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Little-known veterans benefit can really help

Hundreds of thousands may be eligible,
says Veterans Affairs

By Anne Thompson
Chief environmental correspondent
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DALLAS - At 83, Byrdeen Goldsmith can still harmonize. To look at her, you wouldn't know she has Alzheimer's, but she can't live on her own. A year ago, her daughter Betty moved Byrdeen into an assisted living facility in Dallas, and got an unexpected assist from the government.

"It's thrilling," says Betty about the veterans' benefit that helps her mom. "It's a real blessing. It's just something you didn't expect."

Byrdeen's husband, Hubbard, served in World War II, a Navy medic in the invasion of Sicily. Because of that service, Byrdeen gets about \$900 a month, one-quarter of the cost of her care. The other \$3,000 comes out of Betty and husband Ted's savings each month. "The financial burden is stressful enough, then you have the emotional stress on top of it," says Betty.

It's called the Aid and Attendance benefit, for at home, assisted living, or nursing home care. Facility director Michael Halliburton says it never fails to surprise families. "It's shock and awe," he says. "Their eyes light up; their jaws drop. I've had people cry. I've had people hug and kiss me. It can really make the difference as to whether someone can afford the services." But the program is little known. Today, just 143,000 veterans or surviving spouses receive the benefit. The government says hundreds of thousands more could be eligible.

"We know that about 36 percent of veterans either didn't know about the program or thought they weren't entitled," says Brad Mayes with Veterans Affairs. Eligibility is based on need, but you don't have to be impoverished. The formula includes your income, minus medical expenses, and your net worth, excluding your house and car. The benefit is available to veterans who served during wartime and their spouses, if they cannot live on their own.

It's a benefit that is now one more part of Betty's father's legacy.

"I think he'd be proud of the fact that his service was being honored," says Betty. Hubbard Goldsmith helped his country then; his country helps his wife now.