

With 36 million Americans over the age of 65 and nearly 1 in 3 is a Veteran, married to a Veteran or the Widow of a Veteran it is not surprising that the U.S. Department of Veterans Affairs is trying to curb rising health care costs. Yet one program that could open the door to the VA health care system, as well as provide money for assisted living, adult day care and home health care, isn't being explored by many vets who might benefit.

The reason: Most veterans just don't know about it, VA officials say. It's called Aid and Attendance. For years, the VA program has provided monthly payments to veterans and their spouses who have high out-of-pocket medical costs, and who are disabled or homebound, to help them offset health care expenses. The eligibility formula balances income against medical bills, so middle-class vets could qualify for payments as high as \$1,949 a month. But VA officials think more veterans might be eligible than are tapping into the program. They consider Aid and Attendance one of the department's most underutilized offerings. A recent study commissioned by the VA suggested that less than 5% of eligible veterans nationwide, and about 17% of eligible widows, are participating.

The Aid & Attendance Program, which began in 1951 has never received the publicity that the veterans' prescription, education and housing benefits did. According to a number of volunteer service officers, more and more veterans are turning to the Aid & Attendance program as medication and health costs continue to rise and the economy is slow to recover.

Veterans who qualify for Aid and Attendance automatically get full VA health care and prescription benefits as well. Because the program's eligibility formula counts all unreimbursed medical expenses against a veteran's income. A doctor also must certify that a veteran or spouse has conditions requiring the "aid and attendance" of another person or care center in order to live safely. About half of those receiving the benefit live in nursing homes, with the rest in assisted living centers or receiving home care. While veterans and their families still may not know about Aid and Attendance, 22 States have picked up on the program as they try to grapple with shrinking budget and rising health care costs.

In addition to state governments, VA officials have heard about companies that assist veterans with the lengthy application process. While the private firms may not be available and appropriate for every veteran, it is a viable solution to assist the Veteran, Widow and the family.