



# VBA TODAY

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## Inside This Issue

### 2 TRANSFORMATION INITIATIVE ROLLOUT EXPANDS

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### 4 EBENEFITS WIZARD SPEEDS REGISTRATION

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### 7 VA INSURANCE WINS AWARD FOR PLAIN LANGUAGE

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## VOW TO HIRE HEROES ACT OF 2011

In an economy where Veteran unemployment outpaces an already high civilian unemployment rate, a new program aims to help those most affected.

Included in the recently passed VOW to Hire Heroes Act of 2011 is the Veterans Retraining Assistance Program (VRAP) for unemployed Veterans. The Department of Veterans Affairs (VA) and the Department of Labor (DoL) are working together to roll out this new program that begins July 1.

“Although many Veterans can take advantage of the Post-9/11 GI Bill to attend school, we have a generation of Veterans who served their country but aren’t eligible for that benefit,” said Curtis Coy, Deputy Under Secretary for Economic Opportunity at VA’s Veterans Benefits Administration (VBA). “This program will give those Veterans a leg-up in a very competitive job market.”



VRAP will provide 12 months of training assistance at the full-time payment rate under the Montgomery GI Bill – Active Duty program (currently paying \$1,473 per month). Participants must be enrolled in a VA-approved program offered by a community college or technical school and the program must lead to an Associate Degree, non-college degree or a certification.

To qualify, a Veteran must:

- Be at least 35 but no more than 60 years old
- Be unemployed

- Not be dishonorable discharged
- Not be eligible for any other VA education benefit program (e.g.: the Post-9/11 GI Bill, Montgomery GI Bill, Vocational Rehabilitation and Employment Assistance)
- Not be in receipt of VA compensation due to unemployability
- Not be enrolled in a federal or state job training program
- Pursue a program

that leads to employment in a [high demand occupation](#).

The program is limited to 45,000 participants from July 1 to Sept. 30, 2012 and an additional 54,000 participants from Oct. 1, 2012, to March 31, 2014. VA will begin accepting applications by May 15, 2012. DoL will provide employment assistance to every Veteran who participates upon completion of their program.

For more information visit [www.benefits.va.gov/VOW](http://www.benefits.va.gov/VOW). ★★★★★



## TRANSFORMATION INITIATIVE ROLLOUT

The Department of Veterans Affairs announced the national deployment of claims transformation initiatives to 12 regional offices in the remaining months of fiscal year 2012 to improve benefits delivery to Veterans, families and their survivors.

“This is an important milestone in our transformation to achieve the goal we established in 2009 of processing all disability claims within 125 days at a 98 percent accuracy level in 2015,” said Secretary of Veterans Affairs Eric K. Shinseki.

The 12 regional offices to begin the deployment of the transformation initiatives include: Huntington, W.Va.; Hartford, Conn.; Portland, Ore.; Houston, Texas; Cleveland, Ohio; Des Moines, Iowa; Boise, Idaho; Phoenix, Ariz.; New Orleans, La.; San Juan, Puerto Rico; Atlanta, Ga.; Newark, N.J. This deployment follows four pilot programs at Indianapolis, Ind., Wichita, Kan., Milwaukee, Wis., and Fort Harrison, Mont., in 2012.

VA’s transformation plan is based on more than 40 measures that were selected, evaluated, tested and measured from over 600 stakeholder and employee innovation ideas.

“This national deployment, consisting of people, process and technology initiatives, follows

comprehensive planning and testing to ensure we have the right recipe for success,” added Under Secretary for Benefits Allison A. Hickey.

During the national deployment, VA will further track and gauge the integrated effects of the transformation plan to reduce the backlog of disability claims and provide Veterans, their families, and survivors with more timely and accurate claims decisions. VA expects to deploy the transformation plan to the remaining 40 regional offices throughout calendar year 2013.

The major components of the transformation plan that will be nationally deployed include:

**The Intake Processing Center**, which adds a formalized process for triaging claims documents and other mail, and drives faster and more accurate association of mail with Veterans’ claims files;

**Segmented Processing Lanes**, which allow claims that can be more easily rated to move quickly through the system and certain claims to be processed by VA’s more experienced and skilled employees;

**Cross-Functional Teams**, which support a case-management approach to claims processing that minimizes rework and reduces processing time;

**The Veterans Benefits Management System**, which is a new electronic claims processing system that employs rules-based technologies to improve decision speed and quality.

VA has already nationally implemented:

**Quality Review Teams**, which are composed of dedicated local quality review specialists who will evaluate station and individual employee performance and conduct in-process reviews to eliminate errors at the earliest possible stage.

**Simplified Notification Letters**, which give Veterans one simplified decision letter that provides notice of VA’s decision, including a summary of the evidence considered and the reason for the decision.

VA provides compensation and pension benefits to more than 4 million Veterans, family members and survivors.

Veterans filing claims may file online through eBenefits, a joint project between the Department of Defense and VA, at <https://www.ebenefits.va.gov>. They can check the status of their claim with a Premium eBenefits account, and use a growing number of online services or contact VA Call Centers for more information at 1-800-827-1000.

### Quality Review Teams

Quality Review Teams (QRT), which are composed of dedicated local quality review specialists who evaluate station and individual employee performance, conduct in-process reviews to eliminate errors at the earliest possible stage.

QRTs review Veteran’s claims while they are in the development and rating stages to catch adjudicative errors before they are finalized.

“These in-process reviews positively reinforce the changes we want to see on our most common errors by

giving mulligans to our employees,” said Jason McClellan, Director of the Muskogee Regional Office. “The mulligans allow employees to learn the correct way while it’s still fresh in their minds. Most importantly, our Veterans benefit from this because their claims move to the next stage error-free.”



## FULLY DEVELOPED CLAIMS & DISABILITY BENEFITS QUESTIONNAIRES

When used together, the [Fully Developed Claims \(FDC\)](#) program and [Disability Benefits Questionnaires \(DBQ\)](#) are a Veteran's best chance to get a claim decided in as little as 90 days.

The FDC program expedites the decision making process by allowing a Veteran to certify, at the time a claim is filed, that he or she has no further evidence to supply VA to support the claim. The Veteran, often with help from a Veterans Service Organization or County/State Service Representative, submits all needed evidence at the time he or she submits the claim, such as private treatment records and buddy statements. Certifying there is no further evidence allows VA to proceed with the claim without waiting the mandatory 30-day waiting period to expire under 38 U.S.C. 5103.

VA still gathers federal records such as military service and treatment records, social security records and VA treatment records. In the traditional claims method, VA gathers all evidence and is required to solicit evidence from the Veteran multiple times – often adding considerable delays to processing times.

Despite the Veteran's submittal of private treatment records through FDC, sometimes a VA medical exam is still required. While claims submitted through the FDC program are expedited, needing a VA exam could delay the process of the claim.

"Often, the records the Veteran submits are stale, or more than a year old," said Tom Murphy, director of

Compensation Service. "So we have to send the Veteran for an exam to get a current picture of his or her disability. That is where a DBQ could shave off valuable time."

DBQs are forms a Veteran gives to his or her private medical provider that cover a wide range of medical conditions, and use standard terms and check boxes to gather information about a medical condition so VBA's rating specialist can make a consistent and accurate disability rating.

DBQs can be found on VBA's website, <http://benefits.va.gov/disabilityexams>, which lists 71 DBQs by symptom and by form name. Veterans can search the list for the symptom that most accurately reflects the claimed disability, click on the link to open an Adobe Acrobat (.pdf) form, print it off, and take it to their private physician to use in assessing the condition. The Veteran should submit the completed DBQ as medical evidence with his or her FDC claim.

Mr. Murphy notes that just like filing a traditional claim, Veterans who file FDC claims are also entitled to an examination at no charge for a compensation appointment requested by VBA. However, should Veterans choose to use DBQs to support FDC claims, they are responsible for any related co-pays or costs associated with seeking private evaluations. Mr. Murphy also stresses that DBQs must be filled out completely by the private physician in order to properly rate the disability. If the DBQ information is incomplete, VA may have to schedule the Veteran for a VA compensation

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examination.

Veterans who intend to file an FDC claim but need time gather evidence can file informal claims to preserve effective dates by stating they intend to file formal claims under FDC. Formal claims must be filed within a year of an informal claim.

"The average number of days to complete a claim in the FDC program is around 90 days, compared with 253 days for a claim that is processed traditionally," Mr. Murphy said. "By marrying these two programs, we have shared control of the process with Veterans. By allowing them to actively participate in their claim, they are seeing results at greater speeds."





## EBENEFITS REGISTRATION WIZARD

Obtaining your free Premium account in eBenefits just got easier. The release of the DS Logon 2.0 Registration Wizard this past April allows Veterans who are enrolled in the Defense Enrollment Eligibility Reporting System to obtain their free Premium account in eBenefits through remote proofing.

The remote proofing process is necessary to ensure unauthorized people do not access privacy protected information. The Registration Wizard uses LexisNexis, an integrated knowledge-based system, that verifies a person's identity based on information only the user would know. This is accomplished by asking three questions, all of which must be answered correctly.

Examples of the types of questions that may be asked to verify identity include:

**"In which** of the following cities have you never lived or used as your address?"

**"Which of** the following properties have you previously or currently owned?"

**"Which of** the following people have never resided with you or used the same address as you?"

Once the remote proofing process is complete, the Registration Wizard

requires the user to select a unique image or personal text for added security. This image or text will be displayed during logon, assuring the user that they have accessed their account.

If one of the verification questions is answered incorrectly, the system is designed to provide users with one additional question. Users who correctly answer the alternate question correctly will be granted their free Premium account. If the fourth question is not answered correctly, then the person will have to use an alternate method to obtain his or her Premium account.

Alternate methods of obtaining a Premium eBenefits account include using a Common Access Card (CAC), MyPay id or MyHealthVet account to obtain a DSLogon. In addition, Veterans who are in receipt of VA benefits can call 1-800-827-1000 for telephonic remote proofing. And, as always, in-person-proofing is available at VA regional offices and DOD TRICARE facilities.

A free Premium account allows Veterans to access a number of



personalized self-service features. Veterans can access information on any claims pending with VA, view payment history and use the letter generator feature for printing civil service preference, benefits and commissary letters. A new personalization feature for women Veterans will display links to the Center for Women Veterans, Women Veterans Healthcare and Women in Military Service for America Memorial on their homepage.

More than 10,000 Veterans had successfully obtained their free Premium account using the new feature. This feature is a huge step forward. Prior to remote proofing, Veterans not in receipt of VA benefits, a MyPay account or CAC card had to visit their local VA regional office or DoD TRICARE facility to be proofed in person. ★★☆☆







## VA'S HOME LOAN PROGRAM CONTINUES TO LEAD MORTGAGE INDUSTRY

The Mortgage Bankers Association announced recently in its quarterly National Delinquency Survey that the Department of Veterans Affairs (VA) foreclosure rate for the last 16 quarters and serious delinquency rate for the last 13 quarters have been the lowest of all measured loan types, even prime loans.

Much of the strength of VA's Home Loan Program stems from the efforts of VA employees and loan servicers nationwide, whose mission is to ensure all Veterans receive every possible opportunity to remain in their homes, avoid foreclosure, and protect their credit from the consequences of a foreclosure.

"VA is intensely committed to ensuring our Veterans and Servicemembers are aware of the services available to them under this important benefit program and receive the assistance they deserve when financial difficulties arise," said Under Secretary for Benefits Allison A. Hickey.

During FY 2011, VA helped 72,391 Veterans and Servicemembers who were in default on their mortgage loan retain their home or avoid foreclosure, a 10 percent increase from the prior year. At the same time, foreclosures on VA-guaranteed loans dropped by 28 percent.

VA guaranteed 357,594 loans in FY 2011, an increase of 14 percent, and is on pace for FY 2012 to be its busiest year in nearly a decade. There are currently more than 1.6 million active VA home loans, totaling over \$265 billion. The program makes home ownership more affordable

for Veterans, Servicemembers, and eligible surviving spouses by permitting no-down-payment loans and by protecting lenders from loss if the borrower fails to repay the loan.

For Veterans and Servicemembers who have trouble meeting their mortgage obligations or anticipate issues in the near future, VA first recommends contacting their loan servicer.

Depending on the situation, VA's loan specialists can intervene on a Veteran's behalf, regardless of whether he or she has a VA home loan, to help pursue home-retention options such as repayment plans, forbearances, and loan modifications. Veterans and Servicemembers can also call VA toll-free at (877) 827-3702 to speak with a VA counselor concerning foreclosure avoidance.

Veterans may obtain a certificate of eligibility and sign up for eBenefits through the web portal at <https://www.ebenefits.va.gov>. The Department of Defense and VA jointly developed the eBenefits portal as a single secure point of access for online benefit information and tools to perform multiple self-service functions such as checking the status of their claim.

Since 1944, when home loan guaranties were first offered under the original GI Bill, VA has guaranteed more than 19.6 million home loans worth over \$1.2 trillion. To obtain more information about the VA Home Loan Guaranty Program, visit the program's home page at [www.benefits.va.gov/homeloans](http://www.benefits.va.gov/homeloans)



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## VA AND EPA CONNECT VETERANS WITH JOBS

The Environmental Protection Agency and the Department of Veterans Affairs Vocational Rehabilitation and Employment Program announced today a memorandum of understanding to connect Veterans with disabilities to career opportunities in the water and wastewater sectors -- such as at wastewater plants and drinking water facilities -- as part of EPA's Water Sector Workforce Initiative. This effort will be beneficial to both the environment and economy as clean water and job placement for Veterans are top priorities of the Obama Administration.

The agreement allows EPA and VA to connect qualified Veteran employees with staffing needs at water and wastewater utilities. EPA and the VA will work with water utilities, states and local VA counselors to promote water sector careers and resources for finding water jobs for Veterans as well as educational programs to help Veterans transition into careers in water industries.

"This agreement comes at the perfect time to address the predicted workforce shortages in the water and wastewater industries and the need for transitioning veterans into civilian jobs," said Nancy Stoner, acting assistant administrator for EPA's Office

of Water. "EPA believes that well-trained and experienced water sector professionals are vital to ensuring sustainable, properly operated systems."

"VA has cultivated relationships with both public and private industry to ensure disabled Veterans have opportunities to find and maintain meaningful employment," said Under Secretary for Benefits Allison A. Hickey. "We are thrilled to forge this relationship with EPA to assist them with hiring veterans through our Vocational Rehabilitation and Employment Program."

More than one-third of all current water operators are eligible to retire within seven years and, according to the U.S. Department of Labor, employment for water and wastewater operators is expected to grow by 20 percent between 2008 and 2018, faster than the national average for all other occupations. EPA sees the need to invest now in creating a pipeline of future water sector professionals to fill these essential water sector careers.

VA's Vocational Rehabilitation and Employment Program assists more than 100,000 disabled Veterans annually prepare for, find, and maintain meaningful careers. Veterans are an important target

group for water and wastewater utility jobs because many Veterans already possess training and technical skills that are directly transferable to careers in the water sector. There is a wide spectrum of water sector careers that Veterans could be qualified for, including engineering, laboratory and water science, operations and maintenance, management and administration, communications, and public education. The Vocational Rehabilitation and Employment Program further supports Veterans for the water workforce by providing necessary accommodations and additional training as needed.

More on EPA's Water Sector Workforce Initiative: [http://water.epa.gov/infrastructure/sustain/ws\\_workforce.cfm](http://water.epa.gov/infrastructure/sustain/ws_workforce.cfm).

More about VA connecting qualified Veterans with employer needs: <http://www.vetsuccess.gov>. ★★☆☆





## VA'S INSURANCE SERVICE EARNS AWARDS FOR USING PLAIN LANGUAGE

A non-profit group that promotes the use of plain language in government and business recognized the Department of Veterans Affairs (VA) for improving a questionnaire to help Veterans, Servicemembers and their survivors use financial planning benefits available through VA's life insurance programs.

The Center for Plain Language recognized VA's Insurance Service with an "Award of Distinction" and the top category award for a "Revised Document-Public Sector" at the Center's ClearMark Awards ceremony May 22.

"The Veterans Benefits Administration is transforming how we do business so we can better serve our Veterans – from adding new technology to changing our forms," said Under Secretary for Benefits Allison A. Hickey. "We know that it's not enough to simply offer benefits to Veterans, Servicemembers, their families and survivors – we must communicate clearly and effectively to help them obtain and use their benefits."

VA uses the winning Beneficiary Financial Counseling Service (BFCS) questionnaire to prepare financial plans for people who receive benefits under the Servicemembers' and Veterans' Group Life Insurance (SGLI and VGLI) programs, as well as Servicemembers and Veterans who receive payment under the SGLI Traumatic Injury Protection (TSGLI)

program. The revised questionnaire, which was reduced from 56 pages to eight, helped increase participation in the program by 66 percent. BFCS provides no-cost, objective financial advice to recipients of these insurance programs.

VA is the nation's eighth largest life insurance enterprise and provides \$1.3 trillion in coverage to 7 million clients. The BFCS questionnaire solicits personal and financial information, which professional Certified Financial Planners use to build customized financial plans that enable recipients to make more informed decisions about using the insurance money they receive.

The Insurance Service team in VA's Philadelphia office tested its previous questionnaire with injured Servicemembers receiving care at the Center for the Intrepid in San Antonio, Texas, and their families to determine where improvements in usability could be made. The team learned that the questionnaire's length and level of detail intimidated Servicemembers and beneficiaries and used financial jargon that non-experts found difficult to understand. The delivery of the questionnaire in a larger package of materials misled some users to believe that the document was purely informational – not a tool that enabled their financial planning.

Based on its testing, Insurance Service simplified the questionnaire by removing unnecessary information

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and technical financial language. It also redesigned the questionnaire to be more user-friendly and clearly stand out as an important document that should be completed and submitted in order to receive financial planning benefits.

Servicemembers, Veterans, families and survivors who need information about VA insurance may contact VA Insurance at 1-800-669-8477.

VA insurance information is also available through eBenefits, a joint program between VA and the Department of Defense, at <https://www.ebenefits.va.gov>. Veterans can also check the status of their VA claims with a free Premium eBenefits account and use a growing number of online services. ★★☆☆

