

## Chapter 115

Under Chapter 115 of Massachusetts General Laws (M.G.L. ch. 115), the Commonwealth provides a uniform program of financial and medical assistance for indigent veterans and their dependents. Qualifying veterans and their dependents receive necessary financial assistance for food, shelter, clothing, fuel, and medical care in accordance with a formula which takes into account the number of dependents and income from all sources. Eligible dependents of deceased veterans are provided with the same benefits as if the veteran were still living.

Assistance that lowers the cost of healthcare is the most sought after 115 benefit. Currently single veterans or their surviving spouse whose incomes are below 200% (around \$2,000 month) of the federal poverty level qualify. (for married folks it is about \$2,600 a month). Assets not including a home and a car must be less than \$3,200 for singles and \$7,000 if married. Exact benefits cannot be determined prior to application, so never presume to be disqualified, apply to find out!

## History of veterans' benefits in Massachusetts

In the 18th century, towns in the Massachusetts Bay Colony provided assistance to needy veterans of the French and Indian War (1754-1763) between France and Great Britain, fought in North America. The Commonwealth of Massachusetts began providing for its veterans immediately following the Revolutionary War. At the start of the Civil War in 1861, the state legislature formalized the assistance provided to veterans by establishing M.G.L. Chapter 115 and the Department of Veterans' Services. Offices of Director of Veterans' Services, Burial Agent, and Graves Officer opened in every city and town in the Commonwealth.

State and local government leaders wanted to recognize service in the armed forces by providing certain essential benefits to men and women (both living and deceased) who had borne the burden of military duty—and to their families. Chapter 115 enables every eligible Massachusetts veteran to receive certain financial, medical, educational, employment, and other benefits earned by military service. Veterans, their dependents, and surviving spouses have been singled out to receive counsel and assistance dispensed through the 351 municipal Veterans' Services offices.

Today M.G.L. Chapter 115 requires every city and town to maintain a Department of Veterans' Services through which the municipality makes available to its residents the part-time or full-time services of either an exclusive or district Veterans' Service Officer (VSO). It is the job of the VSO to provide the veterans (living and deceased) and their dependents access to every federal, state, and local benefit and service to which they are entitled—including assisting in their funerals and honoring them on Memorial Day and Veterans' Day.