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More pension benefits are available to vets, but many of them aren't told, study says

A helping hand that vets don't know about

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When Sparks resident Mary Dever, 84, received her first monthly check for \$94 dollars from a veterans pension benefit, she splurged and spent the money.

"I bought food," said Dever, who served as an Army X-ray technician in World War II. "It was so wonderful, I spent the whole first check on groceries."

Dever is among millions of elderly veterans and surviving spouses who qualify for veterans pension benefits but didn't know it until she was located through the Washoe County Senior Center's Meals on Wheels program. The pension payments often make a big difference in veterans' lives, but up to 2 million low-income veterans may qualify and not know it, according to the Department of Veterans Affairs.

According to the Sanford Center for the Aging at the University of Nevada, Reno and the Senior Law Project at Washoe County Senior Services, which did the Meals on Wheels participant study, only about 1.2 percent of 139,000 Northern Nevada veterans who served in wartime receive pension benefits. Not all those veterans would qualify based on their yearly incomes, officials said, but they said it's clear only a small fraction of eligible vets are getting the benefits to which they are entitled.

Nationally, the VA concluded up to \$22 billion a year in pensions goes unspent because many vets "are completely unaware the program exists."

Dever said although she has been getting medical care from the VA hospital in Reno for years, she hadn't heard about the program.

"I get my meds there, and that's a great service, but they are so busy it's like they run you through like



Merrill Robinson shares a moment last week with his daughter Tiffany Young. Robinson landed on Normandy Beach on D-Day, June 6, 1944. "We was all cold and miserable and under fire," he said. He is one of the World War II veterans benefitting from pensions unknown by many
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cattle," she said. "I didn't know about the program until (the Sanford Center/Senior Law Project workers) told me about it."

Heather Traverso of the law project, who helps seniors apply for the benefits, said there's a lot of confusion about the program even if retirees know about it.

"The pension is for veterans who served in wartime, and some people think that means they had to be in combat, but that isn't true," she said. "And because it has 'disability' in the title they may think they need a VA disability rating, which isn't the case. And low-income widows of veterans are eligible, and a lot of people don't know that either."

The bottom line: a low-income veteran who served during wartime, in combat or not, may be eligible for the program. The pension provides a monthly check to bring veterans' incomes up to a certain level. A veteran can make up to \$10,579 a year and qualify for payments, and veterans' widows can make up to \$7,094 a year. Homes and cars don't count as assets, and medical bills can be deducted from the income total, officials said.

If the pensioner needs health care attendants, the program pays even more.

A study conducted in 1989 by the CARE Law Project of Nevada Legal Services found that 95 percent of homebound or institutionalized veterans older than 65 were unaware of the program. A 1994 national survey determined that only 42 percent knew about the pension benefit.

The Sanford Center and the law project began a study in 2004 using Washoe County's Meals on Wheels clients as their research pool. From more than 500 participants, they narrowed the list to about 100 veterans who might qualify, officials said this month.

So far, Traverso said, 12 local vets have been approved for the payments through the study's efforts, and more are waiting for the VA's decision on their cases. The payments for the 11 veterans range from about \$144 a year to \$5,748 per year.

Some examples:

- A Sparks woman, the totally disabled widow of a World War II veteran, now lives on \$9,732 a year in Social Security benefits. If she is approved for the program, she could receive \$1,608 a year more -- increasing her total income by 17 percent.
- A disabled Korean war veteran from Reno could have his income increased from \$6,816 a year to \$12,564 a year under the program.

Most results aren't as dramatic, Traverso said, but any boost in income can make a difference in people's lives.

"Every little bit helps," said Norma Jean Robinson, wife of World War II Army veteran Merrill Robinson, 81, of Reno.

Merrill Robinson, found through the local study, landed on Normandy Beach on D-Day, June 6, 1944. His service record shows he won four Bronze Stars in battles from Normandy to the Rhineland. The artilleryman said last week he can't remember why he was decorated, because everyone suffered in that war.

"We was all cold and miserable and under fire," he said. "I was in a segregated (black) unit, and I remember we didn't get boots. The white units got snow boots but we didn't. It was a prejudice thing. I

remember the snow and the mud and the blood, and I got bad frostbite. I remember that."

Doctors amputated both of Robinson's legs a few years ago -- the result of long-term circulation problems. Robinson said he believes the frostbite he suffered in Germany contributed to his condition, but his medical records were lost by the VA so his disability can't be listed as service-connected.

He has had multiple sclerosis since 1967, is legally blind and has other medical problems. He said the pension payment helps him get by.

"More veterans should know about the pension, especially the World War II veterans who are old now" he said. "But there are so few of us left anymore."

Joseph R. Scamihorn, service officer for the AMVETS, a veterans advocacy service, said he gets some referrals from the Reno VA hospital for disability benefits.

"They are telling some vets about it. I know that because I see them here," he said. "All day, all I do is help veterans get benefits."

But national VA figures show the participation in the pension program has dropped off even as the number of eligible people has increased, Traverso said.

Locally, participation in VA pensions has grown slightly in the last 10 years, from 1,359 in 2001 to 1,477 last year.

Don Iddings, director of the Veterans Affairs Regional Office in Reno, said although the agency makes efforts to get every veteran the benefits he or she deserves, some aren't being served.

"Yes, there's a high probability that there are people who are eligible for those benefits but aren't applying," he said. "We do outreach through service organizations like the Veterans of Foreign Wars and our field examiners, but I know we're not reaching everyone who is eligible."

He said veterans and widows who have little contact with the VA are the hardest to reach.

Iddings and Lisa Howard, spokeswoman for the VA hospital in Reno, said often the medical section and the pension section do their separate tasks and don't refer people to the other branch of the agency. The medical and pension sections have separate databases, Iddings said.

Howard said VA intake officers usually inform veterans of all benefit options, but people sometimes don't get the word.

Traverso said the agency should cross-reference its clients.

Howard said she will talk to the medical section and put up a sign referring veterans to pension officials and service organization officers.

"I think the VA medical people do the medical benefits and don't think about the pension benefits," Traverso said. "Sometimes even when people know about the pension they can be reluctant to apply, it can be a very long, tedious process."

She said one 95-year-old woman she assisted had to go through three separate evaluations to assess her disability level and then got denied because of income levels.

The study also documented stories of other veterans who were afraid to apply because they thought they might lose existing payments, got incorrect information over the phone from the VA or were wary of navigating the agency's bureaucratic maze.

"It can be frustrating," Traverso said.

"But if you get approved, the money can make a big difference. Every veteran who may be eligible should apply. You won't lose anything if you try and if you get approved, the extra money could make a big difference in your life."

Iddings agreed.

"The low-income veterans are our most vulnerable population," he said. "The money can really help, and we want them to have it if they meet the eligibility requirements."