

Tips When Talking to Anyone At A VA Facility About The VA Pension Benefit

We sometimes hear VA Offices telling our network of agencies and their clients that it is not a good idea to work with a 3rd party to help Veterans get VA Benefits. That is their opinion and we respect that – but let's look at some facts about VA Benefits:

- 1) **Talk to any Veteran who has applied for VA Benefits at a local VA Office. What was their experience?** How many times did they need to visit the office? Did they get different answers to the same questions? Did anyone even know about the VA Pension Benefit they were applying for? Did they have to wait hours to get help each time they went to the office? For seniors, this is a problem. They have a hard time leaving their home as it is, without dealing with the above when trying to apply for a very hard to understand VA Pension Benefit.
- 2) **CBS News did a “Whistle Blower” investigation of many local VA Offices in 2018.** The findings were shocking and noted in the 5 minute video click from CBS News at the bottom of this page: <https://www.careplanninginstitute.org/senior-care-consultancy-our-services/veterans-care> Tens of thousands of applications were “hidden” so VA employees didn't have to work on them. Close to a million applications are currently pending and wait up to 10 years for a response from the VA. Four whistle blower VA employees detail what is going on at the VA in the above CBS clip.
- 3) **What time frame did the VA office quote on getting the benefit approved?** One to 10 years is standard for Veterans and over 65% end up getting denied after waiting years to hear anything from the VA.
- 4) **What if their doctor doesn't fill out the medical exam form properly?** Who would know that? Let's assume the VA Rep knows what they are doing, and it is caught – that means another trip to their doctor to get it done correctly. Back and forth, back and forth – all difficult for seniors and the reason that many never end up finishing the application process.
- 5) **The VA offices say that veterans can spend this benefit money on whatever they want – and that is true – but only for someone who has zero income.** If someone has income – then they need to spend that money on healthcare expenses or they won't qualify for the FULL VA Benefit. Anyone who says any different does not understand how the benefit works and is the reason that many veterans end up losing the benefit and owing an “overpayment” of \$50,000+ back to the VA - as they fell out of compliance a couple of years earlier. The VA audits them a couple of years after they get approved for the benefit and the applicant doesn't have the care expense receipts they need and end up getting a letter from the VA saying their benefit has been cancelled and they owe tens of thousands of dollars back to the VA.

Some things to consider about our VA Program:

- 1) **All the above are reasons why we created an in-house program to help Veterans and their Spouses successfully apply for a VA Pension Benefit and have a very good chance of getting approved – without ever having to leave their home to do so.** That is huge for seniors who cannot leave their homes or have a hard time doing so, etc. Our clients don't even have to visit their doctor 99% of the time – we work remote with their doctor to get them to complete all the required paperwork and as long as the client has seen their doctor in the recent past – they don't need to go in for another exam. If they do need to go in then we ensure the paperwork is done right the first time so they get credit for their ailments and diagnosis correctly – and don't end up getting denied the benefit because the paperwork was not filled out correctly or without sufficient detail to earn them a “medical rating” from the VA.
- 2) **We have never had an application denied or approved for less than what we expected.** Our applications get approved in 1-2 months on average – not a year-long process and a 35% chance of approval for full benefit - like most VA Offices will quote you.
- 3) **We have an interest free, no fees, loan so the client doesn't need to spend money out of their own pocket** during the benefit approval process. That is huge for low income/asset people.
- 4) **We charge the client fair market rates for care services.** The home care agency and other erd parties pay for Care Planning Institute's services so the client is charged nothing. The client does not get less hours of care than they would working with another home care agency in their area and trying to do the benefit on their own with a local VA office.
- 5) **We help the client maintain their benefit by tracking their healthcare expenses, income, assets, etc. ongoing to ensure they don't fall out of compliance and owe much/all of the money back to the VA.** We have copies of letters from the VA – to Veterans who used a local VA Office to apply for the Pension Benefit and then fell out of compliance by not spending the appropriate amount of money on healthcare expenses ongoing and then ended up owing \$50,000+ back to the VA a few years later. This will never happen to our clients.