



The Veterans Benefit That Far Too Many Vets Overlook

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Eugene Bishop served in the Army in World War II, earning the Combat Infantryman Badge for confronting enemy fire. In 1991, Bishop (not pictured) suffered a stroke, and recently, the 85-year-old took a bad fall that left him needing a walker. But the widower still has fight left in him. He and his daughter, Linda Schaffer, made repeated attempts to apply for the veterans' [Aid and Attendance](#) benefit -- and like good soldiers, they refused to give up.

Aid and Attendance provides nearly \$2,000 a month for a qualified veteran or surviving spouse who needs help with everyday activities. But just one-third of elderly veterans are receiving their full health care benefits, according to the government. Aid and Attendance is among the most overlooked benefits offered, in part because the required disability does not necessarily have to be tied to combat injuries.

It's apparently one of the toughest supplements to secure as well.

"We'd send in sets of forms 10 pages long, then they'd send me back another set," Schaffer told *DailyFinance*. "I had to do that three or four times."

A frustrated Schaffer eventually contacted the office of Sen. Barbara Mikulski (D-Md.) Presto, the Aid and Attendance benefit was finally approved, eight months after Bishop first applied. Prior to that, he was earning \$2,700 a month in pension but was paying \$3,000 a month to live at the Sunrise of Frederick (Md.) assisted living center. "It's really helped because I was going in the hole every month," he said.

## **Well Worth the Hassle**

Former servicemen or their spouses who think they qualify will need a shoebox full of documentation: discharge/separation papers, a Social Security award letter, verification of net worth (which is not supposed to exceed \$80,000, excluding home and car), and proof of income. [Click here](#) for details of the eligibility standards.

Gathering all that paperwork is worth the hassle. But first veterans have to know that Aid and Attendance even exists. As more World War II, Korean War and even Vietnam veterans age to the point where they can no longer pursue the Aid and Attendance benefit on their own, retirement facilities are spearheading awareness-raising campaigns. Sunrise Senior Living has 5,000 veterans spread through its more than 300 communities.

"Since the Aid and Attendance benefit is so significant, families we work with are almost always grateful in the end," said Kelly Myers, the senior vice president for sales at Sunrise.

The Department of Veterans Affairs told *DailyFinance* it had no estimate for how many veterans are eligible for Aid and Attendance, but it did encourage candidates -- or their caregivers -- to be thorough when applying. And if it takes a plea to an elected official to hurry things up, go right ahead.

"While Congressional inquiries may help to resolve difficult situations, our experience is that many delays can be avoided by filing a

complete claim or by seeking the assistance of a [VA-accredited representative](#) in preparing the claim," a Veterans Affairs spokesperson wrote in an email.

But [VeteranAid.org](#), a veterans advocacy website that promotes Aid and Attendance while trying to simplify the process, warns applicants that some VA employees might give the wrong information, so choose carefully.

To get the ball rolling, veterans can download [this application](#). Surviving spouses should download [this one](#). The forms will most likely go to the local VA branch.

Patience paid off for Bishop. He now receives \$1,600 a month in Aid and Attendance, and has someone help him bathe and put on his socks. The financial reinforcements left him with one less battle to worry about.

"It really helps," he said.

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