

Valuable Resources for Veterans

In recent months I have become aware of a valuable community resource that has been a well-kept secret for too long. I am talking about VA Veterans Pension and Survivors Pension benefits.

In the Fall of 2018 Laureate Group executives met with Dan Driscoll, Department Service Officer with the Veterans of Foreign Wars (VFW) and learned about VA benefits available to many Veterans and their spouses. It seemed logical to us at the time that because the VFW is so well known everyone likely understands the resources they and other Service Organizations offer. Boy were we wrong.

When I interviewed Dan he explained many Service Organizations have VA accredited representatives in VA Regional Offices and VA medical centers providing free assistance for Veterans needing access to VA benefits. Veterans who served during war time and their spouses likely have some benefits. That may be a pension benefit, it may mean access to health care, possibly a reduced price on prescriptions and more. Most individuals don't research their eligibility for these benefits until they have a health setback. Then they may need help paying for their care and that can be the motivation to start asking questions and investigating their benefit options. Veterans and spouses already receiving VA benefits should have their claims reviewed every year or two to ensure they are receiving their maximum VA benefits.

Who should apply?

Dan encourages any veteran to apply for benefits whether they believe they're going to qualify or not. The value in that is you get into the VA system and identified as a veteran (or spouse). As time passes, as your health or circumstances change, you don't

have to start at the beginning of the process at the time when you need assistance quickly. By providing your history and service details now they have you in their system and can access it efficiently.

I learned that often people are under the false assumption that they have too much money to qualify for veterans benefits. Dan asked me to emphasize that the VA considers two things when qualifying someone: income and medical need. The rules have changed over the years. Even if you own a home you should apply. If you have assets in excess of \$120,000, still apply. Dan explained that when the VA conducts an administrative review they consider if it is reasonable to expect you to pay for your own health care over the next twelve months. They're only looking at your household income. If you have added health care costs it will certainly impact your household income and could positively impact your ability to qualify.

How do you apply?

Dan recommends that you always start by contacting your County Veteran Service Officer. In Waukesha County call 262-548-7732 and in Milwaukee County call 414-266-1234. Every county in Wisconsin has such an office. If you're unable to reach your local veteran service officer, call the VA Regional Office at 800-827-1000. You can also contact your local VFW or American Legion Post and ask to be contacted by their VA-accredited Service Officers. Dan emphasized that there is never a need for you to go to any financial advisor who will charge you a fee to access any of these veteran's benefits. It is and always should be a free service, and is when you contact any of the above offices mentioned.

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Though the local VFW office takes walk-ins, I would encourage you to call first to schedule an appointment if possible. With an appointment they can assure they will have someone who will give you their undivided attention.

If you have a senior group, a church group or civic organization that would like to have a veterans service officer speak to them about this important information, you can contact Dan Driscoll at vfw.vbaniw@va.gov or call him at 414-902-5748. Someone from his office would be honored to arrange a speaker for your audience.

I have been moved by the commitment I've seen from the individuals serving veterans in this organization. They don't just hand you information and forms but actually walk you through the process and assist individuals at each step. This is an example of what's working in our community. I hope many who read this, reach out and allow them to assist you as they have so many others.

A heartfelt thank you to our veterans and those who serve them.

This article is a reprint of a blog posted by Adele Lund, Laureate Group's Director of Community and Business Relations