

VA ISSUES NEW POLICY TO PROTECT AGAINST PREDATORY LENDING

The U.S. Department of Veterans Affairs (VA) has issued a new policy implementing the May 2018 Economic Growth, Regulatory Relief, and Consumer Protection Act, to protect veteran homeowners from predatory lending practices when obtaining a VA-guaranteed refinance loan.

The act helps protect veterans and service members from the dangers associated with repeatedly refinancing their home loans, requiring, among other things, the seasoning of the original loan and a recoupment period for fees, closing costs, and expenses related to the refinance.

“We want to ensure veterans have the informed ability to take advantage of economic opportunities and make sound decisions that enable them to prosper when using their benefits,” said Acting VA Secretary Peter O’Rourke. “This is yet another tool that will help Veterans meet their personal goals.”

The act also provides for a specified interest rate decrease and for protections of loan-to-value ratios. A refinancing loan must meet the requirements specified in the act or VA will not guarantee the loan. VA recently implemented a policy where lenders provide Veteran borrowers a comparison of their existing VA-backed home loan to the proposed one when refinancing to ensure borrowers are set up for success. This is also referred to as a recoupment or break-even analysis, which helps veteran borrowers clearly understand the costs of refinancing, the monthly payment savings, and the overall impact on their finances.

VA-backed home loans generally do not require a down payment, have low closing costs, and are the lowest rates among all loan products in the marketplace. Notably, VA-backed home loans also continue to outperform other products in the market. In fiscal year (FY) 2017, VA guaranteed more than 740,000 loans for a total of \$189 billion, an all-time record for the VA Home Loan Program. Over the past three years, VA has guaranteed more than 2 million VA home loans for over \$500 billion.

VA AND PSYCHARMOR INSTITUTE
OFFER ONLINE TRAINING FOR
SUICIDE PREVENTION

The U.S. Department of Veterans Affairs (VA), in collaboration with PsychArmor Institute, a national nonprofit that provides online education and support to Americans who work with, live with or care for military service members, veterans and their families, recently launched an online suicide-prevention training video, titled “SAVE,” which is designed to equip anyone who interacts with veterans to demonstrate care, support and compassion when talking with a veteran who could be at risk for suicide.

SAVE which stands for Signs, Ask, Validate, Encourage and Expedite, offers simple steps anyone—whether a treatment provider, clinician, friend or family member – can take when talking with veterans at risk for suicide.

“VA is leading efforts to prevent suicide among veterans, but VA alone cannot end Veteran suicide,” said VA Acting Secretary Peter O’Rourke. “We need strategic partners, care providers and communities to join us in this effort. Resources such as SAVE are crucial in helping all Americans support veterans in their community.”

VA suicide prevention coordinators have led the SAVE course at VA facilities and community centers across the nation. VA officials said extending and promoting this important training outside VA is critical in helping everyone play a role in suicide prevention.

There is a 25-minute online training course that covers three main topics. The first topic is suicide as a public health issue in the U.S. The second cover signs that a veteran may be at risk for suicide. The third are actions a person can take if they identify a veteran at risk.

Veterans in crisis or having thoughts of suicide –and anyone who knows a veteran in crisis – should call the Veterans Crisis Line for confidential support 24 hours a day and 365 days a year. Call 800-273-8255 and press 1, chat online at VeteransCrisisLine.net/Chat or text to 838255.

VA POSTS ANNUAL NURSING HOME RATINGS FOR THE FIRST TIME

In an effort to be more transparent, the VA made public for the first time its annual nursing home ratings.

The data show that, overall, VA's nursing home system – composed of more than 130 community living centers – compares closely with private sector nursing homes, even though the department on average cares for sicker patients in its nursing homes than do private facilities.

The overall star rating for VA's nursing homes compared to the 15,487 private sector nursing homes rated by the Centers for Medicare and Medicaid Services (CMS) shows that VA has a significantly lower percentage (34.1 percent lower) of one-star, or lowest rated, facilities than the rest of the nation.

Of note, 60 of VA's nursing homes improved their quality score from last year to this year (2nd Quarter FY17 to 2nd Quarter TY18). Only one facility had a meaningful decline in that metric, and that facility was already rated with four stars.

“Now that VA has made a commitment to reporting accurate quality and comparative data on its nursing homes, we are pleased to begin adding that important information to our transparency portfolio for the benefit of veterans in making their health care choices, said Acting VA Secretary Peter O'Rourke.

“Further, we will release this data annually and use it to drive improvements across the VA nursing home system, including aggressive efforts to improve our 11 one-star facilities by sharing best practices,” he said.

The best comparison of VA nursing homes to the private sector is in the overall star rating. Using that overarching and most important metric, VA's performance compares very closely with that of the private sector.

Typically, VA nursing homes often serve residents with more numerous and challenging medical conditions than do private sector facilities.

Specifically, VA nursing homes serve a much higher proportion of residents with conditions such as prostate obstruction, spinal cord injury, mental illness, homelessness, PTSD, combat injury, terminal illness, and other conditions rarely seen in private nursing homes.

Also, private sector nursing homes admit patients selectively, whereas –unlike the private sector – VA will not refuse service to any eligible veteran, no matter how challenging the veteran’s conditions are to treat. In other words, VA nursing homes often house residents with more complex medical needs that private sector facilities will not accept, which makes achieving good quality ratings more challenging.

As a result, VA nursing homes at times rate lower than private sector facilities on specific metrics such as pain and type of treatment. Despite that fact, VA nursing homes compare well with private sector facilities in overall facility rankings.

**VA INTRODUCES REORGANIZATION
PLAN AIMED AT MODERNIZING
DEPARTMENT**

The Department of Veteran’s Affairs recently announced specific recommendations from the President’s Delivering Government Solutions in the 21st Century-Reform Plan and Reorganization Recommendations. The plan is part of President Trump’s Executive Order 13781 – *Executive Order on a Comprehensive Plan for Reorganizing the Executive Branch*.

The Executive Order was directed at all federal agencies, and required them to submit a plan to improve efficiency, effectiveness and accountability of the executive branch of government. Proposed recommendations sought to modernize the VA by reducing bureaucracy, increasing accountability, and improving delivery of services.

“Under President Trump, we are embarking on the largest transformation and modernization effort in recent history. As part of this effort, we are tackling head-on issues that have lingered for years,” said Acting Secretary of Veterans Affairs Peter O’Rourke.

The plan outlines five modernization initiatives currently underway that will enable VA to more effectively deliver benefits and services to America’s veterans. These initiatives include:

Electronic Health Record, Community Care, Appeals Modernization, Financial Management Business Transformation and Legacy IT System Modernization.

Additionally, the plan calls for the transfer of 11 military and veterans cemeteries from the Department of the Army to VA’s National Cemetery Administration. The transfer would increase efficiency, limit mission overlap and ensure that these cemeteries are maintained to national shrine standards. VA and the Department

of Defense are working together to develop plans for the transfer, continuous care and operation of these 11 sites.

Finally the plan will consolidate small business certification with the Small Business Administration which will improve access to capital and federal contracts for small business owners.

**VA VIDEO SERIES, THE AMERICAN
VETERAN, RECEIVES 2017 REGIONAL
EMMY AWARD**

A video story produced by the U.S. Department of Veterans Affairs – focusing on a Navy veteran and comedian who recovered from a possible career-ending stroke in 2016 with the help of VA doctors and therapists – received an Emmy Award at a ceremony June 23 in Bethesda, Maryland.

The National Capital Chesapeake Bay Chapter of the National Academy of Television Arts and Sciences recognized the segment produced for VA's The American Veteran video series, and honored the series with its first Emmy since the show was relaunched in 2017 after a three-year hiatus.

The recognition was announced at the 60th annual regional Emmy awards ceremony and was presented in the Health/Science – Program Feature/Segment category. The segment, titled “Rodney Perry’s Road to Recovery,” was produced, shot and edited by VA’s digital team, which is part of the Office of Public and Intergovernmental Affairs (OPIA).

The production team included lead producer/videographer/editor Ben Pekkanen; co-producer LaTonya Parker, with VHA’s Employee Education System; executive producer Megan Moloney, who directs VA’s digital team; public affairs specialists Kristen Schabert and Rachel Warden in Denver, Colorado; occupational therapist Phillip Hamrick and the staff at the VA Eastern Colorado Health Care System; with production support from Lyndon Johnson, OPIA’s chief of staff.

Perry is a Navy veteran and stand-up comedian who suffered a stroke before a comedy concert in 2016 and was driven to the Denver VA Medical Center for treatment. His journey through rehabilitation included not only standard stroke-recovery regimens, but individualized therapy, which focused on getting him back on stage and telling jokes.

“Seeing a veteran recover from a life changing event and knowing it resulted from the dedicated VA medical and rehabilitative teams we have in place is a story worth sharing and that’s what The American Veteran does in a moving and personal way,” said Acting VA Secretary Peter O’Rourke. “This prestigious Emmy Award recognizes that the hardworking and dedicated staff VA has serving veterans throughout our department remains truly world class.”

To tell his story of recovery, VA’s digital team worked with Perry and staff from the VA Eastern Colorado Health Care System, recording interviews with the medical team who helped the Navy veteran get back on his feet and back on stage.

“We’re privileged to be able to share the stories of our nation’s veterans and the dedicated VA employees who serve them,” said John Ulliot, VA Assistant Secretary for Public and Intergovernmental Affairs. “This Emmy Award is a meaningful recognition of the work our team is doing each day to communicate with veterans and the general public about the department and its important contributions to our nation’s heroes.”

The American Veteran, a half-hour video program that highlights VA’s services and the benefits veterans have earned, is one part of VA’s ongoing effort to engage and reach out to the veteran community directly.

The VA digital portfolio includes: more than 150 Facebook pages, most of which belong to individual VA medical centers; the Vantage Point blog; nearly 100 Twitter feeds; Instagram; a Flickr photo library; and a YouTube channel.

The department also distributes the “Borne the Battle” podcast.

The American Veteran was produced by VA for more than a decade before going on hiatus in 2014. During its active season, the show garnered numerous Telly, CINE and Aurora awards, as well as multiple Emmy awards and nominations.

According to its website, the National Academy of Television Arts & Sciences (NATAS) is dedicated to the advancement of the arts and sciences of television

and the promotion of creative leadership for artistic, educational and technical achievements within the television industry.

NATAS recognizes excellence in television with the coveted Emmy Award; regional Emmys are given in 19 markets across the United States.

HOUSE PASSES BENEFITS FOR BLUE WATER VETERANS

Lawmakers in the House recently passed a plan to extend disability benefits to almost 90,000 Blue water veterans who were exposed to toxic chemicals during the Vietnam War and up until this point where not provided compensation.

Veteran advocates have applauded the move, but it may take several months before the Senate takes action and then starts the process of getting elderly veterans their payouts.

The House approved the plan by a vote of 382-0, and now it moves to the upper chamber. Senate Veterans' Affairs Committee Chairman Johnny Isakson said the issue would be a top priority for the rest of the year. However, the need to confirm VA Secretary nominee Robert Wilkie could delay the process by a few weeks.

There isn't currently a definitive timetable as to how long it could all take.

"Every day thousands of brave veterans who served in Vietnam fight the health effects of Agent Orange," said rept. David Valadao, R-Calif. "Many are in pain and suffering. It is far past time we give them the comfort and care they deserve."

Under the present regulations, Vietnam veterans with rare cancers and other illnesses can qualify to receive medical care from the VA, but aren't guaranteed disability benefits.

Troops who served on the ground in Vietnam or who patrolled inland rivers are assumed to have been working with or near Agent Orange. They are given special status when filing disability benefits claims to speed-up the process.

Blue water veterans, however, are a different story. Blue water veterans served on ships off the coast of Vietnam. They still have to prove direct exposure to Agent Orange for their illnesses to be labeled service-connected.

In a lot of instances, it's impossible to prove that exposure because evidence from the ships wasn't ever collected.

In recent years there has been an effort from lawmakers to fix the problem and mandate special status for the blue water veterans who served off the coast. The problem has ultimately been determining how to cover the costs.

In May of this year lawmakers that are part of the House Veterans' Affairs Committee came to a compromise that would raise \$1.1 billion through a new fee on department-backed home loans. It would cost veteran homeowners an estimated \$350 over 10 years, but only around 60 percent of borrowers would have to pay it. Most veterans who have a disability rating and use the home loan program will be exempt.

House Veterans Affairs Committee member Mark Takano, D-Calif., called that a fair solution because "it does not cut benefits for one group of veterans to pay for the benefits of others." VA home loans are a voluntary program.

The House-passed bill also extends presumptive exposure status to veterans who served in the Korean Peninsula demilitarized zone beginning in September 1967 and lasting until August 1971, the same end date for the Vietnam War.

**ISAKSON AND TESTER INTRODUCE
BILL TO INCREASE BENEFITS FOR
VETERANS**

Senators Johnny Isakson, R-Ga., and Jon Tester, D-Mont., chairman and ranking member of the Senate Committee on Veterans' Affairs introduced the *Veterans' Compensation Cost-of-Living Adjustment Act of 2018*. It's bipartisan legislation to increase veterans' disability benefits from the VA.

"Our men and women in uniform have sacrificed greatly, and it is our duty to provide veterans and their families with the benefits they so rightly deserve, said Isakson. "As chairman of the Senate Committee on Veterans' Affairs, I'm proud to introduce this bill to increase certain veterans' benefits in keeping with rising costs of living."

"This increase is an important token of our nation's gratitude for veterans and their families," said Tester. "Veterans' benefits must reflect today's economic realities and this bipartisan legislation will allow families to keep up with the rising costs of housing, utilities and food."

The bill, which was co-sponsored by every member of the Senate VA committee, would increase the rates of VA disability compensation, dependency compensation for surviving children and spouses, as well as the clothing allowance for veterans based on rising costs of living.

This cost-of-living adjustment (COLA) which would be equal to the amount of the adjustment given to Social Security recipients is determined by the Bureau of Labor Statistics' Consumer Price Index on a yearly basis. The cost-of-living adjustment for veterans would go into effect on December 1, 2018.

In addition to Isakson and Tester, the original co-sponsors of the Veterans' Compensation Cost-of-Living Adjustment Act of 2018 are U.S. Senators Richard Blumenthal, D-Conn., John Boozman, R-Ark., Sherrod Brown, D-Ohio, Bill Cassidy,

R-La, Dean Heller, R-Nev., Mazie Hirono, D-Hawaii, Joe Manchin, D-W.Va, Jerry Moran, R-Kan., Patty Murray, D-Wash., Mike Rounds, R-S.D., Bernie Sanders, I-Vt., Dan Sullivan, R-Alaska, and Thom Tillis, R-N.C.

**FLORIDA VETERANS AREN'T
SEEKING BENEFITS BUT ARE BEING
URGED TO**

According to recent reports, tens of millions of dollars in benefits for Florida veterans are going unclaimed. The reasons are because the veterans don't know they are eligible, or because they have had a bad experience with the Veterans Administration previously.

One veteran, Larry Ware, was interviewed by a local media outlet. He told the reporter he had a traumatic brain injury and was in a coma for six months. He now spends most of his days at an adult day care center, which is almost entirely covered by the federal government.

In contrast to Larry's story, one in three veterans in Florida aren't claiming benefits, leaving open many positions in adult day cares throughout the state.

Norman Pasley who works with Tallahassee Memorial HealthCare said of the 35 veteran openings at the facility, only eight are occupied.

As a result, the state of Florida is launching a program to get more veterans claiming their earned benefits.

"We keep them healthier and if we keep them in their home environment which is very sportive, I mean they are comfortable in a home environment, and that's what we really want to do," said Col. Glen Sutphin, Executive Director of the State Department of Veterans Affairs."

The state is urging veterans to call the Florida Veterans Support Line at 1-844-MYFLVET or 211.

**DOD WANTS TO MAKE MILLIONS
MORE ELIGIBLE TO SHOP
COMMISSARIES AND EXCHANGES**

The Defense Department is hoping to make it so that all veterans are able to shop in commissaries and exchanges in the future. They're asking Congress to allow veterans who haven't yet earned their shopping benefit as a retiree, as well as civilian employees, to be able to shop in the stores.

The proposal includes an additional user fee of anywhere from 12 percent to 5 percent, which would be charged to these non-core groups.

Stephanie Barna, special assistant to the undersecretary of defense for personnel and readiness said the DoD believes it would still provide the shoppers with a great deal.

She said it's not likely the change would happen this year, because they will have to wait and see how things go with commissaries during current reforms, but she said it's a top priority.

If the idea were to become reality, an estimated 18 million veterans might be able to claim the benefits, however not all of these eligible veterans live near military basis.

As it stands right now, shopping privileges at brick-and-mortar commissaries are limited to active duty. Guard and Reserve members, military retirees, Medal of Honor recipients, and 100 percent disabled veterans. It's also available to their authorized family members.

In May DoD extended shopping privileges to the commissary employees for the first time ever, and in 2017, online exchange shopping privileges were granted to all honorably discharged veterans. Over recent years there have been efforts to provide more shopping privileges to disabled veterans.

This year a provision allowing Purple Heart recipients, veterans with service-connected disabilities, former prisoners of war, and caregivers of these veterans to shop at commissaries and exchanges was included in the House version of the defense authorization bill. It isn't yet included in the senate version of the bill and it will be up to lawmakers to decide whether or not to include it in the final bill.

"All these people who fall into these categories are heroes have given so much for our country above and beyond even what other service members have given. It's important to recognize that," said Rep. Daniel Lipinski, D-Ill. He was one of two lawmakers who introduced the proposal.