



VBA TODAY

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Inside This Issue

3 HELPING VETERANS VIA VIDEO WITH TIPS & BEST PRACTICES ★★★★★

Video addresses some of the most common mistakes made in submitting claims.

8 CLOTHING ALLOWANCE ELIGIBILITY EXPANDS CRITERIA ★★★★★

Help for Veterans with multiple prosthetic and orthopedic devices or skin conditions.

10 VMLI COVERAGE INCREASED TO \$150,000 ★★★★★

Changes to Veterans Mortgage Life Insurance are effective October 1.



VA LIFE INSURANCE PROGRAM RATED HIGHEST IN CUSTOMER SATISFACTION

The Department of Veterans Affairs' Life Insurance Program has once again validated, through a renowned independent survey, that Veterans and their beneficiaries are very highly satisfied with the service they receive. VA participated in the American Customer Satisfaction Index (ACSI) independent survey to measure customer satisfaction, conducted by the University of Michigan Business School, the American Society for Quality, and the Claes Fornell International Group (CFI).

"According to ACSI and CFI, VA Insurance Program's score of 87 is the highest ever seen for a government call center," said Under Secretary for Benefits Allison A. Hickey. "I am very proud of our

staff and the quality of the service they provide each and every day to Veterans and their families." VA's Insurance Customer Service Center received an ACSI score of 87 on a scale of 100, a score nearly 20 points higher than the aggregate of all federal call centers, and 10 points higher than the aggregate for private-sector call centers.

The insurance specialists who staff the Customer Service Center were rated highest for courteousness and professionalism. The specialists were also reported as knowledgeable in handling questions, explaining things clearly and explaining what to expect. The insurance claims process also received a score of 87, which is more than 20 points higher than the

overall satisfaction rate within the federal government. Beneficiaries reported claims are easy to file and the application process is efficient. Payments were timely and the explanation of benefits was clear and easy to understand.

Clients also had a high regard for the VA Life Insurance Program and a high level of confidence that the program was being administered fairly and competently. Professional interviewers of ASVA Research, with supervision from CFI Group, collected the data via phone June 9-16, 2011.

For more information about VA's Insurance Program or other benefits, go to www.va.gov or call 1-800-827-1000. ★★★★★

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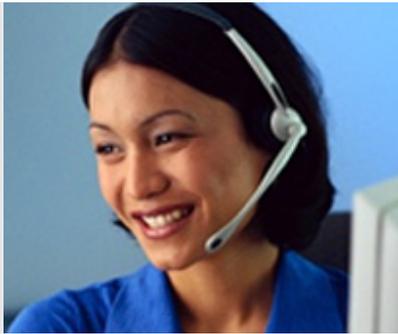
→ We are here to help you find your way →

Thank you for your service. Now let us serve you. →



U.S. Department of Veterans Affairs

VETERANS RELATIONSHIP MANAGEMENT INITIATIVE TRANSFORMING THE VETERAN EXPERIENCE



The Veterans Relationship Management (VRM) program office shapes the way Veterans, their families and survivors receive customer service from VA and the Veterans Benefits Administration (VBA). The entire VRM effort aims to improve and enhance customer service across all access points such as VBA National Call Centers and through self-service options, like eBenefits.

“Quality customer service often is the difference between a good experience and a great experience,” said Leo Phelan, Director of VRM. “The services that are available everyday to our Veterans and their families change rapidly and our Veterans expect fast, quality and effective customer service. VRM is going to ensure VA gives it to them.”

The formula is simple, Mr. Phelan said. By streamlining business processes and incorporating technological advances, VRM provides the necessary tools VA employees need to find information quickly to enhance customer service to Veterans.

As VRM continues to roll out over the next two years, it will improve communications between Veterans

and VA, whether on the phone, web, mail or mobile apps; however, much of VRM will remain unseen to Veterans.

Mr. Phelan compares VRM to an iceberg -- VRM is the part of an iceberg below the ocean’s surface; it is sizable, strong, yet unseen, supporting what is visible above the surface. Above the surface, VA improves the telephone systems and websites so Veterans continue to have access to the information and benefits they seek.

Previously, when Veterans called VA’s 1-800 number for benefits-related information, their calls were routed to call centers in their geographic areas. Now the Veteran’s call is routed to the most appropriate VA representative with the shortest call queue, no matter where the Veteran or the representative is located. VRM recently rolled out Virtual Callback; during times of high call volume and long hold periods, the VA telephone system automatically offers to call the Veteran back when their place in the queue is reached.

Other future features of VRM include improvements in the way VA handles data to serve the Veteran, their families and survivors: VRM will enable employees to immediately identify callers by establishing a unique identifier for every Veteran.

“A unique identifier will minimize inaccuracies and decrease the number of times a Veteran has to repeat information,” Mr. Phelan said. “Using a customer relationship management system will capture contact history,

phone conversations, and more, which will enable VA to personalize interactions with Veterans and other beneficiaries, anticipate their needs and proactively provide them information.

“Implementing a fully integrated benefits and services Knowledge Base will improve the quality, consistency, and accuracy of information available to VA employees and how it is presented to Veterans,” he said.

Another VRM enhancement is enabling on-demand access to information and services for Veterans and beneficiaries through self-service capabilities. One example is the eBenefits Portal (www.ebenefits.va.gov). Now, clients can access information about benefits and services without having to call VA. VONAPP Direct Connect, VA’s online application form website, allows Veterans to apply for benefits using a “wizard,” similar to other commercially available software, taking Veterans through each form, step-by-step. Another example is the Interactive Voice Response (IVR) Redesign, which will enable callers to easily perform many self-service functions via the telephone.

“As Veterans’ expectations increase and their needs become more complex, VRM is charging ahead to meet the expectations of 21st-century customer service,” Mr. Phelan said. “With the right people, processes, and technology, VA can and will provide an excellent experience at every touch point, for each Veteran, beneficiary, and survivor.”

HISTORY CHANNEL'S "TAKE A VETERAN TO SCHOOL DAY"



Under Secretary for Benefits Allison A. Hickey greets students outside Mount Vernon Woods Elementary in Alexandria, VA. The students, who waved and cheered as Veterans entered their school, participated in the History Channel's "Take a Veteran to School Day" Nov. 9. ★★☆☆

VMLI COVERAGE INCREASED TO \$150,000

Veterans Mortgage Life Insurance (VMLI) increased from \$90,000 to \$150,000, effective Oct. 1, under the Veterans' Benefits Act of 2010. Maximum coverage will further increase from \$150,000 to \$200,000 after Jan. 1, 2012.

VA issues VMLI to severely disabled Veterans and Servicemembers who have received VA grants for specially adapted housing due to substantially impaired movement or vision.

Policyholders have three options for their VMLI coverage. They may decline the increase and retain their pre-October level of VMLI coverage and premium, accept the maximum amount of VMLI coverage for which they are eligible, or select a different amount of VMLI coverage. All

policyholders will be automatically covered for \$150,000 or their mortgage amount, whichever is lower, between Oct. 1 and Jan. 1, 2012, with no increase in their premium for this period. After Jan. 1, 2012, coverage will increase to the maximum amount for which the policyholder is eligible unless he or she elects a different level of coverage. VA will deduct premiums for the new level of coverage from compensation checks beginning February 2012.

VA sent notification letters to eligible VMLI policyholders September 1 informing them of the increases. The letters included a form for policyholders to make their VMLI coverage selection, which go into effect Jan. 2, 2012.

In addition, VA developed a VMLI Online Notification Application allowing policyholders to select their level of VMLI coverage. The website is not available to the general public; it is open only to those policyholders eligible for the additional coverage.

Policyholders access the site by entering a personal identification number included in their notification letter. Once a Veteran or Servicemember submits an online request, an electronic workflow task is automatically generated, authorizing immediate processing.

For more information about VA's Insurance Program or other VA benefits, go to www.va.gov or call 1-800-827-1000. Veterans are also encouraged to visit VA's web portal eBenefits - Insurance. ★★☆☆

WOMEN VETERAN COORDINATORS PROVIDE OUTREACH

The Department of Veteran Affairs (VA) is working hard to ensure women Veterans are not only aware of the benefits they have earned through service to our nation, but also that they access them with as much ease as possible. The Center for Women Veterans, spearheads VA's initiatives for women Veterans. It is responsible for coordinating administration programs for women across the Department, monitoring the programs for effectiveness and recommending changes as needed.

One recommendation was for every VA Regional Office to assign a Women Veterans Coordinator. As a result, the Veterans Benefits Administration assigned 57 women the role of WVC at Regional Offices across the country.

"Each coordinator brings their unique style to bear on fulfilling that mission," said Bridget Griffin, women Veterans program manager for VBA. Ms. Griffin is tasked with blending their voices into a unified whole by providing outreach support to WVCs in the field.

"I host the monthly WVC conference call to assist coordinators in the

field with networking, sharing best practices and provide training," said Ms. Griffin. "It gives them a forum in which to learn from each other, share their insights and challenges, and get the support they need to continue serving our Veteran community."

The monthly call is only one of many things Ms. Griffin does in support of women Veterans. As the program manager she actively identifies training needs for coordinators in the field and collaborates with subject matter experts on training development. Ms. Griffin also works closely with her counterpart at the Veterans Health Administration (VHA), and attends the monthly call VHA conducts with their women Veteran call center staff. "Keeping the lines of communication between both administrations open is essential," she said. "It benefits everyone, especially the women Veterans we assist."

One WVC with whom Ms. Griffin works regularly is Linda Benoit, the Women Veterans Coordinator (WVC) at the Los Angeles Regional Office and Navy Veteran.

"Linda is a great asset to both VBA and the women Veterans she serves," said Ms. Griffin. "We're very fortunate to have someone as genuine and motivated as she is on our staff."

Ms. Benoit's, commitment to helping women Veterans is even more apparent in her approach to sharing her experiences with those she serves. As a survivor of Military Sexual Trauma (MST), Linda is unafraid to share her journey to wholeness with others.

"I don't let that one experience define who I am," she said, "and I want other women Veterans to know it doesn't have to define who they are either."

Her candidness about her experience is an inspiration to others who have experienced MST, and gives them a safe place from which to begin their own healing journeys.

Ms. Benoit is also sensitive to factors like time constraints that affect some women Veterans, especially those who care for their families. Veterans who make the trip to the Regional Office

See WVC, page 5



Every VA Medical Center and every VA Regional Office has Women Veterans Coordinator dedicated to assisting women Veterans access their benefits and other resources as needed. Visit the [Locations webpage \(http://www.va.gov/landing2_locations.htm\)](http://www.va.gov/landing2_locations.htm) to find the nearest VA facility.

Online resources for women Veterans can be found on the [Women Veterans Issues webpage \(http://www.vba.va.gov/bln/21/Topics/Women/index.htm\)](http://www.vba.va.gov/bln/21/Topics/Women/index.htm), and on the [Center for Women Veterans webpage \(http://www.va.gov/womenvet\)](http://www.va.gov/womenvet)



WVC (Continued from last page)

to see her are always welcome; no appointment necessary.

Outreach events play a critical role in her mission of connecting with women Veterans. In D.C., Ms. Griffin works closely with her counterpart at the Veterans Health Administration (VHA), and attends the monthly call VHA conducts with their women Veteran call center staff.

“Keeping the lines of communication between both administrations open is essential,” she said. “It benefits everyone, especially the women Veterans we assist.”

Likewise, WVC in the field often work

closely with their counterparts at VA Health Care Systems. Ms. Benoit works closely with local VA Medical Centers, the Department of Labor’s Women Veteran Coordinator, as well as other state, local and non-profit agencies.

She is well-known within the Veteran community and is frequently invited to speak at outreach events, sharing her experience and expertise in service to women Veterans.

“I learned early on not to ask ‘are you a Veteran,’ especially when speaking with women. I ask ‘have you ever served in the military.’ Most women don’t view themselves as a Veteran,” she said.

Linda sees this as key to not only helping more women access their VA benefits, but also as a means of helping women see themselves as Veterans, and ultimately wider acceptance of women Veterans and their needs among the general public.

VA is working hard to address the needs of women Veterans. Reaching out to women who have served in the military, whether they served in WWII, Iraq or Afghanistan comes with many challenges, but the women of VA are up to the task.

“This is my calling,” said Benoit. “This is the best thing I’ve ever done. I love my job.”

 **VA ANNOUNCES PSA ABOUT WOMEN VETERANS**

The Department of Veterans Affairs is taking its internal culture-change message to the public with a new video about the vital role women play in the military and the importance of providing women Veterans with high quality health care.

VA’s Women Veterans Health Strategic Health Care Group recently completed a 60-second public service announcement (PSA) that challenges viewers to rethink pre-conceived notions about women Veterans. This dynamic video features images of women in service to our country: they drive supply trucks, participate in reconnaissance missions, walk safety patrols, and operate



helicopter machine guns.

“When these brave women complete their service and become Veterans, we want them to know that VA is there to meet their health care needs,” said Dr. Patricia Hayes, Chief Consultant of the VA’s Women Veterans Health

Strategic Health Care Group. “At the same time, we want the public to recognize the contributions of women Veterans and the benefits they have earned through their service to the Nation.”

The PSA is available for viewing on YouTube: http://www.youtube.com/watch?feature=player_profilepage&v=BOP5DCgjjPE and www.va.gov.

The number of women using VA has doubled in the past decade, and that increase is expected to continue into the next decade.

See Women Veterans PSA, Page 6

WOMEN VETERANS PSA (Continued from last page)

More than half of the women using VA health care have a service-connected disability. These range from combat PTSD to missing limbs. The PSA gives a sampling of the service-connected disabilities women Veterans must cope with on a daily basis.

The PSA was developed for nationwide release from a new employee orientation video—available at www.womenshealth.va.gov—created as part of VA’s ongoing efforts to change its culture to be more understanding and accommodating of women Veterans and honor the important service they have given our country.

“VA’s goal is to provide the highest quality care for every Veteran, regardless of gender. Part of this initiative has been educating staff so they understand and appreciate

that it is their job to make sure women Veterans receive the best care anywhere,” said Hayes.

In addition to new employee orientation, VA is spreading its culture-of-change message to current employees through posters, conferences, and e-mail messaging. VA health care providers are all given the opportunity to participate in a ground-breaking mini-residency program in Women’s Health for Veterans. This program has already educated more than 1,100 VA providers on the latest knowledge in gender-specific health care.

For more information about VA programs and services for women Veterans, please visit: www.va.gov/womenvet and www.womenshealth.va.gov. ★★☆☆

Women Veterans have a long history of breaking down barriers for the next generation of military women. In her Veteran’s Day blog (<http://www.whitehouse.gov/blog/2011/11/11/honoring-women-veterans-message-under-secretary-alison-hickey#main-content>), Under Secretary for Benefits Allison A. Hickey writes how the women who serve make the difference for the generation of women who follow and explains how VA is expanding outreach to women Veterans.

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PEARL HARBOR REMEMBRANCE DAY

December 7, 1941 – 7:48 am Hawaiian Time, the first wave of Japanese planes attacked Pearl Harbor. Sailors awoke to the sound of alarms, explosions and gunfire as they ran to General Quarters stations. The attack, which lasted only 90 minutes, dealt a devastating blow to the United States. That morning 2,402 American lives were lost, and 1,282 were injured. Amongst the destroyed and damaged ships were eight battleships—four sank and four were damaged. The attack destroyed 188 U.S. aircraft.

While taken by complete surprise, sailors, soldiers and pilots demonstrated skill and bravery as they attempted to repel the aggressors. In all, 15 Medals of Honor, 51 Navy Crosses, 53 Silver Crosses, four Distinguished

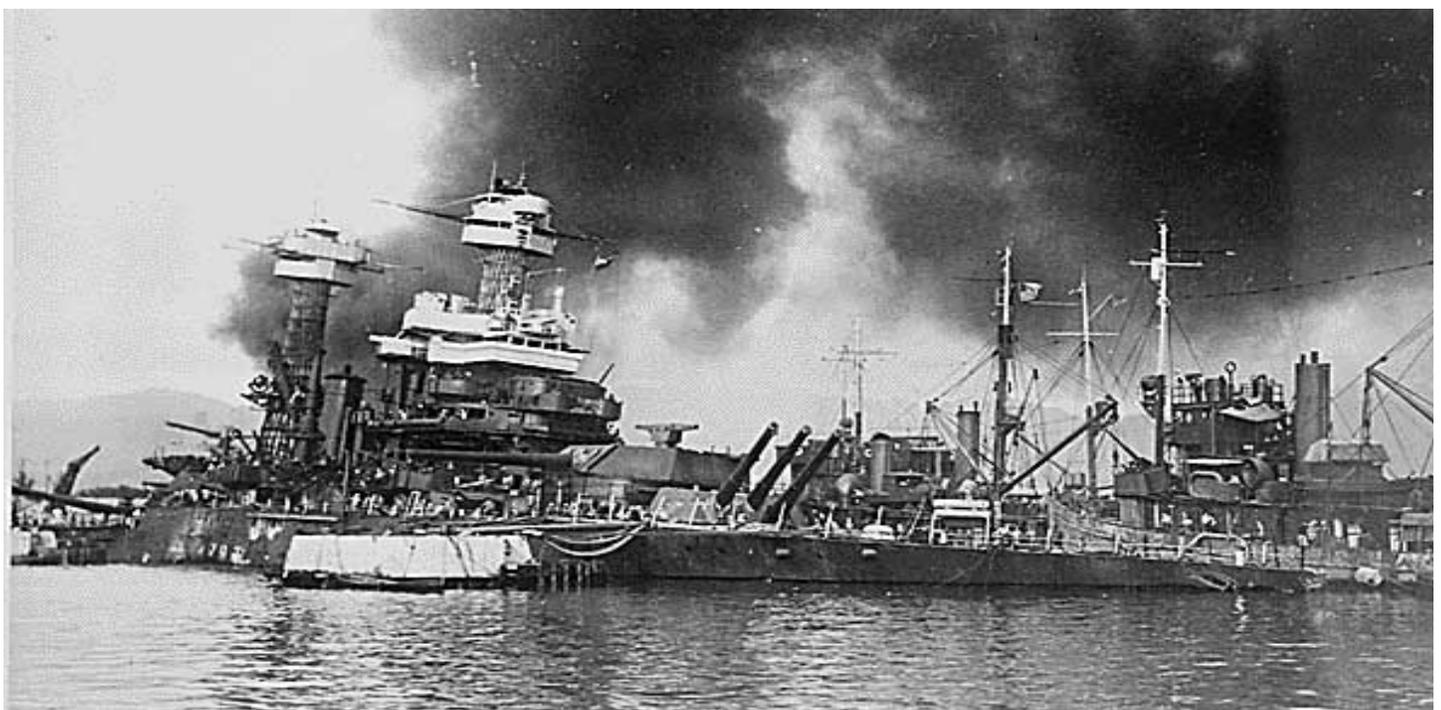
Service Crosses, one Distinguished Service Medal, and three Bronze Stars were awarded to American Servicemembers for distinguished service on that fateful day.

The Japanese attack had three main objectives: first, prevent American interference with Japanese conquests in the Dutch East Indies and Malaya by crippling the U.S. Navy. Second, buy time for the Japanese to consolidate its position in the South Pacific, and finally to demoralize the American public and thereby prevent the U.S. from entering into a war in the Pacific. While the Japanese government achieved the first two objectives, the attack on Pearl Harbor would only serve to strengthen the resolve of the American people to protect their interests and reverse the isolationism

that had pervaded the country.

President Franklin D. Roosevelt addressed a joint session of Congress the following day, delivering his “Day of Infamy” speech. His insight into the psyche of the American public is apparent when he says, “No matter how long it may take us to overcome this premeditated invasion, the American people, in their righteous might, will win through to absolute victory.” Within an hour, Congress acted upon his request for a formal declaration of war against Japan.

Although Pearl Harbor Remembrance Day is not a legal holiday, each December 7th Americans across the country gather together to honor the memory of those who made the ultimate sacrifice, and those who acted with bravery and heroism.



HELPING VETERANS VIA VIDEO EMPLOYEE-CREATED VIDEO OFFERS BEST TIPS, PRACTICES

As a Rating Veteran Service Representative, Victoria Reynolds had often encountered Veterans who were frustrated by the requirements of a claims process they did not fully understand. Her solution was an online video that would help Veterans avoid problems and delays by providing them with coaching from experts who could explain the claims process, provide tips and answer questions before a Veteran sat down to fill out a claims benefit form.

“I kept hearing the same comment from Veterans: ‘If someone had told me this before, I could have avoided the aggravation of resubmitting the form,’” said Ms. Reynolds. “I knew VA had the right resources to tackle the problem. We just needed a new way to package the message in a simple, accessible format.”

Ms. Reynolds entered the idea in VA’s largest innovation competition in history. More than 3,000 ideas focused on the delivery of services to Veterans were collected from VA employees and Veterans Service Organization representatives.

Ms. Reynolds said she could not have done the project alone, and quickly credits her team of six subject matter experts as the brain power behind the video. The team met frequently to identify the most common mistakes Veterans make and then develop ideas on how best to help Veterans avoid errors.

“People often take a rote approach to forms – they see a series of blanks and focus on filling them in without understanding the context,” she said. “We wanted to break that cycle by providing Veterans with a road map

they could easily follow and a video seemed like the natural fit.”

The “Help Us Help You” video addresses some of the most common mistakes made on several forms – Authorization to Release Information (21-4142), Application for Compensation and/or Pension (21-526), and Status of Dependents (21-686c) – by offering Veterans clear guidance on how to list disabilities and provide evidence of their connection to military service.

“We’re very proud of our efforts,” Ms. Reynolds said. “The tips we provide in the video could easily shave 30 to 60 days off the claims process. It’s the kind of project that will improve the quality of our dialogue with Veterans while tackling the issue that matters most – streamlining the claims process on which they depend.” ★★☆☆



“ I kept hearing the same comments from Veterans: ‘If someone had told me this before, I could have avoided the aggravation of resubmitting the form.’ ”

“Help Us Help You” is as near to a Veteran or Servicemember as his or her computer keyboard. The video can be viewed on YouTube at <http://www.youtube.com/watch?v=rTtMVrY1SKg> or on the VA network at <http://benefits.va.gov/transformation/claimsvideo/index.asp> ★★☆☆



THE RETURNING HEROES AND WOUNDED WARRIOR TAX CREDITS

The Returning Heroes Tax Credit provides businesses that hire unemployed veterans with a maximum credit of \$5,600 per veteran, and the Wounded Warriors Tax Credit offers businesses that hire veterans with service-connected disabilities with a maximum credit of \$9,600 per veteran.

Returning Heroes and Wounded Warrior Tax Credits

On November 21, 2011, the President signed into law two new tax credits.

The Returning Heroes Tax Credit, is a new hiring tax credit that will provide an incentive for businesses to hire unemployed veterans. The credit targets short-term unemployed by providing a new credit of 40 percent of the first \$6,000 of wages (up to \$2,400) for employers who hire veterans who have been unemployed at least 4 weeks. The credit also targets the long-term unemployed with a new credit of 40 percent of the first \$14,000 of wages (up to \$5,600) for employers who hire veterans who have been unemployed longer than 6 months.

The second initiative, the Wounded Warrior Tax Credit, will double the existing tax credit for long-term unemployed veterans with service-connected disabilities. The law maintains the existing Work Opportunity Tax Credit for veterans with service-connected disabilities (currently the maximum is \$4,800). The new credit provides for 40 percent of the first \$24,000 of wages (up to \$9,600) for firms that hire veterans

with service-connected disabilities who have been unemployed longer than 6 months.

Executive Actions to Get Veterans Back to Work

Veteran Gold Card: Post-9/11 veterans can now download the Veteran Gold Card, which entitles them to enhanced services including six months of personalized case management, assessments and counseling, at the roughly 3,000 One-Stop Career Centers located across the country.

My Next Move for Veterans: The Department of Labor has launched My Next Move for Veterans, a new online resource that allows veterans to enter their military occupation code and discover civilian occupations for which they are well qualified. The site also includes information about salaries, apprenticeships, and other related education and training programs.

Creating a Veterans Job Bank: The Administration launched the Veterans Job Bank, at National Resource Directory, an easy to use tool to help veterans find job postings from companies looking to hire them. In a few easy steps, companies can make sure the job postings on their own websites are part of this Veterans Job Bank. These resources can be accessed at www.whitehouse.gov/vets

Joining Forces: In August, the President challenged the private sector to hire or train 100,000 veterans or military spouses by the end of 2013.

The President also asked First Lady Michelle Obama and Dr. Jill Biden to lead these efforts with the private sector as part of their Joining Forces initiative. In just over 100 days, more than 1,500 private sector companies have stepped up and already employed more than 18,000 veterans and spouses.

Challenging Community Health Centers to Hire 8,000 Veterans in Three Years:

The Obama Administration challenged Community Health Centers to hire 8,000 veterans – approximately one veteran per health center site – over the next three years. The health reform law provides funding for community health centers to serve more Americans and hire more workers.

Helping Veterans Become Physician Assistants:

To fast-track medics into jobs in community health centers and other parts of the health care system, the Health Resources and Services Administration (HRSA) pledged to open up career-paths beyond nursing and expand opportunities for veterans to become physician assistants. Through this initiative, HRSA will begin to give priority in physician assistant grant awards to universities and colleges that help train veterans for careers as physician assistants.

Together, these initiatives and the tax credits will lower veteran unemployment through increased hiring, improve resources for veterans to translate their military skills for the civilian workforce, and provide veterans with new tools to aid their search for jobs. ★★☆☆





FINAL REGULATION ON CLOTHING ALLOWANCE ELIGIBILITY EXPANDS CRITERIA

Secretary of Veterans Affairs Eric K. Shinseki today announced the publication of a final regulation in the Federal Register on clothing allowance that expands the eligibility criteria for Veterans with multiple prosthetic and orthopedic devices or skin conditions caused by prescribed medications.

“Veterans whose service-connected disabilities require prosthetic appliances and skin medications deserve financial assistance for the extra clothing they have to purchase,” said Shinseki. “A federal appeals court has ruled that Veterans may be entitled to more than one clothing allowance, and we are adjusting our regulations to make sure Veterans get the benefit of that decision.”

The new regulation provides the criteria for more than one annual clothing allowance in situations where distinct garments are affected, and ensures Veterans are adequately compensated for any damage to clothing.

Veterans, who because of a service-connected disability, wear or use a

prosthetic or orthopedic appliance that tends to wear out or tear clothing, are eligible for payment of an annual clothing allowance.

Examples of appliances include an artificial limb, rigid extremity brace, rigid spinal or cervical brace, wheelchair, crutches or other devices prescribed for the Veteran’s service-connected disability.

Veterans, who because of a service-connected skin condition use a medication that caused irreparable damage or stains to outer garments, are also eligible for payment of annual clothing allowance.

The change makes VA’s clothing allowance regulations consistent with the U.S. Court of Appeals for the Federal Circuit’s holding in the case of *Sursely v. Peake*.

The application period for an annual clothing allowance is August 1 through July 31 of each calendar year. Payment of more than one clothing allowance to qualifying Veterans will

occur in calendar year 2012.

VA is in the process of revising VA Form 10-8678, Application For Annual Clothing Allowance, to accommodate application for more than one annual clothing allowance. Currently, the single annual clothing allowance is \$716.

In the meantime, if a Veteran wishes to claim more than one allowance, the Veteran may continue to download and complete the current forms at <http://www.va.gov/vaforms/medical/pdf/10-8678-fill%204-08.pdf> and <http://www.vba.va.gov/pubs/forms/VBA-21-4138-ARE.pdf>, to indicate that he or she desires consideration for more than one annual clothing allowance. Veterans are also encouraged to visit VA’s web portal eBenefits - Compensation for information on the clothing allowance and other VA benefits.

Veterans can also contact their nearest VA regional office at 1-800-827-1000 for more information about applying for more than one clothing allowance.

