognition for the 34 months Tom spent on the front lines for his country.

"I thought it was really, really special," she said. "I appreciate it so much. I don't take it for granted."

Schow raises one final concern about the Aid & Attendance benefit. It is easier to qualify for the pension when a veteran already lives at a full-time care center. Schow worries about the motive behind some nursing homes and assisted living centers that promote the pension simply because they may be looking to fill up beds. Another reason, Schow says, to use the free help offered by the VA and affiliated groups like the VFW, American Legion, and Disabled American Veterans.

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