

Testimony of  
Ann G. Knowles, President

**Efforts to Assist Veterans in Filing  
Claims for Disability and Pension  
Benefits**

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# Testimony of **Ann G. Knowles, President** National Association of County Veterans Service Officers

## **Introduction**

Mr. Chairman, members of the committee, it is truly my honor to be able to present this testimony before your committee. As President of the National Association of County Veterans Service Officers, I am commenting on:

- The relationship between the Department of Veterans Affairs and the County Veterans Service Officer.
- Recommendations for the Creation of a New Federal/State/Local Government Partnership to provide outreach to veterans and their dependents to assist them in filing their claims for disability and pension benefits.

The National Association of County Veterans Service Officers is an organization made up of local government employees. Our members are tasked with assisting veterans in developing and processing their claims. We exist to serve veterans and partner with the National Service Organizations and the Department of Veterans Affairs to serve veterans. Our Association focuses on outreach, standardized quality training, and claims

processing. We are extension or arm of government, not unlike the VA itself in service to the nation's veterans and their dependents.

## **Claims Development**

The relationship between the Department of Veterans Affairs (DVA) and the County Veterans Service Officers (CVSOs) throughout our great nation has traditionally been professional and mutually advantageous. The DVA has assisted the CVSOs in providing limited training and providing limited access to information the DVA holds on the CVSO's clients. By a large majority of disability and pension claims, the CVSO serves as the primary entry point nation-wide for the local veteran to access the services offered by the DVA. Most veterans view the local CVSO as "The VA" and do not realize that the DVA and the CVSO are not one and the same and in many ways we are the VA to our communities.

NACVSO sees the role of county veteran's service officers as one of advocacy and claims development in concert with the veteran or dependent at the grassroots level.

Our members sit across the desk from our veterans everyday. Because of this direct access to our veterans, we believe we are in the position to assist the DVA in claims development in an unprecedented way. Developing complete and ready to rate claims eases the burden on the DVA's backlog or inventory of claims.

The process begins with a face to face, in depth interview between the veteran and the CVSO. This initial interview accomplishes many things. It builds a trust between the veteran and the CVSO and provides the veteran with a basic understanding of how the DVA system works. The CVSO honestly explains the process with the veteran while

building realistic expectations for the veteran. This results in lessening the impact of frivolous claims or unrealistic appeals that the DVA is mandated to process and develop.

Once complete, the application package is then passed on to a state or national service office for review and presentation to the VA regional office of jurisdiction. Any hearings or additional records required can be obtained by the CVSO of record if needed.

Once the rating decision is made and received by the veteran, the veteran nearly always returns to the CVSO for an explanation. The CVSO then interprets the decision for the veteran and explains what the decision means to the veteran and their dependents. The CVSO reviews the rating decision for accuracy and explains the veteran's benefits. If an appeal is warranted, the CVSO can explain what a notice of disagreement is and assist the veteran with the preparation of the appeal. The CVSO can also limit frivolous appeals at this point through proper guidance and counsel to the veteran without further bogging down the system. We believe this division of responsibility, between two arms of government, benefits the veteran, the CVSO and the DVA and has the potential to provide a clearer understanding for the veteran of the process of claims development and how the DVA system works.

### **How to make Claims Development more Effective**

There are a lot of issues that have created a situation that just bogs down the claims process. One of the major issues that is easily solved would be granting more and better access to the DVA electronic file information on the CVSO's local veterans. There has been a reluctance on the federal government's part to allow meaningful access to a veteran's file, even though the veteran's claim may well have been originally generated out of the office requesting the information. There have been a lot of reasons given for

this reluctance. Most of the reasons do not stand up to logical scrutiny. The bottom line is that the veteran in our office is a client of the CVSO's or they would not be there to begin with. As an arm of government, not unlike the DVA itself, it just does not make sense to bog down the system because of a solvable issue such as this. Most recently, the DVA has allowed some limited access to the CVSOs including VPN through SHARES and MAP-D. This has assisted the CVSO in better claims management and assisting their local veterans through the voluminous claims process. But, more access would better streamline this process. Access such as CAPRI and VACOLS would allow the CVSO to better develop the claim which would assist both the CVSO and the DVA with a ready to rate claim earlier on in the claims process. Another access that would be a logical in nature is the rating decisions once the claim is rated by the DVA and sent to the veteran. In many cases the veteran comes to the local CVSO office as soon as the veteran receives the rating decision. In other cases, this does not happen and the process again, gets bogged down. If the CVSO is granted access to the rating decisions in a timely manner, the veteran would be much better served by the entire process and nothing would be allowed to fall through the cracks.

## **OUTREACH**

Outreach efforts must be expanded in order to reach those veterans and dependents that are unaware of their benefits and to bring them into the system. Nearly 2 million poor Veterans or their impoverished widows are likely missing out on as much as \$22 billion a year in pensions from the U.S. government, but the Department of Veterans Affairs has had only limited success in finding them, according to the North Carolina Charlotte Observer. According to a recent study performed by the National Association of State

Directors of Veterans Affairs the national average for our nation's veterans who receive Compensation and Pension from the Veterans Administration stands just over 11 % of the number of veterans in the respective jurisdictions. This is merely a measuring stick that many in State and Local Veterans Affairs Agencies believe is at a minimum acceptable level. The National Association of County Veterans Service Officers believe that we must do better. Approximately 88 plus % of veterans not being compensated is more likely than not an issue if lack of access or knowledge of available services rather than lack of need or some other issue.

Nonetheless, one VA estimate of the program shows the potential pool of poor veterans and widows without the pensions has remained unchanged the past four years. The total number of pension cases fell to 541,000 in fiscal 2005, the sixth straight year of declines. The VA actuary's office report obtained by Knight Ridder, predicts that pension participation is likely to drop further, losing between 7,000 and 8,000 enrollees a year and falling below 500,000 participants by 2012. At the same time, the separate 2004 report estimated that an additional 853,000 veterans and 1.1 million survivors -- generally widows -- **could get the pension but don't**. Of all those likely eligible, only 27 percent of veterans and 14 percent of widows receive the money. It is obvious that there is a great need for outreach into the veteran's community and the local CVSO is the advocate closes to the veterans and widows and with minimal funding could reach the maximum number of eligible veterans and widows. Therefore, NACVSO is supporting HR 4264 and its companion bill S 1990, introduced by Congressman Mike McIntyre and Senator Richard Burr, of North Carolina, that would allow Secretary Nicholson to provide federal – state – local grants for assistance to state and county veterans service officers to enhance outreach to veterans and their dependents. We are already present in most communities and stand ready to do our part to assist the

Department of Veterans Affairs with this monumental task.

Mr. Chairman, I thank you for this opportunity to provide this testimony to your Sub-committee on this most important issue before this committee. I would be glad to answer and questions you or your sub-committee members may have.