



Interview with David Cole by Gary Barge, CEO, Caregiver.com

Gary Barge: Not to start off in the deep end, David, but what are the greatest challenges you see facing the veterans you serve?

David Cole: Our name, Senior Veterans Council, indicates that we focus on senior wartime veterans and widows from World War II, Korea, and even Vietnam, who need what the VA calls assistance with activities of ordinary daily living. That doesn't mean you need to be an invalid, but you've reached a time where you've got to admit you need some help. The challenge is that these folks don't realize there are benefits available to them because of their service.

Gary Barge: They really need to have a professional advocate on their side when dealing with the bureaucracy inside the VA system.

David Cole: I reference it many times to dealing with the IRS. You can certainly pick up the phone or go in to the local IRS office. They're good dedicated people who want to help you. They'll provide answers, but they're not allowed to give you advice. It's the same way with the VA. Again, they're dedicated people. They want to see folks get the benefits that are available to them, but they're not allowed to give advice or direction. So it's just like you might use a professional advocate like a CPA to get your taxes done. There's value in using a professional to guide you through this process of the VA benefits.

Gary Barge: If I'm a senior veteran or a loved one of a senior veteran and I'm looking to figure out how to get the best of what's available to me. How do I work with you?

David Cole: First, we don't charge someone for filing a VA claim. What we can do is give veterans all the advice, forms and direction that they want, if someone wishes to do it themselves. We do that for no charge as part of our core mission, which we call end of life, worst-case planning for care needs. We provide guidance and advice in understanding how to preplan and execute the plan to get the benefits and coordinate with other, probably more important benefits downstream such as Medicaid or enhanced Medicare benefits. Where we do charge a fee is when someone wants us to work with them and become a client of our office, and that includes, of course access to our registered nurse, geriatric-care manager, social worker and account managers. We also have an attorney on retainer. You get all that, and by the way, we help you apply for the VA benefit which we don't charge you for no matter what. So if somebody said to us, I don't need all that you guys do, we'll at least try to provide them direction and information pro bono. So that's how people work with us. We have a conversation, we understand the situation, what the requirements of the benefit are, what the probability of getting the benefit is, what the required steps are, and what our role, if any, in the process is. Then folks can decide whether they can do it themselves or not.

Gary Barge: How'd you get into this?

David Cole: I got out of the Air Force with training as a journalist and Air Force historian, which there wasn't a great need for after the end of the Vietnam era. I then went into the insurance employee benefits business. I built up an agency and sold it to Wells Fargo. My work all those years was with employers to assist in communicating and developing employee-benefit programs. Then I said, wait a minute, I'm getting up in years myself, I think I'll focus on supporting the older folks here in North Carolina who may be getting near retirement and no longer have an employer to assist them in their various needs, interfacing with insurance and benefits and employee-assistance programs. I learned early on that the vast majority of folks in that age group are veterans, like myself. I stumbled into the understanding that there are these little-known benefits, so I worked to get my accreditation with the VA to be able to represent veterans and am here today as the [Senior Veterans Council](#). We've have VA accredited agents, VA accredited attorneys and a team to help people with end-of-life planning, because you've got these benefits you earned by service to your country, you might as well understand that they're there.

Gary Barg: Let's talk about the benefits. One that always comes up at the Fearless Caregiver Conference is the Pension Aid and Attendance program, which caregivers unfortunately don't know enough about. Can we talk about that, and maybe some other benefits that are viable for veterans and their caregivers?

David Cole: Part of the confusion is that people call this benefit aid and attendance, but the actual name of the legislation that established this benefit which goes all the way back to the Civil War is called pension. That's confusing in and of itself. I'll have people say to me well, my dad did not retire from the military, why am I pursuing a pension benefit? This benefit is applicable if you're a veteran who served during a time of war—and not necessarily in combat, received an honorable discharge and now reached a point where you need what the VA calls assistance with activities of ordinary daily living. You don't have to be an invalid or wheelchair bound to access the benefit, but you do need to be at a point where you need help with efforts such as medication reminders, bathing, dressing, and toileting. Here is a veteran or widow who was there to serve when we needed them and now they need help. These pension benefits are presently either \$1,788 per month for a veteran or \$1,149 for a widow. You really need to have all of your ducks lined up in order to get there. So many times, we'll get the denial because some of those things aren't lined up properly.

Gary Barg: Are there any other benefits that caregivers come to you and need?

David Cole: Once the veteran gets eligibility for this pension benefit, they automatically become eligible for level-four services from the VA Regional Medical Center and Outpatient Clinic. I get my own care at the VA medical center. I find it excellent. There's a new system called Veterans Directed Home and Community-Based Care that can provide a spending account of \$3,000/month to pay a licensed CNA in addition to that cash benefit that the veteran's receiving. Not a lot of folks are familiar with it, since it is a limited program being rolled out in various states. So, there are some deep benefits that you need to be aware of. Then there are enhanced Medicare benefits that help both the veteran and the widow at home not just after rehab, but in extended care, if you know how to access them. Then of course, there is Medicaid, which I always call the bigger prize.

Gary Barg: This conversation leads me to believe that, like anything else, you really do need an advocate on your side, since you're talking about things that you know as an expert and a veteran, spouse or widow doesn't have this kind of training.

David Cole: And I'll tell you what gets me. The real pay-off comes when you're on the phone sharing what's possible and the family caregiver will cry and say this is a blessing. Yet, the hard part is when you realize that the widow could've had that benefit five years ago, but nobody told them, or they called the VA and was told that they didn't qualify. They didn't realize that, with a few chess moves, they could've gotten all the benefits they were due. The reward is that we can do this for them.