



CPI Veterans Benefit Program

Vs. A Local VA Regional Office

There are individuals/organizations out there who claim to “Help Veterans Get VA Pension Benefits.” One of the main ones are local VA Regional Offices. However, there are other companies that claim to also help Veterans get their benefits. What is the difference between CPI’s Veterans Program and these other organizations?

Questions To Ask:

1. **How much money did you get told you need to spend on care per month until you get approved for the VA benefit?** NOTE: You will not get the max monthly VA Benefit unless you are spending money on qualified healthcare expenses each month. CPI provides an interest free care loan so you don’t have to pay thousands out of your pocket during your benefit application period. Once approved for the benefit the VA sends you the money to pay back your interest free care loan. This means there is no financial hardship or monetary risk on your part to get approved for the VA Benefit.
2. **How much is this company charging you to apply for the VA Benefit?** There is always a fee somewhere – usually a \$1,500 “Cash Analysis Fee” or “Give us 3 months of your benefit once you are approved”, or “You need to pay us to do a Will or a Trust and then we can help you ‘for free’ with the VA Benefit application.” CPI charges Veterans and their families nothing as the home care agency pays their fees out of their profit. So, the home care agency makes a little less money per hour than they normally would – but the Veteran gets help at no cost to them.
3. **Did the other company state they will ensure your benefit application gets approved or they will not file it in the first place?** NOTE: You will not get any benefit money at all if your application is denied. CPI promises benefit approval and will forgive your interest free care loan if you should, by chance, get denied. CPI will not file your benefit application if they think you will get denied. If you did get denied, you would walk away with a couple months of free home care. No risk for you financially.
4. **How quick will the company get your benefit application approved?** Keep in mind you need to spend money out of your pocket on approved healthcare expense the entire benefit approval period - so it matters to you how quickly you will get approved. CPI quickest approval was 7 days, but CPI has an average approval wait of 6 weeks. NOTE: If you choose to use CPI Interest free, no fees, care loan then you will not have any out of pocket cost while you wait for your benefit to get approved.



5. **Does the other company guarantee they will help you maintain your benefit for the rest of your life and take on liability to pay any VA Debt** you will owe in paying back benefit money given to you if you should fall out of compliance down the road? CPI does. CPI takes on all the risk and allows you to enjoy having an aide help you stay independent for as long as possible in your own home and community.

6. **Did they tell you that you need to go to your doctor's office to get a physical exam to submit your VA Benefit application?** Such appointments can take weeks to schedule and it is a hassle for many seniors to go to their doctor. Also, what if the doctor does not fill out the paperwork correctly - will you have to go back again? Will the person assisting you know if the doctor's report is good enough to get your benefit approved by the VA? Surprisingly, many do not and that a main reason why they won't promise your application will get approved. CPI does not require you to leave your home as they work with the doctor's office remotely to get the necessary health assessment done via CPI's own Virtual Health Assessment.

At the end of the day, CPI provides a safe solution for Veterans and their spouses to get the VA Pension Benefit without ever having to leave their home and without spending a penny out of their pocket. Veterans and their spouses can also rest easy knowing CPI will help them maintain the benefit once they get it – for the rest of their life. CPI will request the VA cancel a person's benefit if the Veteran/spouse should ever fall out of benefit compliance. This is to prevent the Veteran/spouse from getting hit with a "Benefit Overpayment Debt" from the VA, down the road, which can mean garnishment of their other government payments to pay the debt.