

Ben Wells
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My name is Ben Wells. I am an Air Force veteran that served as an Airborne Linguist supporting Operation Enduring Freedom. While volunteering with elderly veterans through a program now known as Vet2Vet Maine, I was able to recognize a scam and prevented an elderly veteran from becoming a victim.

It is well known that Maine has one of the oldest populations in the country. The veterans of the state are no exception. As they age, veterans often become isolated. Further, a significant number of these veterans are not receiving assistance or services that they are entitled to. The Vet to Vet Maine program matches veteran volunteers with other veterans who need a friend and/or mentor. The program offers support, companionship, and a link to services to lonely and socially isolated veterans. Volunteers are given training on the various state and federal benefits program available to veterans. The volunteers at Vet to Vet earn the trust of these isolated veterans and often help guide them through the process of securing their benefits.

I became involved in Vet to Vet as a way to continue my service to my fellow veterans while I applied for doctoral programs. I had personally seen the struggle with reintegration following combat while still in college and prior to my own enlistment. Many of my friends and family returned from service changed in a way they couldn't articulate to friends and family. I saw a disconnect between their experience and my academic understanding of psychology. I

decided to enlist in the Air Force in order to gain my own understanding with the intent that I would someday help. Therefore, Vet to Vet was a natural continuation of that goal.

I found Vet to Vet through a simple internet search of volunteer organizations for veterans. What grabbed my attention was the idea that I could provide some companionship through my shared experience as a service member. Secondary to that, I saw that they trained their volunteers to help veterans get assistance. The training they offered covered the state and local programs for veterans and the elderly. We received information on available programs and how to refer our veterans for a broad range of services. These included legal assistance, financial advising, help with emergency funds for food or heating oil, case management, mental health, medical care, recreational activities, and many others. This training allowed me to recognize a need and make an appropriate referral. We were also offered the opportunity to attend case reviews where we could talk about our experiences and get further information if needed.

After being trained, it was a short time before I was assigned a veteran. He was also an Air Force veteran in his 80s who had served in the Korean war as an aircraft mechanic. In the beginning, I would stop by his house once a week and talk with him and his wife. They would ask me questions about my service and education, and he would tell me stories of working on jets in Korea. I would take him to lunch, and he would often tell me the same stories about his childhood, time in the service, and why ketchup was bad for diabetes. At the time I met him he was in declining physical health, had chronic pain, and diabetes. He needed many assistive devices like walkers and a power recliner. His wife was his primary caretaker and they rented a small duplex. His wife was the one that initiated the contact with Vet to Vet while looking for caretaker respite and financial help.

Over the course of a few months, I became aware the veteran had never enrolled in VA health care. He had been reliant on his pension from a career working as a lineman for a telephone company. He and his wife were using their fixed income of pension and social security to pay for his growing list of medications. They spent hundreds of dollars on medication alone. My first order of business became getting them in contact with the VA and enrolling them in VA health care. During that process, they became aware of several benefits available to veterans. However, the paperwork was slow to go through and my veteran's wife continued looking for in-home and respite services.

It was her search for services that had put her in contact with the scam. She had seen an ad placed in a newsletter that advertised free in-home care for veterans. She reached out to the organization that set up a meeting. Feeling like she needed assistance from a trusted person, she reached out to me and asked that I be present at this meeting.

Two men arrived at my veteran's house with information about all the services they were able to provide. They pitched in-home care and respite that would be covered by the VA Aid and Attendance benefit. What they proposed is that my veteran first set up a separate checking account, for the VA pension and Aid and Attendance money, that their organization could directly access. Once the veteran started receiving the money from those benefits, the organization would simply deduct the money from the account to pay for their services. This was my first indication that they were attempting to scam my veteran. I started to ask more questions regarding the rationale for having a separate checking account instead of a more conventional payment method. What they stated is that this would make it easier for the veteran and his wife to track the payments. They emphasized the importance of tracking the payments

because it was critical to receiving benefits from the VA. What they described next solidified that they were not a legitimate organization.

As previously mentioned, my veteran had a very modest income from social security and his phone company pension. However, this put him and his wife above the means test for qualifying for a VA pension and therefore Aid and Attendance. According to the scammers, there was a way to circumvent the means test. They stated that the income calculation was based on income after out of pocket medical expenses. In this case, the out of pocket medical expenses were my veteran's insulin medication and co-pays. They did some rough math with my veteran's wife, but it was unlikely that my veteran would be eligible. Undeterred, the scammers began explaining how they previously helped several other veterans gain a VA pension. They suggested that my veteran begin "paying" his daughter to help with his medical care. My veteran would pay his daughter for services like picking up medication or driving him to an appointment. I put paying in quotation marks because it was made clear to my veteran that he would not actually be giving his daughter any money. In doing so, he would then be able to pass a means test and qualify for Aid and Attendance. It was this dubious accounting that made me certain I was not dealing with a legitimate organization.

When they left, my veteran was very excited at the news he would have help for his wife. I immediately raised my concerns about the separate checking account versus simply writing a check. I further raised the concern that what the organization was suggesting could possibly be regarded as defrauding the VA. Largely due to the trust I built, my veteran's wife decided not to go forward with the service. I immediately contacted the Vet to Vet program and told them what happened.

There was thankfully no long-term financial impact on the veteran or his family from this scam. I can say that I saw him, and his wife emotionally devastated once I voiced my concern. Remember that he was losing his ability to caretake and ambulate while she, also in her 80s, was his only caretaker. Although I am glad that they did not expose themselves to fraud, it infuriates me that people would falsely offer hope to vulnerable veterans.

Prior to this event, I was very aware and vigilant of scams. Having been trained in intelligence I was possibly more vigilant than some. However, being aware that scams exist is different than directly encountering one. For me, it taught me the valuable lesson of what is at stake. Knowing that scams exist is different from seeing how an 80-year-old veteran could be taken advantage of. It left me with the impression that more can be and should be done. My primary take away was that the trust I built with my veteran was the key ingredient in stopping the scam from being carried out. I also concluded that scams are perpetrated on vulnerable people for a reason. My limited knowledge of consumer protection is that it is a buyer-beware scenario. Individuals must be vigilant so that they are not tricked into having their bank accounts drained. This, to me, seems entirely unacceptable. The idea that anyone could keep themselves completely safe from a scam is a broken proposition. It is predicated on not only access to information about scams but the luxury of not being in immediate need of services. No consumer is going to be able to stay ahead of scammers.

When thinking about how the problem can be solved, I first thought of awareness. If we could raise awareness of the existence of these types of scams, they would be less effective. Thinking back to my training, though, often by the time you establish the existence of a threat and disseminate that information, the threat has changed or moved on. I imagine by the time a scam is reported and documented, the scammers could have easily changed tactics or locale. If

we relied on prosecuting all scammers, it seems likely that it would become a game of whack-a-mole. One group gets caught and another will rise in its absence. This idea had me shift my focus to prediction and prevention. In the case of my veteran, had he been receiving in-home care, a VA pension, Aid and Attendance, or had more resources, his wife would have never contacted the scammers. I then think about why he was never enrolled in the VA in the first place. The answer is that he spent 60 years believing that he did not qualify as a “veteran” because he never saw combat. He also expressed that he did not want to be thought of as getting handouts because he worked his whole life. These sentiments are sadly not uncommon amongst veterans, either that they do not qualify for benefits or that they do not want to be considered a drain on the system.

What we can collectively learn from this incident is that there needs to be more protection of veterans. I believe that if in-home workers, volunteers, and health care workers had higher awareness they could push the information to these veterans. My veteran did not use email or social media. However, he was a daily consumer of network news and television. He also frequently went to his primary care doctor and saw me twice a month. It is through these networks that we as a country could raise awareness regarding scams in general. If there were more trained volunteers, or a way to quickly verify the legitimacy of a business, it would go a long way to eliminating scams. I don't believe we can contain or get rid of every scam that exists. However, with preventative measures, we can hopefully safeguard the most vulnerable among us.