

VETS FOR FULL REPRESENTATION

APRIL 2016 ISSUE

Protect Yourself From Being Reduced

If you, as a veteran, have a claim such as cancer that will result in 100% service connection disability you may want to protect yourself from future reductions in your service connection. You may start out being financially satisfied when the VA service connects you at 100% only to be reduced a year or two later when your cancer goes into remission. Leaving you in a financial dilemma.

When one has cancer there are not only medical issues and symptoms in the present as a result of the cancer. There could be future medical consequences that may be caused by radiation and/or chemo therapy and/or removal of the cancer itself. For instance, chemo therapy to treat lung cancer may cause neuropathy in the hands and feet and may cause other medical problems. There may be a loss of lung capacity and a large painful scar etc. Prostate cancer may result in urinary or bladder incontinence, after treatment, and erectile dysfunction as well. Chemo therapy of any cancer may cause peripheral neuropathy in all extremities. The cancer and/or the treatment for the cancer may cause anxiety or depression and may aggravate the symptoms of PTSD as well.

You and/or your representative may want to stay on top of all the secondary claims before or when these medical conditions happen so when the VA proposes to reduce you in the future you can add to your disability at the same time while the VA is subtracting by making sure the VA knows about all of your secondary service connected or other service connected disabilities. For instance, if you have hearing loss or tinnitus, ringing of the ears, and have never filed, those claims can be considered. If you have a lumbar injury that needs an increase and you didn't file for sciatica down your legs make sure that claim is ongoing. You would want to have one disability at 40% with a combined rating at least at 70%. You may want to file unemployability at the same time as you file for the cancer so that when the cancer goes into remission unemployability is still able to be considered.

Don't allow the VA to say the unemployability is mute because you are 100%. It does matter if you may be reduced in the future. This principal not only applies to cancer it applies to other issues where there may be a reduction in the future. You and your dependants need to protect yourselves. Attorneys may not protect you from future reductions because it is extra work that will not result in a fee. Non paid representatives may not protect you either. Therefore it is good for you, as a veteran, to know what you are up against in order to protect yourself from any reduction. Play all of your cards in anticipation of the possibility of getting reduced so you will not find yourself in a financial dilemma. You, as a veteran, and your family have the greatest interest in the outcome of your claim. Read the various articles and questions to ask, on our website, when you are being represented by others. Go to vets4fullrepresentation.com to find the list of questions to ask.

Phone number: 844-638-8606
Or 740-989-2015

www.vets4fullrepresentation.com

Email:
vffr@veteranscrossing.com

SPECIAL POINTS OF INTEREST:

- ◆ If you have a change of address please contact us.
- ◆ If you are interested in joining VFFR contact Sheri Jarvis @ 740-989-2015 or email us at

vffr@veteranscrossing.com

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VA COUPON MATH & VETERAN'S PSYCHIATRIC CLAIMS

The way VA coupon math works doesn't always work well to maximize veteran's claims unless veterans include a direct or secondary psychiatric claim. A good example is the following: If a veteran is rated 20% for a lumbar injury, 20% for a resulting right leg sciatica and 10% for the left leg. With VA coupon math 20 plus 16 would equal 36 plus 6.4 would equal 42.4. VA math is like having a handful of coupons while shopping. 20% of \$100 leaves you \$80. 20% off \$80 is \$16 leaving you with \$66. 10% of \$66 leaves you with 57.6 then you round the 57.6 up to 60% leaving a veteran with a 40% disability rating. I guess those in Congress who designed the VA math must have coupon shopped. In the above mentioned claim the veteran may be appealing his lumbar injury for a higher rating and may even have received a favorable social security decision. But yet he is only 40% service connected for his lumbar injury. Imagine how many claims result in lower percentages as a result of the VA coupon math. That is why it is good to file all claims in order to maximize your benefits. In the above mentioned claim, a veteran who is in pain on a daily basis may have secondary anxiety and depression because of the pain. He may have self esteem problems as a result of what he can no longer do. A psychiatric rating of 30% or 50% can be helpful for the veteran to get where he want to be with his claim when he becomes disabled. With a combined rating of 70% a veteran could apply and receive unemployability and be paid at the 100% rate. When the veteran has other psychiatric claims such as PTSD, financially it may be to the veteran's interest to pursue his PTSD claim as well. Ischemic heart claim rated at 30% may have anxiety associated with it that could be rated 50% resulting in a 65% combined rating rounded up to 70% and the possibility of a favorable unemployability decision of the claims cause the veteran to be unemployability. When you weigh the options of what you want to do about any psychiatric claim you may want to remember how filing a psychiatric claim helps overcome the VA coupon math problem.

VFFR honors Gary Farris for all the countless hours he puts into the Veterans Museum of Mid Ohio Valley in order to recognize and memorialize veteran's sacrifices over the years. An event in his honor will be held in the near future. Please watch our calendar on www.veterans crossing.com website.



VETERANS CROSSING REPORT

*Veterans Crossing has stepped up in the present and is planning for the future. The 3rd Saturday of each month Vet Life Journey breakfast meetings, for veterans, are being held at Veterans Crossing in coordination with the Decatur Chapel and Pastor Tim Lindsey.

*David Huffman is teaching Judo classes every Thursday evening. Self defense classes will be held on other dates by other martial art instructors.

*Veterans Crossing is going through the process of commercializing its kitchen and working to get the theatre up and running. The theatre seats around 100 people.

*There are mats 20x30 for Judo and other martial arts that are put down in the multipurpose room during martial events. Fold up tables and chairs are available when the multipurpose room is not being used as a gym for martial arts or some kind of physical activity.

*Veterans Crossing is now wired for karaoke with a 60 inch TV screen and two 40 inch TV screens for karaoke, business events, VFFR, Veterans organizations and other activities as needed.

*Veterans Crossing has been assisting Vets For Full Representation without having to pay rent.

*Vets For Full Representation will be involved in more fundraising events moving forward at Veterans Crossing.

*VFFR continues to assist veterans in various ways at Veterans Crossing. Since the last newsletter VFFR has assisted nine veterans. VFFR will continue to fulfill its commitment towards changing veterans law to be more favorable towards veterans and will continue to assist veterans.

HELP US WITH
OUR CAUSE.
ENCOURAGE
PEOPLE TO
BECOME
MEMBERS OF
VFFR. THANKS
FOR ALL YOUR
SUPPORT

CURRENT EVENTS

April 5th at 1:00
Vets For Full Representa-
tion Board Meeting @
Veterans Crossing.

April 16th 8:30 @
Veterans Crossing
Vet Life Journey
breakfast meeting

April 23rd
VFFR will hold a 31
Bingo at Veterans Cross-
ing. Doors open at 11:00
am, Bingo starts at noon.
There will be raffles,
50/50, food & door prize.
For tickets please call
Sheri Jarvis @ 740-989-
2015. Tickets cost \$20
for 20 games.

HELP US WITH OUR MEMBERSHIP

Tell people about Vets For Full Representation. Email or call us to request another newsletter to share with a friend or request a membership packet. Memberships can make a difference. Adding your voice to our cause will help our fight to secure fair treatment for veterans seeking the rightful & deserved benefits promised to them for service related disabilities.

If you are interested in joining Vets For Full Representation or know someone else who might be please contact Sheri Jarvis @ 740-989-2015 or email us at vffr@veteranscrossing.com



A SPECIAL THANK YOU

VFFR would like to say a special THANK YOU to Darold Moody for donating \$10,800.00 and David Huffman for donating \$10,000.00.

News from the Trenches

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In Case you missed it Vets for Full Representation has a new section on its website called the Legislative Action Center that allows you to follow national and state legislation that may be of interest to veterans and their supporters. This new section not only allows you to follow federal and state legislation, but to contact your federal and state elected officials informing them of your support or opposition to pending legislation.

The VFFR Legislative Action Center can be selected from the menu on the VFFR homepage; it is between the Home button and the Newsletter button on the left side of the screen.

The main page of the Legislative action center will have a summary of current issues affecting veterans, a section on key bills congress is working on, a section on state legislation that you may be interested in as well as a section to find your elected officials. One of the more interesting features is the ability to contact Media and create Letters to the Editor just like you can for your elected officials. You can find how your officials voted on legislation from the Votes page link which is located at the top of the page.

Visit the VFFR homepage at www.vets4fullrepresentation.com and checkout our Legislative Action Center.

At the federal level some bills have been introduced in the senate to allow the Secretary of Veterans Affairs to provide service to veterans through non-department health care providers, to allow veterans who have a Service Connected permanent disability to ride travel on military aircraft like retired members of the Armed Forces are entitled to, and a bill to allow the VA to remove or demote a VA employee based on performance or misconduct.

In addition here is some legislation that is currently working its way through some of our state legislatures:

Alabama

The Senate is looking to expand the Heroes for Hire Tax Credit Act of 2012. Senate Bill 75 would give a credit for hiring any unemployed veteran regardless of when the veteran was discharged from active duty. Right now the veteran has to have been discharged within the last 2 years.

Alaska

Senator Wielechowski introduced Senate Bill 183 to allow municipalities to prorate the municipal property tax exemption for those who qualify (this includes disabled veterans). This could result in Alaskans that qualify receiving that particular tax break earlier than they are able to do now.

Arizona

Representative Lovas introduced House Bill 2105 reducing the requirements to receive Complimentary licenses by disabled veterans from being 100% service connected to 25% service connected. In addition disabled Arizona veterans who have at least a 25% service connected disability would be entitled to a free state park pass. Senate Bill 1164 would award a bonus point to honorably discharged veterans in the Draw for Big Game permits.

Colorado

Representatives Carver, Crowder, Melton and Todd Sponsored House Bill 16-1197 which would require that state agencies that regulate a profession or occupation to implement a program to streamline the granting of occupational credentials to veterans based on military training.

Connecticut

Senator Cook introduced Senate Bill 315 to establish an exemplary veterans education program distinction to be awarded to local and regional boards of education that provide students with opportunities to learn about the contributions of veterans.

Iowa

Senate Study Bill 3083 will allow veterans to have the word Veteran placed upon their license by presenting their discharge certification or DD form 214.

Maryland

Senator Young Sponsored Senate Bill 902 which would add PTSD to the list of debilitation medical conditions for medical marijuana use if passed.

Senate Bill 775 introduced by Senator Simonaire would establish a recreational license donation program through the Department of Natural Resources where people could purchase license and stamps for hunting and fishing to be provided free of charge for disabled veterans, disabled members of the armed services or permanently disabled persons who require the use of a wheelchair.

Missouri

Senate Bill 855, introduced by Senator Pearce, would establish a tuition grant program for spouses and children of wartime veterans.

Illinois

Senate Bill 2514 sponsored by Senators Hastings and Bennett requires that health care providers include a question asking if the patient or their spouse has ever served in the military to help in tailoring treatment options.

Senator Koehler introduced Senate Bill 2934 which will allow disabled veterans who are entitled to a homestead exemption to continue receiving it if they enter a Supportive Living Program facility as long as their residence is occupied by their spouse or remains unoccupied but still owned by the veteran.

Nebraska

Sue Crawford of District 45 introduced Legislative Bill 754 which would create a commission on military and veteran affairs.

New Jersey

Assembly, No. 790 introduced by Assemblymen Andrzejczak, DeAngelo and Land along with Assemblywoman Mosquera would require 4-year public institutions of higher education to have one veteran coordinator for every 200 veteran students.

Several states have just ended their legislative sessions. Among them are Florida, Indiana, Utah, Virginia, Washington and West Virginia.

You can find more information on these & other legislation in our Legislative Action Center at our website www.vets4fullrepresentation.com

News from the Trenches

Continued

Indiana

Senate Bill 304 would increase the assessed value limit for the property tax deduction for certain veterans with a disability by \$31,840.

Kentucky

House Bill 547 removes some of the restrictive requirements on veterans wanting special military license plates.

Mississippi

Representative Hood introduced House Bill 1048 which would have make it a felony to knowingly misrepresent oneself as a member or veteran of any active or reserve component branch of the United States Armed Forces by wearing the uniform or any medal or insignia authorized for use by the members or veterans of the United States Armed Forces. Unfortunately it has died in committee.

Oklahoma

Representatives Rousselot and Simpson introduced House Bill 2293 which reduces the requirement for issuing a Disabled Veterans License Plate from being 50% service connected to 10% service connected.