



## ARMY AVIATION ASSOCIATION OF AMERICA, INC. (AAAA)

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"Supporting the U.S. Army Aviation Soldier and Family"

25 February 2014

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

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

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Dear Senator Rubio and Senator Warren,

On behalf of the undersigned organizations, who work in support of our military personnel and veterans, we write to express our support for S. 1993, the Veterans Care Financial Protection Act of 2014, which you recently introduced in the Senate. We believe this vitally important legislation would help crack down on the scam artists who are preying on our most vulnerable veterans and diverting federal dollars for their own benefit, and urge Congress to pass it without delay.

As you know, the Department of Veterans Affairs ("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. These "aid and attendance" benefits reflect our nation's commitment to helping those who have served in uniform.

Unfortunately, scam artists have been exploiting the aid and attendance program and hurting our veterans in the process. For example, some scammers have charged veterans exorbitant fees for help applying for aid and attendance benefits, even though the application process is free and straightforward. Even worse, some scammers 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. It also directs the GAO 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.

It is abhorrent to think that financial scam artists would take advantage of elderly veterans who have served their nation with honor and distinction. Under such circumstances, it is imperative that we all join together and take immediate and decisive action to stamp out these practices.

The Veterans Care Financial Protection Act is a commonsense approach to solving this problem that respects the prerogatives of states in this area and requires no new spending. We thank you for your leadership in solving this urgent matter, and urge Congress to act swiftly to enact this law.

Howard W. Yellen  
Brigadier General, Retired  
President, AAAA