

**U.S. House of Representatives
Committee on Veterans' Affairs**

**Subcommittee on Disability Assistance and Memorial Affairs
Oversight Hearing
March 16, 2006**

**Veterans' Pension Benefit Pilot Study
Washoe County, Nevada**

Dear Subcommittee on Disability Assistance and Memorial Affairs,

In the late 1990's, Mary Ellen McCarthy, Esq. conducted a demonstration project in rural Nevada for the Administration on Aging (AoA). A key finding of the research was that, "95% of homebound and institutionalized older adults who were eligible for financial assistance from the VA, including money to assist with out-of-pocket costs for medical care, were not aware of their eligibility for VA assistance." **Seventeen years later**, the Sanford Center for Aging at the University of Nevada, Reno, the Senior Law Project, and Washoe County Senior Services found that 50% of eligible homebound Veterans (or their survivors) receiving meals through the Washoe County Senior Services nutrition program were also **not aware** of the needs-based Pension Benefits for which they were entitled.

We further conclude that the Veterans Benefits Administration (VBA) must:

- Drastically improve their benefits and services information dissemination and outreach practices to reach those most in need
- Simplify the unreasonably complicated application process
- Improve an inconsistent and often lengthy response time for application, claims, and appeals
- Improve coordination and communication with the VMA to identify individuals accessing medical services who may also be eligible for financial benefits
- Make a real commitment to better serve those who served this country

Veterans Pension Benefit Pilot Study
Description
Washoe County, Nevada

PURPOSE: According to the Department of Veterans Affairs (VA), there were 186,000 veterans in Northern Nevada (2004). Seventy-five percent or 139,000 of these individuals are wartime veterans having served during periods of war: Mexican Border War, World War I, World War II, Korean Conflict, Vietnam Era, and Persian Gulf War. Only 1.2 percent or 2,235 Northern Nevada low-income wartime veterans, their dependents or their survivors receive a monthly pension payment from the Reno Regional Office of the VA.

A pilot study was designed to determine if there were other veterans and / or survivors of deceased veterans who may be similarly qualified to receive Pension Benefits from the VA. The study measured awareness of needs-based Pension Benefits available from the Department of Veterans Affairs (VA), identified those who were preliminarily eligible, and assisted them with applying for Pension Benefits.

The purpose of the Veterans' Pension Benefit Pilot Study were threefold:

1. Determine how many low-income wartime Veterans, their dependents and / or survivors of Veterans residing in Washoe County were aware of needs-based Pension Benefits available from the Department of Veterans Affairs (VA),
2. Identify those Veterans, their dependents and / or survivors of Veterans who may qualify for Pension Benefits, and
3. Assist those Veterans, their dependents and / or survivors of Veterans with applying for VA Pension Benefits if they met the VA criteria.

PARTICIPANTS: The target population for this study was a convenience sample of Washoe County Senior Services (WCSS) home delivered meal clients from the Senior Nutrition Program. In order to qualify for the WCSS nutrition program, participants must be age 60 and over, unable to prepare their own meals and be homebound.

The initial participant pool of 464 clients was reduced to eliminate individuals under legal guardianship, those with high incomes, or those who had cancelled their meals for various reasons (e.g., hospital stay, transferred to a nursing home, other personal reasons). The total number of clients available to prescreen was 326.

RECRUITMENT PROCEDURES: A letter of invitation was hand-delivered to all WCSS home delivered meal clients who met the initial income and capacity criteria. Research study members accompanied eight route drivers and left a copy of the letter of invitation with the potential participant. The invitation letter explained that a research study member will be stopping by in the next couple weeks to personally follow-up with the individual to see if they are interested in participating in the initial pre-screening interview. If the WCSS client consented to the brief interview, the research study member administered the initial pre-screening instrument. If the WCSS client answered positively to Question 1 (is a Veteran), Question 2 (is a surviving spouse), or Question 3 (is the surviving child of a Veteran), the research study member advised them that they were eligible to participate in the study.

Telephone calls were placed to determine interest and schedule a convenient date and time to administer the survey.

INFORMED CONSENT:

Initial Consent – First Contact:

WCSS Nutrition Program clients were asked for their consent prior to the administration of the brief pre-screening instrument. Upon meeting preliminary eligibility, they were asked for their permission for a study investigator to contact them to participate in the pilot study (administration of the more in-depth survey).

Initial Consent – Second Contact:

Upon acceptance of the invitation to participate in a research study, a study investigator returned to the participant's home to complete the "Consent to Participate in a Voluntary Research Study" form and administer the survey.

METHODS and PROCEDURES:

Research Survey:

A study investigator read the consent form to the participant and secured their signature. Then, the study investigator read the survey instrument to the participant and recorded their responses directly on the survey.

Application Assistance:

Study investigators analyzed the data collected during the survey phase of the study to identify participants who potentially qualified for Pension Benefits. These individuals were contacted via telephone by a research study member to advise them of their "potential" eligibility to receive Pension Benefits and to schedule a face-to-face meeting to complete the VA application. During the one-hour meeting, the participant and the research team member completed a Department of Veterans Affairs, *Application for Compensation and/or Pension*, VA Form 21-526 (or VA Form 21-534, Surviving Spouse / Child). Completed applications were either mailed or hand-delivered to the Reno Regional Office of the Department of Veterans Affairs located at 1201 Terminal Way, Reno, NV 89502.

At this time, the Senior Law Project initiated a legal file for the participant.

Only the Department of Veterans Affairs can determine Pension Benefit eligibility. This is conducted via the application process and review of multi-level criteria where some gray area exists depending on the individual applicant. In an effort not to exclude an otherwise eligible participant, investigators anticipated completing VA Form 21-526 (Veteran) or VA Form 21-534 (Surviving Spouse / Child) on participants who preliminarily met VA criteria (e.g., Veteran was discharged for reasons other than dishonorable, Veteran served one day during a period of war, income and net assets below levels set by Congress, etc.).

Follow-up telephone calls were placed to the applicants to determine if they had received the VA “Development Letter” (required by the Veterans Claims Assistant Act, VCAA) advising them that their application has been received and is being processed or if there was additional information the VA required in order to complete their evaluation. If additional information was required, the research team worked to obtain the information from the client. This was often a very lengthy process especially when the VA required applicants to undergo physical examinations or secure evidence that was not readily available.

FINDINGS:

Overall, 78% of our surveyed participants (N = 95) were unaware that a non-service connected Pension Benefit existed and 89% of the participants surveyed had not received benefit information from the Department of Veterans Affairs during the preceding 12-months.

Thirty applications were submitted to the VA. To date, 12 applications were approved for Pension Benefits. Of the 12 applicants, 75% said they were familiar with VA benefits; however, only 50% (N=6) were aware that a non-service connected Pension Benefit existed for which they qualified. The vast majority, or 91.7% were unaware of the housebound benefit, and 75% were unaware of Aid and Attendance benefits. Monthly awards ranged from \$12 to \$857.

Through the course of the study, we also found that many of the Veterans were under the incorrect assumption that if they weren’t in active military “combat,” they were ineligible to receive financial assistance.

The data collection process put the researchers in the homes, apartments, and residential hotels of many older and disadvantaged Veterans and surviving spouses. The conditions in which some of these individuals lived were extremely poor and their quality of life could drastically improve with receipt of financial assistance through the VA. One of the pensioners, spent her first check for \$94 completely on food. To quote the daughter of one of our more frail older Veteran participants, “\$100 would have seemed like \$1,000.”

Stories like this were not uncommon... While delivering the Letter of Invitation during phase one of the study, one of our research team members visited with a Veteran who was sitting in his wheelchair, all alone, watching television and wearing his WWII Veterans cap. He was completely unaware the needs-based Pension Benefit existed. Another Veteran with a tracheotomy who couldn’t speak, but rather wrote his survey answers in pencil, became very emotional when we left because someone was finally there to help him.

All these individuals would be better served by outreach efforts aimed at educating and assisting this very special population; unfortunately, due to budget constraints the NOVS service officers (VSOs) are busy responding to existing case loads. If an elderly Veteran (or surviving spouse / child) is not aware these benefits exist, how do they access them?

On behalf of all our Veterans, their surviving spouses and / or children, we submit this written testimony and ask that the Veterans Benefits Administration (VBA) drastically improve it’s

information dissemination and outreach efforts to more effectively inform individuals of the benefits and services for which they are entitled.

If you have any questions regarding this testimony, we can be reached at:

Despina M. Hatton, Esq.
Senior Law Project
Washoe County Senior Services
1155 E. 9th Street
Reno, NV 89512
(775) 328-2592

Teresa M. Sacks, MPH
Sanford Center for Aging
University of Nevada, Reno,
MS / 146
Reno, NV 89557 – 0133
(775) 784-7557