Our Community is plagued with scams and fraud, especially for Veterans and surviving spouses, which included fake charities, online shopping scams, and phishing e-mails.

There is a scam even more damaging and this office, the State Attorney General, and the VA call it “Pension Poaching”.

Pension Poachers present themselves in many professions and are often described as “Financial Planners”, “Estate Planners”, or “Federal Benefits Counselors”. While these activities are in themselves legal activities, a Poacher charges or receives exorbitant fees for residents to apply for benefits; which is felonious.

A usual tactic is to only charge “the first check” or a “percentage” of a pension, such as the VA Aid and Attendance Pension. In reality, this first check could amount to upwards of $20K from back pay, to fill out only four VA forms, often incorrectly.

Another tactic is to arrange for pension money to go to a caregiver, usually their employee or relative. Veterans benefits always go directly to the veteran.

How can I guard against pension poachers?

1. Always use an Accredited Veteran Service Officer with an active VA Office of General Counsel (OGC) Number which can be checked online.
2. Beware of anyone who “guarantees” money.
3. Beware of anyone offering a “free consultation”; all consultations for veterans benefits are free.
4. Be wary of “Care Planning Strategies” or “Estate Benefits Planning”. Pension applications are a standalone activity and are not bundled as part of another service.

A service provided by Montgomery County, PA.

“Beware of Pension Poachers” (article from VA.gov)
Non-service-connected VA pension is a monthly payment available to wartime veterans who are permanently and totally disabled and have very low incomes and net worth. The pension program is designed to supplement the income of disabled veterans who had to give up career opportunities while they served their country during a time of war and were unable to accumulate enough resources to support themselves adequately after they became disabled.

Veteran Service Officers will assist wartime veterans to apply for a non-service connected pension by completing necessary paperwork for submittal to the Federal Department of Veterans Affairs (VA).

Improved Pension

Some veterans with severe disabilities are entitled to increased VA benefits known as special monthly pension (SMP). There are two levels of SMP: "housebound" and "aid and attendance." Veteran Service Officers are experts at helping you attain necessary medical opinions and completing forms to apply with the VA.

- **Housebound** benefits are available to veterans unable to perform some Activities for Daily Living who are essentially confined to their homes. These veterans do not actually have to be housebound all the time but this benefit is named "housebound".
- **Aid and attendance (A&A)** benefits are available to veterans who require the regular (but not constant) assistance of another person to perform the tasks of daily living.

In making this determination, the VA considers their “Activities for Daily Living”, whether the veteran is able to dress or undress without assistance; can feed themselves; can keep themselves clean and presentable; frequently needs adjustments to any special prosthetic or orthopedic appliances; is able to attend to the wants of nature; and has a physical or mental incapacity that requires assistance on a regular basis to protect the claimant from the hazards of their daily environment.

Entitlement can also be established by showing that the veteran is blind or nearly blind (5/200 vision in both eyes, with corrective lenses, or contraction of the visual field to 5 degrees or less); or is a patient in a nursing home because of mental or physical incapacity such as dementia.

Non-service-connected death pension benefits are pension payments for low-income surviving spouses and surviving dependent children (Dependent parents are not eligible for non-service-connected death pension).

**Eligibility Requirements:**

- The veteran must have met the basic eligibility requirements for VA pension benefits (wartime service, discharge under conditions other than dishonorable, and the additional service requirement for veterans who first entered into active duty on or after September 8, 1980) and
- The survivor must demonstrate financial need and not have an excessive net worth.

Unlike the pension rules for veterans, the survivor does not need to be disabled to qualify for non-service-connected death pension.

Like all Accredited Veteran Service Organizations, there is no charge for these services.