

NMACC *to go*



Next Meeting: Thurs., January 15, 11am-1pm

February 2015

Tanoan Country Club

Sponsored by:

Albuquerque Legal & Fiduciary Klarus Home Care

*“Serving Those Who Served Us
by Seeking Forgotten Income
for Forgotten People”*



David Mascarenas



The Department of Veterans Affairs has a tax-free pension that was designed to help offset the high cost of Long Term Care expenses.

David Mascarenas, an Amerivets Advocate, helps wartime veterans and their surviving spouses that are transitioning into Long Term Care environments, whether Home Healthcare, Assisted Living, Memory Care and Skilled Nursing Care. David does this from a financial perspective, in collaboration with VA Accredited Attorneys and Claims Agents.

David does not charge a fee to pre-qualify for a non-service connected Improved Pension for Aid & Attendance before a claim is denied by the Department of Veterans Affairs due to the financial means testing methods that the VA uses.

Besides taking VA Aid & Attendance benefits into consideration, David Mascarenas and his colleagues at Amerivets also takes Medicare and Medicaid benefits into consideration as well.

Amerivets has a 100% success rate with thousands of claims filed nationwide over the past two decades. No other organization can boast of this track record.

Amerivets is not the Department of Veterans Affairs, but they work in collaboration with Veteran Service Officers, due to the high case load that grows with every passing day.

David R. Mascarenas is an independent insurance broker and registered financial planner licensed in 1988 for Life, Accident, Health, Property, Vehicle, Casualty and Surety. David Mascarenas was mentored by his father, Ernest D. Mascarenas, who entered the insurance business after he was discharged from the US Army during World War II. David followed in his father's footsteps and managed the multi-line independent insurance agency that Ernest founded in 1979. David is a Managing General Agent and he mentors many agents throughout New Mexico who focus on the ever-growing senior population – especially with their Medicare health plan options.

David helped his father (and many other veterans like him) to qualify for the VA benefits that he earned through his military service during wartime. He does that from a financial perspective and he works with Amerivets and the National Planning Council to help streamline the VA claims process for veterans and their surviving spouses. By collaborating with VA Accredited Attorneys, Claims Agents and Case Managers, no claims that David pre-qualified have ever been denied or delayed by the VA or Medicaid.

He is a member of NMACC, NAHU, MAIFA, the Registered Financial Planners Institute, the Better Business Bureau and the National Ethics Bureau. He is also an ordained deacon in the Orthodox Church in America with an undergraduate

Related Hot Links:

[US Department of Veterans Affairs](#)

[A Little-Known Benefit for Aging Veterans](#) - NY Times, September 19, 2012

[Aid and Attendance and Housebound Improved Pension](#) benefit

[VeteranAid.org](#) - Contains forms, how to apply info and other FAQs



NMACC to go continued

NMACC Partypacks: (open houses, social gatherings, verified hearsay...)

Do you have an upcoming event you'd like to share with your NMACC peeps? [Email it](#) for inclusion in next month's *NMACC to Go!*

NMACC Snacks: (non-profit events/causes...)

- Alzheimer's Association Day at the Legislature - March 10. The [Alzheimer's Association of New Mexico](#) also has volunteering opportunities for the upcoming "Dancing Stars Gala and Professional Conference." For more information, contact [Peter Tras](#) at 505-266-4473.



- "[Embracing Diversity—Empowering Community](#)" NASW-NM Annual Conference, Sandia Resort, Feb. 25-27th.

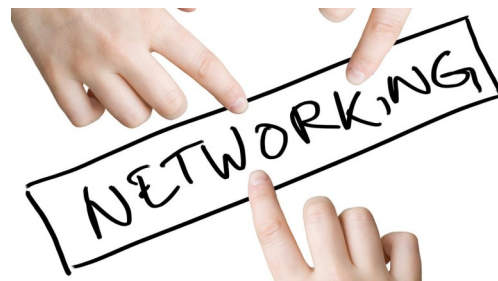
- What senior do you know who has invested their lives in making the Albuquerque metro area better for all of us? [Silver Horizons New Mexico](#) is accepting nominations for the 33rd Annual Senior Hall of Fame through Feb. 27th. See this [link](#) for a downloadable nomination form.
- "[Fight For Air Climb](#)" - American Lung Association fund-raising event, Mar. 14. Sunrise Banque, 9am.

NMACC Sac: (fast links to helpful educational tidbits)

- The **Albuquerque 50+ Employment Connection Job Club** assists senior workers age 50 and over in their job hunt, 10-11:30AM. Services provided include: help with resumes, job searching and a weekly Job Club. Sponsored by the [New Mexico Aging and Long-Term Services Department](#); free. E-mail Richard.Gregory@state.nm.us. Call 505.222.4500.
- [Women Make A Difference](#) "Brave Transitions" - a talk about how you maintain composure when your life of work changes. Presenter Katie Snapp, March 13, 11:30-1:05pm, Tanoan Country Club. Contact val@abqwomenmakeadifference.com or call 505-362-8546.

Next Month: Networking Event!

Bring lots of cards and be prepared to impress others with your special niche in the Care Continuum. This is a great opportunity to bring guests - simply add them to your RSVP.



NMACC Almanac: (Upcoming Meetings)

(Note Change!) March 26 - Networking!, April 16, May 21, June 18

(big enough for ya?)

"NMACC To Go" Submissions for announcements of any kind will be published the month of the event, unless the event scheduled occurs before the date of distribution. For accuracy, "Series" events (regular meetings) must be submitted monthly. Deadline for next edition: **March 6, 2015**

Please provide a link **and** email contact/phone number to your activity/event. Send submissions to: [NMACC to go](#)

Want to find out more about NMACC? Go to [New Mexico Association for Continuity of Care](#). Attend the luncheon? Go to ["Calendar of Events"/NOTE](#).