



Keeping Michigan consumers safe and informed!

Attorney General Bill Schuette's **CONSUMER EDUCATION**

Happy July! July is one of seven months with a length of 31 days. It is also the month that we celebrate our nation's independence from Great Britain when we commemorate the July 4, 1776 signing of the Declaration of Independence.

In keeping with an independence theme, this month's newsletter looks at some lesser-known facts about Independence Day; scams targeting veterans' Aid and Attendance pension benefits; and Attorney General Bill Schuette's investigation into the mistreatment of patients at a Michigan veterans' home.

Did you know this about Independence Day?

- The Declaration of Independence was initially adopted by Congress on July 2, 1776, but then it was revised and the final version was adopted two days later.
- Three U.S. presidents died on July 4th. Two of them passed away within hours of each other on July 4, 1826: John Adams and Thomas

Jefferson. The third was James Monroe, who died on July 4, 1831.

- In 1776, about 2.5 million people lived in the newly independent United States. Today, more than 320 million people live in the United States. The [Census Bureau's population clock](#) tracks U.S. births in real time.
- See more [Independence Day facts](#).



VETERANS AID and ATTENDANCE PENSION SCAM ALERT

Aid and Attendance (A&A) is a pension benefit that pays qualified wartime veterans and their spouses for specific costs associated with home care and care provided in an assisted living facility or nursing home.

Veterans and their surviving spouses whose incomes are above the congressionally mandated legal limit for a VA pension may still be eligible for A&A funds if they have high medical expenses, for which they do not receive reimbursement.

To qualify, claimants must be incapable of self-support and in need of regular personal assistance. The [Michigan Department of Military & Veterans Affairs webpage](#) offers more detailed qualification information.

Unfortunately, where there are benefits, scammers and the well-intended-but-ill-informed will follow. Although VA regulations make it unlawful to charge a veteran for the completion of an A&A application, beware of sales tactics offering free consultations or free application assistance. These are nothing more than sales tactics intended to draw you in.

The Federal Trade Commission reports that some financial planners and insurance agents try to convince veterans to buy insurance products or transfer assets to trusts so the veteran will qualify for A&A benefits. These so-called “veterans’ advocates” advertise that they can help vets qualify for A&A. But in many cases, the veterans or their spouses do not qualify, and the only ones to benefit are the agents who earn large commissions on financial products that may take veterans’ funds out of their hands for years to come.

In some cases, it may not be an out-and-out scam, but it could be very bad advice, because moving funds to qualify for A&A may later disqualify the veteran for Medicaid, which penalizes people for moving funds around before seeking coverage.

For more tips, contact a county Veteran Service Office in Michigan for information. The [Michigan Veterans Affairs Agency \(MVAA\)](#) has partnered with the Michigan Association of Counties to improve access to emergency assistance, federal benefits claims and other state and local services for veterans in each of Michigan’s 83 counties through the Regional Coordinator Program. Complaints may be lodged with the [Attorney General’s Healthcare Fraud Division](#) at 800-242-2873.

Consider the following tips to find a good A&A adviser:

- Only consult with accredited advisers. Veterans advocates must be accredited with the U.S. Department of Veterans Affairs. Review the [VA’s list of accredited advocates](#).
- For advisers calling themselves Certified Financial Planners, check with the [Certified Financial Planner Board](#) of Standards to see if they are currently certified and if any disciplinary actions have been filed against them.
- If you are dealing with an insurance agent, verify the agent is licensed with the [Michigan Department of Insurance and Financial Services](#); and
- Check with a [qualified elder law attorney](#) to make sure that any insurance policy or annuity that you are being sold won’t interfere with your eligibility for A&A or Medicaid. A [qualified attorney may be able to help you](#) protect your assets in such a way that you can meet the income and asset limits for A&A; have your asset available should you need them; and not compromise your later Medicaid eligibility.

Source: Nolo.com



Schuetze Encourages Victims and Witnesses of Mistreatment in the Grand Rapids Home for Veterans to Contact His Office

LANSING – Michigan Attorney General Bill Schuetze is encouraging people who have resided in the Grand Rapids Home for Veterans during the last several years, or who may have otherwise been witness to patient mistreatment, to come forward with information that could help his ongoing investigation into the treatment of patients in the facility.

Schuetze's Health Care Fraud Division has been conducting an investigation into allegations of improper care at the Grand Rapids Home for Veterans since February 23, 2016. This followed the February 18, 2016 Michigan Auditor General report that indicated the facility was allegedly not properly taking care of the veterans residing in the home.

"The men and women who have served our country deserve the very best of care. They protected our country, and now we have the duty and responsibility to protect them," said Schuetze. "If you, or someone you know, were a resident of the Home, or spent time visiting and witnessed potentially criminal misconduct, I encourage you to contact my office immediately."

The Grand Rapids Home for Veterans is one of two State of Michigan run homes for veterans.

Schuetze encourages those with information about the Grand Rapids Home for Veterans to contact his Healthcare Fraud Division at 800-24-ABUSE.

"We will always remember. We will always be proud. We will always be prepared, so we will always be free."

- Ronald Reagan

CONNECT WITH US:

Department of Attorney General
P.O. Box 48909
Lansing, MI 48933
877-765-8388
agcp@mi.gov

