



VADM Norbert R. Ryan, Jr. USN (Ret)
President

February 21, 2014

The Honorable Elizabeth Warren
United States Senate
317 Hart Senate Office Building
Washington, DC 20510

The Honorable Marco Rubio
United States Senate
284 Russell Senate Office Building
Washington, DC 20510

Dear Senator Warren and Senator Rubio:

On behalf of more than 380,000 MOAA members, I am writing to express our support for S. 1993, the Veterans Care Financial Protection Act of 2014, that would require the Dept. of Veterans Affairs to establish standards to protect veterans receiving Aid and Attendance benefits. Your bi-partisan bill would help crack down on scam artists who are preying on our most vulnerable veterans and diverting federal dollars for their own benefit.

As you know, the VA offers financial assistance to veterans who fall below certain income and asset thresholds and require the aid or attendance of another person to complete basic daily activities. Aid and Attendance benefits reflect our nation's commitment to helping our most vulnerable veterans.

Unfortunately, scam artists have exploited the Aid and Attendance program. Some scammers have charged veterans exorbitant fees for help applying for these benefits, even though the application process is free and straightforward. Even worse, others have "helped" veterans satisfy the asset threshold for Aid and Attendance benefits by moving their assets into irrevocable trusts or annuities that cannot be accessed for years, worsening the veteran's financial condition and often disqualifying them from other forms of federal assistance, like Medicaid.

S. 1993 would help address these issues. It directs the VA to work with other federal agencies, the states, and outside groups to develop and implement standards that would protect veterans from predatory practices relating to the Aid and Attendance program. Your bill also directs the Government Accountability Office to conduct a study within 18 months of enactment of the law to determine whether the developed standards have effectively cracked down on Aid and Attendance scams.

MOAA supports The Veterans Care Financial Protection Act, S. 1993. The bill requires no new spending. On behalf of all MOAA members, thank you for sponsoring this measure. We pledge our full support towards its early enactment this year.

Sincerely, 