



Elder Resource Benefits Consulting

Providing Insight Into State & Federal Programs For Seniors

GETTING THE VA PENSION JUST BECAME EASIER FOR WARTIME VETERANS IN ASSISTED AND INDEPENDENT LIVING COMMUNITIES

Elder Resource Benefits Consulting and Servaes Consulting Group, LLC Successfully Spearhead an Effort to Bring the VA Pension Benefit to more Assisted and Independent Living Residents

Sudbury, Mass. (October 24, 2016) – The Department of Veterans Affairs (VA) has taken steps to make it easier for claimants to qualify for the VA pension.

For many wartime veterans and their surviving spouses, the VA's Basic Pension with Aid and Attendance benefit enables them to afford assisted living.

“These new regulations can be a life saver for those individuals diagnosed with Alzheimer's disease and other cognitive impairments,” says Patricia Servaes, VA accredited agent, founder of Elder Resource Benefits Consulting (ERBC) and managing partner at Servaes Consulting Group, LLC.

Under the prior regulations, only individuals requiring assistance with two activities of daily living (ADLs), which included assistance with bathing, dressing, mobility, personal hygiene and eating, could deduct their assisted living fee as a medical expense when calculating eligibility for the pension. The new regulations remove the requirement for assistance with two ADLs for claimants who need custodial care due to physical, mental or cognitive impairments.

“Now claimants who need supervision because they may wander or are unsafe to live at home will be able to deduct the cost of their assisted or independent living when determining financial eligibility for the VA pension” Servaes says.

The VA pension, which previously restricted the deduction of assisted living costs to those rated at the Aid and Attendance level by the VA, now will allow those who meet the custodial care requirement to deduct their assisted or independent living fees at the Basic and Housebound level of the pension.



Elder Resource Benefits Consulting

Providing Insight Into State & Federal Programs For Seniors

This change in regulations was achieved, in part, by a letter writing campaign to the VA, governors, representatives and senators in response to the VA's proposal to make the pension criteria more restrictive in assisted living and remove independent living as an option in its entirety. Over 70 families who had used ERBC and/or Servaes Consulting to assist them in receiving this benefit in independent living submitted their impact statements as comments to the proposed regulation and to their governors and other lawmakers.

“As our most financially disadvantaged veterans are relying on family members to assist with care and with paying for independent living, having the VA codify the deductibility of independent living costs and loosening the requirement for those with memory loss is a major win for our wartime veterans and their surviving spouses,” according to Servaes.

ABOUT ELDER RESOURCE BENEFITS CONSULTING

Based in Sudbury Massachusetts. Elder Resource Benefits Consulting provides insight into State and Federal benefits available to seniors in need of Assisted Living, Independent Living or Home Care. With 11 years in the senior housing industry, our mission is to be the preferred provider of informational assistance with the VA's Pension benefit for wartime veterans and their surviving spouses. For more information, visit www.elderresourcebenefitsconsulting.com or connect with us socially at [Facebook.com//Elder-Resource-Benefits-Consulting-187977648079114](https://www.facebook.com/Elder-Resource-Benefits-Consulting-187977648079114).

ABOUT SERVAES COUNSULTING GROUP, LLC

The Servaes Consulting Group, LLC was founded in September of 2012 to provide VA accredited assistance to those who have been denied the VA's Basic Pension and individuals needing pre-application analysis.

ERBC and Servaes Consulting do not sell financial products and are not affiliated with the Department of Veterans Affairs.

For more information, contact Patricia Servaes at (508) 270-7556.