

Recently, SMP has received questions from local seniors about who can assist them in applying for Veteran's Affairs benefits. They'd been contacted by representatives of private businesses, who offered to assist them with VA benefit applications. These offers of assistance seemed to involve paying a fee or other type of financial transaction that would result in the private business receiving compensation in some way.

There has been a growing trend of private businesses offering to help people navigate the often complex procedures in applying for different types of government benefits. The vast majority of these organizations are legitimate; consumers should decide whether to purchase their services after considering the kinds of questions you would before you purchase any other type of service. And exercise the same caution you would for any business transaction that comes to you by way of an unexpected phone call or knock at your door.

There are public officials at county, state and federal offices who are fully trained and can assist you with a benefit application. In addition, there are veterans who are members of "veterans service organizations" who are trained to assist you with applications and likely live very near you. So, let's take a look at where you can go for help.

1. Federal government has a regional Veterans Affairs office in Des Moines at 210 Walnut Street, Des Moines, IA 50309, 1-800-827-1000.
2. The State of Iowa Department of Veterans Affairs is located at Camp Dodge Bldg. A6A, 7105 NOW 70th Ave., Johnston, IA 50131, 1-800-838-4692. Their website is www.iowava.org.
3. Your county Veterans Affairs Commission. Each county has a contact person. You can check the county government listing in your phone book or find the information at www.iowava.org, look for "County Veterans Offices" in the left column, then click on your county on the state map.
4. Your local veterans service organizations. Examples of these organizations are AMVETS, DAV, VFW, American Legion. If you cannot find any of these listed in your phone book, you could ask your county Veterans Affairs Commission or look for local chapters using the Iowa Dept. of Veterans Affairs website stated above, or the federal regional VA office website at <http://www2.va.gov>.

Remember, all of these people are ready to assist you without charge and they have the advantage of understanding all of the many VA benefits and are able to direct you to apply for all benefits for which you might be eligible.

Veterans Affairs is especially interested in finding wartime veterans and surviving spouses who may be eligible for the "aid and attendance" pension benefit. Even if your income is above the typical limit for a "pension," if you require in-home care, assisted living or nursing home care and have a large amount of medical expense as a result, you should consider contacting the VA to ask about this benefit.

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