
VA's Veterans Crisis Line Improves Service With Third Call Center Opening in Topeka, Kansas

WASHINGTON – Today the U.S. Department of Veterans Affairs (VA) announced that it has opened its third [Veterans Crisis Line \(VCL\)](#) call center in Topeka, Kansas on the campus of the Colmery-O'Neil VA Medical Center.

“Our focus is, as it always has been, to provide 24/7 world-class suicide prevention and crisis intervention services,” said VA Acting Secretary Peter O'Rourke of VA's Veterans Health Administration. “VA is improving its service with this newest call center for Veterans, service members and their families.”

VA has always prioritized the need to provide immediate care to Veterans in crisis, and the VCL is an essential part of this life-saving mission. The Topeka-based center was opened to support increased demand. VA has two other call centers located in Canandaigua, New York, and Atlanta, Georgia.

Since VA launched the VCL in 2007, the crisis line responders have:

- Answered over 3.5 million calls
- Initiated the dispatch of emergency services to callers in imminent crisis nearly 93,000 times
- Engaged over 397,000 requests for chat services
- Answered nearly 92,000 requests for text services
- Forwarded more than 582,000 referrals to local [VA Suicide Prevention Coordinators \(SPCs\)](#) on behalf of Veterans to ensure continuity of care with Veterans local VA providers.

Veterans who are in crisis or having thoughts of suicide – and those who know a Veteran in crisis – can call the Veterans Crisis Line for confidential support 24 hours a day, 7 days a week, and 365 days a year. Call 800-273-8255 and press 1, chat online at [VeteransCrisisLine.net/Chat](#), or text to 838255.

VA updates the disability rating schedule related to skin conditions

WASHINGTON — Effective Aug. 13, the U.S. Department of Veterans Affairs (VA) updated portions of the [VA Schedule for Rating Disabilities](#) (VASRD, or Rating Schedule) that evaluate conditions related to the skin.

The VASRD is the collection of federal regulations used by Veterans Benefits Administration claims processors to evaluate the severity of disabilities and assign disability ratings.

VA is in the process of updating all 15 body systems of the VASRD to reflect modern medicine more accurately and provide clearer rating decisions.

“VA remains committed to providing Veterans the benefits they have earned at the highest quality,” said VA Secretary Robert Wilkie. “With modern medicine advancing at a rapid rate, it’s important to ensure VA’s disability rating schedule and rating decisions reflect these advancements.”

No conditions were removed from the new skin rating schedule. However, several diagnostic codes were restructured or revised. The complete list of updates to the rating schedule for skin conditions is now available [online](#). Claims pending prior to August 13 will be considered under both the old and new rating criteria, and whichever criteria are more favorable to the Veteran will be applied. Claims filed on or after August 13 will be rated under the new rating schedule.

By updating the rating schedule for skin conditions, VA claims processors can make more consistent decisions with greater ease and ensure Veterans understand these decisions.

VA has issued several VASRD updates since September 2017, including updates for [dental and oral conditions](#), [conditions related to the endocrine system](#), [gynecological conditions and disorders of the breast](#) and [eye conditions](#).

Forever GI Bill expands VA educational benefits

15 provisions enhance benefits for Veterans

WASHINGTON — Effective Aug. 1, the U.S. Department of Veterans Affairs (VA) implemented 15 more provisions of the [Harry W. Colmery Educational Assistance Act of 2017](#), also referred to as the Forever GI Bill.

These provisions, in addition to the 13 implemented since the law was signed less than a year ago, will have an immediate and positive impact on Veterans and their families using VA benefits to pursue their educational goals.

“We are excited to get the word out about implementation of the provisions,” said VA Secretary Robert Wilkie. “From the day the Forever GI Bill was signed into law, VA, in collaboration with Veterans service organizations, state approving agencies and school certifying officials, has

taken an expansive approach to ensure earned benefits are provided to Veterans in a timely, high-quality and efficient way.”

Some of the provisions that began Aug. 1 include:

- Recipients of a Purple Heart awarded on or after Sept. 11, 2001, are now eligible for full Post-9/11 GI Bill benefits for up to 36 months, if not already entitled.
- Military and Veteran families who have lost a family member can now reallocate transferred Post-9/11 GI Bill benefits.
- Additional Guard and Reserve service now counts toward Post-9/11 GI Bill eligibility.
- Post-9/11 GI Bill students may now receive monthly housing allowance for any days they are not on active duty, rather than having to wait until the next month; and
- Expansion of the [Yellow Ribbon Program](#), which makes additional funds available for GI Bill students, now covers more students.

More provisions are scheduled related to science, technology, engineering and math benefit extensions; increased benefit levels; a pilot program for high-technology training geared toward “upskilling” Veterans to enter the workforce quickly; and another expansion of the Yellow Ribbon Program, which will be implemented by Aug. 1, 2022.

For more information, visit the [Forever GI Bill – Harry W. Colmery Veterans Educational Assistance Act](#) page.

Visit the [Education and Training](#) webpage for more information. For questions about GI Bill benefits, call the Education Call Center at 888-442-4551 from 7 a.m. to 6 p.m. (CST) Monday through Friday. Join the conversation via [Facebook](#) or follow Veterans Benefits Administration on [Twitter](#).

VA Signs New EHR Contract

Yesterday, the VA [announced](#) that it has officially signed a contract with Cerner for a new electronic health record (EHR) system. Worth up to \$10 billion over 10 years, the contract will allow the VA to adopt the same EHR platform as DoD:

- Patient data will be seamlessly shared between VA, DoD, and community providers through a secure system;
- Health information will be much easier to share, and health care will be much easier to coordinate and deliver, as well as faster and safer; and
- Care by all providers will be transparent to the entire care team.

As stated in the official press release, VA intends to add capabilities to the system as

necessary to meet the special needs of Veterans, VA clinicians, and the department's community-care partners.

VA Issues New Policy to Protect Veteran Homeowners from Predatory Lending

WASHINGTON — 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.

The VA Home Loan Program’s mission is to maximize Veterans’ and service members’ opportunity to obtain, retain, and adapt homes by providing a viable and fiscally responsible benefit program in recognition of their service to the nation. In addition, VA also helps severely disabled Veterans adapt their homes to live more independently by providing up to \$81,080 for home modifications. For more information, including eligibility criteria, visit [Housing Grants for Disabled Veterans](#).

VA's Board of Veterans' Appeals Using Innovative Tools to Make a Record Number of Decisions

WASHINGTON — Strengthened by innovative tools, the U.S. Department of Veterans Affairs (VA) recently issued a record number of decisions for Veterans appealing their disability benefits claims. As of July 11, VA's Board of Veterans' Appeals has issued more than 64,025 decisions for fiscal year 2018, a record high tied to several efficiency innovations, including a new interactive decision template and a specialty case team, which have allowed the Board to serve more Veterans.

"Decisions made by the Board affect Veterans' lives and it's up to VA to keep improving this process," said VA Acting Secretary Peter O'Rourke. "We will continue to innovate throughout VA even while employing the new tools that are already making the process better for service to Veterans."

Some examples of those important decisions made by the Board include:

- Collaborating with the Veterans Benefits Administration (VBA), within 24 hours of a Board hearing, to begin disbursement of nearly \$50,000 in benefits to a homeless widow of a retired Veteran;
- Saving a Veteran from foreclosure due to quick action from VBA, the Board, and a local Veterans Service Organization; and
- Ensuring that a terminally ill Veteran on life support received qualifying benefits quickly after the Board was able to draft, issue and dispatch a decision-granting benefits expeditiously.

"Our goal is to provide answers to Veterans and their families," said Chairman Cheryl L. Mason, Board of Veterans' Appeals. "We will continue to do so as expeditiously as possible with improved customer service while employing every efficiency."

The mission of VA's Board of Veterans' Appeals is to conduct hearings and deliver decisions on appeals in a timely manner. Final decisions on such appeals are made by the Board based on all of the evidence, including the Veteran's medical records, and consideration of applicable provisions of law and regulation. For more information about the Veterans appeals process, visit www.bva.va.gov/.

Changes to Dependents' Educational Assistance Program (DEA)

An education benefit primarily used by the [spouses](#) and children of permanently and totally disabled veterans or those who died after being ruled permanently and totally disabled will soon see major changes, thanks to legislation passed last year.

Currently, the [Dependents' Educational Assistance Program \(DEA\)](#) gives up to 45 months of education benefits at a set rate of \$1,041 for those in full-time degree programs, with various levels of payment for those doing part-time schooling, apprenticeships or other types of vocational training.

The new measure, known as the [Forever GI Bill](#), put in place a slew of GI Bill benefit expansions, including some that specifically affect families who use Department of Veterans Affairs education benefits.

The change to DEA expands the amount of cash available per month to users -- from \$1,041 to \$1,224 -- but caps at 36 the number of months it can be used.

Overall, the change decreases the benefit from a total potential value of \$46,845 for full-time school to \$44,064.

For those who do half- or three-quarter time coursework, the change will take the monthly allowance from \$519 to \$710 and \$780 to \$967, respectively.

The changes take place in two stages. For anyone who starts taking classes after July 31, the benefit will be capped at 36 months. The rate increase goes into effect Oct. 1.

Those who are currently taking classes with the benefit or who will start before July 31 will get the best of both worlds. Not only are they protected under the old timeline and able to get 45 months of benefits, but they also will receive the higher rate starting Oct. 1. For those users, the total benefit tuition value could be closer to \$5,300, especially if they only recently started classes.

Beneficiaries should [visit the VA's website](#) to apply for DEA or view all of the eligibility requirements and use rules.

VA's New App

VA's updated Exposure Ed app is now available for download at no cost on both Apple and Android mobile devices. **If you downloaded the Exposure Ed app prior to August 1, 2018, on an Apple device, please delete and reinstall the app to have the latest version.** You can download the app and learn more at <https://mobile.va.gov/app/exposure-ed>.

The Exposure Ed app provides health care providers with reliable, up-to-date information on military exposures and related VA policies and programs through their mobile device. Features of the Exposure Ed app include the ability to:

- Search for information about exposures and VA policies and programs through one of three filters - Exposures, Conflicts, and Date/Location.
- Build a note during a visit or consultation and then distribute it to the Veteran via either e-mail or print.
- Identify the location of their patient's local VA facilities.
- Obtain guidance in four areas - questions to ask the Veteran, creating a care plan, risk communication tips, and useful resources.
- Access bookmarks for useful websites with information on exposures, health care, and VA policies and programs.

VA, Walgreens collaborate to improve care coordination for Veterans

WASHINGTON — As part of the U.S. Department of Veterans Affairs' (VA) efforts to improve care coordination for Veterans, the department is working with pharmacy services provider Walgreens to coordinate patient and pharmaceutical care for VA-enrolled patients.

With the click of a button, VA providers will be able to see the entire medication and immunization history of VA-enrolled patients who receive their prescription and immunization needs at Walgreens.

"This arrangement is the first of its kind and it's a strong collaboration," said VA Secretary Robert Wilkie.

"Partnerships like this will help VA continue to improve the way we care for Veterans."

As it expands its community care program, VA actively refines its ability to track medication prescribed by community providers. Prior to the arrangement, VA providers would ask patients to inform them about medications filled at Walgreens. With the VA-Walgreens exchange, VA providers can now easily view medications directly that are prescribed to VA-enrolled patients by community providers and filled at Walgreens pharmacies.

For the past five years, VA and Walgreens have partnered to provide flu shots at no cost for enrolled Veterans, improving vaccination rates and access to immunizations.

VA exchanges standards-based medical information securely and electronically with participating community health care partners, such as Walgreens, to ensure the best possible care coordination and medication management. Currently, VA exchanges health information with over 170 community health

care partners, representing 1,288 hospitals, 537 Federally Qualified Health Centers, 261 nursing homes, 8,649 pharmacies (including over 8,000 Walgreens pharmacies) and over 22,431 clinics.

Additional information about the VA Health Information Exchange Program can be found online at www.va.gov/vler.

This article is specific to military retirees.

TRICARE's Retiree Dental Program (TRDP)

You've probably heard TRICARE's Retiree Dental Program (TRDP) will cease coverage Dec. 31. You might have heard you will not be automatically enrolled in a new dental plan. However, if you were covered under TRDP, you are eligible to enroll in dental coverage through the Federal Employees Dental and Vision Insurance Program (FEDVIP).

If you have TRDP and wish to maintain dental coverage in 2019, you must take action between Nov. 12 and Dec. 10. That four-week window from November to December, known as Open Season, gives you the opportunity to enroll in the dental plan that will meet your needs in 2019. Are you ready for Open Season? Here's one place to start.

Additionally, retirees and their families who are currently covered by a TRICARE health plan are eligible to enroll in vision coverage through FEDVIP.

Visit the [BENEFEDS website](#) to explore your options for selecting dental and vision plans. MOAA recommends you start researching the numerous options for dental and vision plans you can enroll in during Open Season. Don't miss this opportunity to start deciding what will benefit you in 2019!

The BENEFEDS website is easy to navigate and provides a plethora of information on each plan. Below the welcome message, there are three links to help you decide where to go next. I'd recommend starting with Retirees. Click the Learn More option then the blue View Full Article option. On this subpage you can find information on the dental changes, a new vision option, preparation tips, and enrollment information.

By clicking this link "[Compare current 2018 plans and rates](#)" (link also available on the BENEFEDS site under the How to prepare section), you'll have access to the FEDVIP Plan Comparison Tool.

You'll open FEDVIP Plan Comparison Tool, which is a blue box under the subheading of the same name, and select which program type you want to compare (dental or vision), enter your

zip code (yes, just like TRDP - where you live determines premium structure), and how frequently you intend to make payments.

Test Comparisons

In my test, I found that a retiree, with a spouse, in Alexandria, Va., has a choice of 13 plans ranging from a low of \$36.14 a month up to \$107.92 per month. That's quite a disparity in premiums! Well, you're not done. Each plan has a "View Details" link that will provide you with some of that plan's finer points, plus there is a link to a .pdf file with the actual plan brochure from the provider - the "small print."

As a comparison, the cheaper plan (Dominion Dental, HMO) has \$0 deductible per person, covers 100 percent for Class A (basic) services with a \$10 per patient co-pay, 56 percent for Class B (Intermediate) services plus a \$10 per patient co-pay, and 40-percent co-pay for Class C (Major) services plus a \$10 per patient co-pay. There is no annual maximum benefit under this plan. Finally, you can only use this plan "In Network."

At the high end (Delta Dental, PPO), there's a \$50 deductible per person, but 100-percent/90-percent coverage (In/Out Network) for Class A services, 70 percent/60 percent for Class B services, and 50 percent/40 percent for Class C services. The annual maximum benefit per person is \$30,000/\$3000 (In/Out).

This family also would have to choose from eight vision plans ranging from \$12.76 to \$28.90 per month.

By comparison, a retiree in Jacksonville, Fla., would have to choose from 11 dental plans ranging from \$42.79 to \$92.80 per month.

Keep in mind, these comparisons are for the 2018 plan year, which ends Dec. 31. Plan information will be updated in October, according to BENEFEDS. Sign up for your BENEFEDS account today and use their comparison tool to start researching the best plan(s) for you and your family.

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