

VA Disability Benefits

This one, in my mind, falls into the category of absurdity. You can go to the VA website and apply on your own. The site doesn't give you a clue as to requirements or what qualifies. Worse, presumptives aren't mentioned (those are the medical issues that are automatically awarded). Regardless of how you apply, you can expect a wait of several months to get a decision.

First, what are the requirements. Your illness or injury must be service connected and you must have an honorable discharge. Obviously, if you hit an IED and lost an arm or leg, or had a traumatic brain injury during service, you are going to get benefits. If you are retired military, there is a pretty good chance that something happened during your service that would qualify you for some disability benefits (and you probably were given support on discharge for applying for disability benefits). However, if you served 2, 3 or 4 years and got out (especially if this was years ago), it may be tough to prove that your military service is connected to your disease or injury. All applications for disability will require that you be seen by a VA Disability Doctor. My experience is that this will occur down in the Colorado Springs clinic, but it can be somewhere else here in Colorado.

So, let's start with the presumptives that I know of: Parkinson's Disease and Type 2 Diabetes, but only if you served in the Vietnam War or the First Gulf War. Why? Agent Orange. This also applies if you can prove you were exposed to any designated chemicals during service anywhere. If you qualify here, the minimum is 30% disability and you get free healthcare for that specific diagnosis – including mileage back and forth from the Denver VA hospital or the Colorado Springs clinic. Additionally, you get a monthly stipend for life.

Now, there are some catch 22s, or a service connected injury that will get you designated for benefits, but zero disability rating. The one that I am aware of is hearing loss. For those of us that were in combat zones, it gets pretty noisy. However, once you are in VA Health Services, they will give you free hearing aids – forever. If your hearing eventually gets much worse, yes, you can get a disability rating increase. In fact, once granted, if any of your rated medical

health worsens, you can always apply for an increase. This will typically take 6 or 8 weeks for a decision.

So, if the VA website isn't much help, where can you go? Well, let's look at what can happen if you do apply without experienced help. There is no way to know what qualifies and what doesn't. It isn't obvious. But let's say that you truly think you have a claim. You submit on line, and for whatever reason, they decline your application. You can appeal, but the current wait is 8 to 10 years. Yes, years.

Where is some help? First, don't waste your money on a lawyer. They will take a big chunk of your award and won't do anything that the groups I'm going to mention can do. My favorite is the El Paso County Veterans Services office at 5850 Championship View, Suite 130, Colorado Springs, Colorado (across from the east Costco). Phone: 719-520-7750. This is paid for by the Colorado State Government. It is totally FREE and staffed by veterans trained to help YOU.

Next, virtually all American Legions and VFWs have trained support people that will help you navigate this process. They really know what they are doing and they are located in many cities and neighborhoods. Membership is not required.

Next, what if you are suffering PTSD or other mental issues and need emergency help. The VA pays for walk in counseling officers right here in Colorado Springs. The address is 602 South Nevada Avenue in Colorado Springs. Phone: 719-4719992. No appointment is necessary. You fill out a 1 page form and within minutes you see a counselor. Individual, couple and group counseling are offered until you believe you have resolved your issues. Months, years, decades, it doesn't matter and they are always free. VA Health Service acceptance or a disability rating is not required.

Once you are awarded a disability rating, what are the benefits. Rating is in 10% increments, starting at 10% and going to 100%. Each approved injury or disease is separately rated and then totaled for your final benefit rating (this is VA addition, so 20 + 40 might end up being 50). However, once you hit 100%, that's the cap. You can't get any more.

Besides the monthly benefit check, which starts at about \$100 (if you have a spouse, you get a little extra), there are some "secret" plateaus that you want to

keep an eye on. First is 30%, where you get free healthcare, including meds, for life, for the specific injury or disease that you were given the disability for. The VA will also give you mileage to get back and forth from the VA Clinic, VA Hospital and any Choice appointments (no one tells you that one). Blood draws and imaging do not qualify for mileage (go figure).

At 50%, all your healthcare is free, regardless of whether it is disability connected or not. And, if you ever wondered how Veterans got their Colorado DV license plates (which are free for life), this is it.

At 70%, you are eligible for free Veterans Home care. In Colorado, this runs from \$7500 to \$10,000 per month for non-disability rated Veterans. Additionally, you or your spouse gets to keep the benefit money that you were already receiving. Your spouse can also come (space available), but they have to pay, but at least they don't lose the checks. Veterans Homes may also admit you for free if you have a disability rating under 70%, but will take all of your disability payment, with the exception of \$90 for your personal use.

At 100%, your benefit check doubles (approximately) from the 90% amount, and the VA will give you a free \$10,000 life insurance policy. Not a lot of money, but it probably will help your surviving family. Like everything else, you have to apply for the life insurance.

There are many other Veteran benefits offered, regardless of disability rating. Any of the support groups that I mentioned can explain those to you. If you want additional information from me, or just want an answer that you believe I can help with, e-mail me at Kent@KentJarnig4HD20.Org.

And thank YOU for YOUR service.