



# VBA Overview

*April 2024*

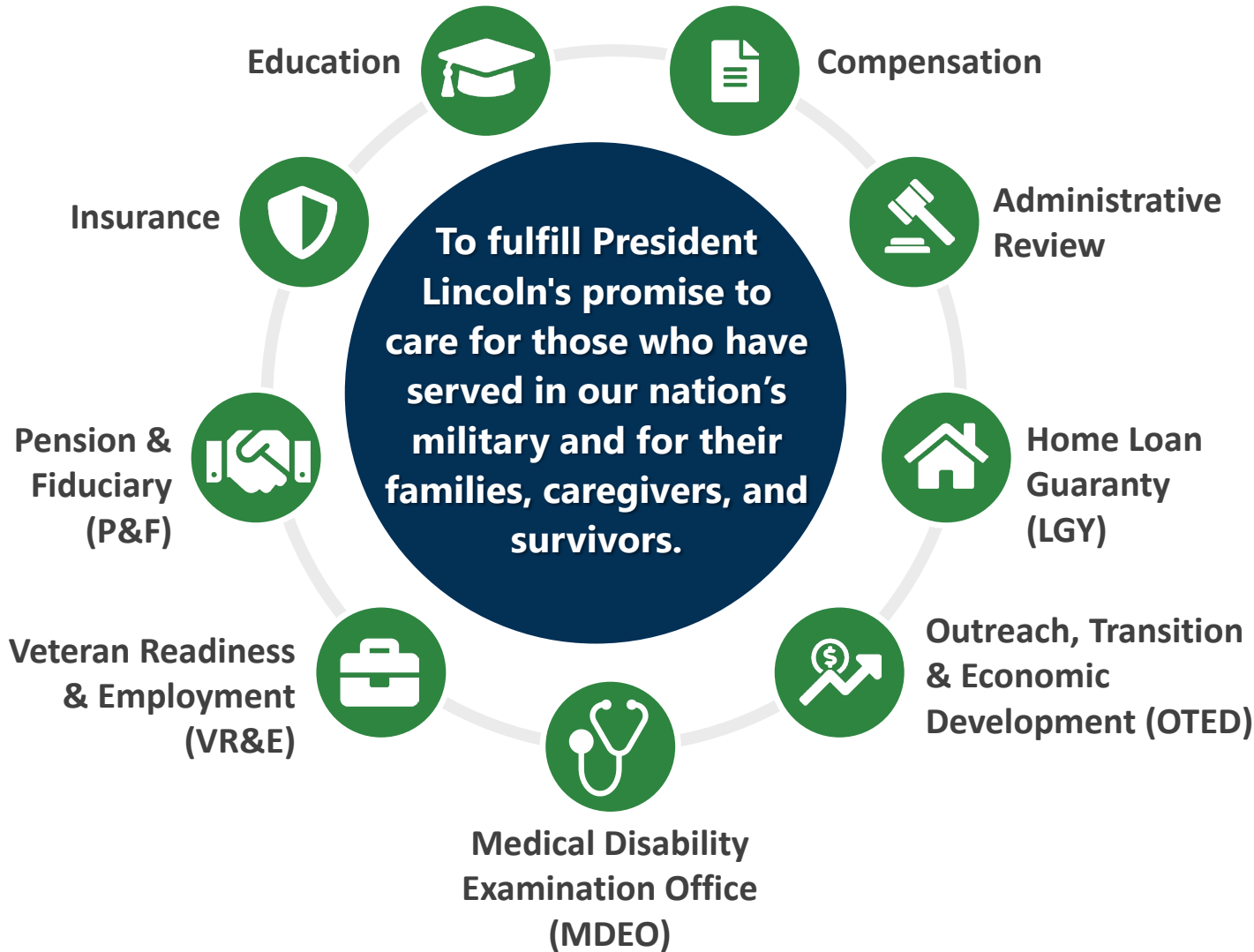
**VA**



**U.S. Department of Veterans Affairs**

Veterans Benefits Administration

# VBA Beneficiaries Served and Dollars Paid in FY23



## VBA Footprint FY23

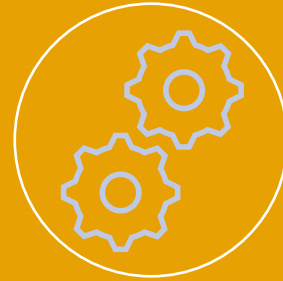
- **Compensation:** Paid **\$146 billion** to **6 million** Veterans and survivors
- **P&F:** Paid **\$3.5 billion** to **280,000** beneficiaries
- **EDU:** Provided **\$11 billion** to **859,000** beneficiaries for all EDU programs
- **VR&E:** Paid nearly **\$2 billion** to **96,000** beneficiaries
- **LGY:** Guaranteed over **400,000** loans totaling **\$144.5 billion**
- **Insurance:** Provided **\$1.5 trillion** in coverage to **5.6 million** Service members, Veterans, and family members
- **MDEO:** completed **2,388,739** C&P examination scheduling requests
- **OTED:** **197,000+** Veterans reached through Solid Start

# People, Process, Technology Framework



## Deputy Under Secretary for Field Operations

The Office of Field Operations (OFO) provides oversight and support to VBA's 56 regional offices and 4 district offices.



## Deputy Under Secretary for Policy & Oversight

The Office of Policy & Oversight (OPO) provides oversight to VBA's 10 business lines and program offices to ensure coordination of initiatives, projects, and procedural changes, as well as alignment with VBA strategic priorities.



## Deputy Under Secretary for Automated Benefits Delivery

The Office of Automated Benefits Delivery (ABD) is a key component of VBA's digital transformation strategy which leverages automation to maximize efficiencies and provides digital services to deliver business capabilities and process improvements.

*VBA's people, process, and technology are each led by one of three senior leaders to ensure balance and collaboration of all three key elements*

People

Process

Technology

# Operations Overview

## VBA Field Structure

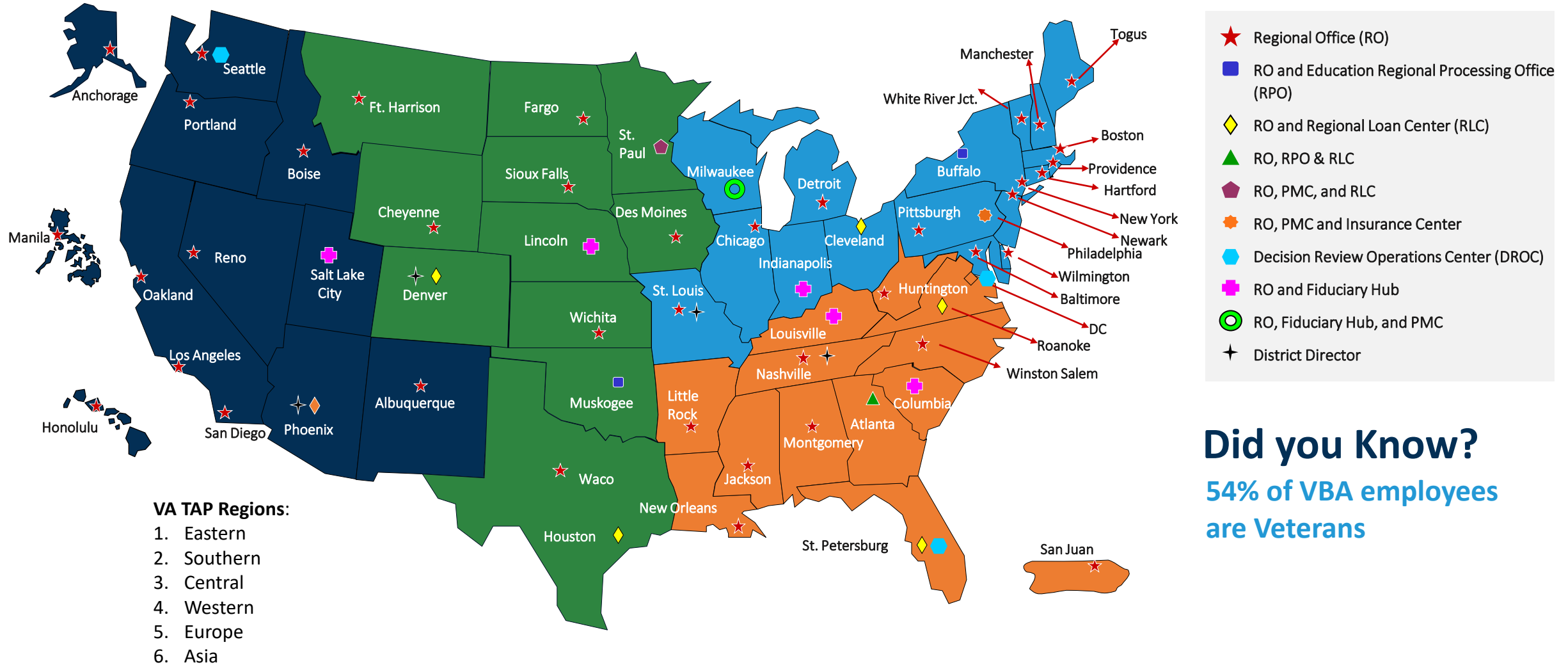


**VBA delivers benefits and services through 56 regional offices and other organizational entities, including:**

- 4 District Offices
- Centralized Support Division (CSD)
- 8 Regional Loan Centers
- 3 Pension Management Centers
- 6 Fiduciary Hubs
- 3 Decision Review Operations Centers
- 6 Benefit Eligibility Support Teams
- 2 Education Regional Processing Offices
- 1 Education Call Center
- 9 National Call Centers
- Insurance Call Center
- 6 Transition Assistance Program Regions (CONUS & OCONUS)



# VBA's District Structure



**Did you Know?**  
 54% of VBA employees are Veterans

# PRODUCTION YEAR OVER YEAR

VBA continues to set **new records for completed C&P claims**. FY 24 is on pace to **break the previous record** of 1.9 million claims.

Completed 221k claims;  
**highest ever monthly total**

Set all time daily record with  
**10,997 claims completed**

Passed 1 million claims  
completed for FY 24— **six weeks  
faster than in FY 23**

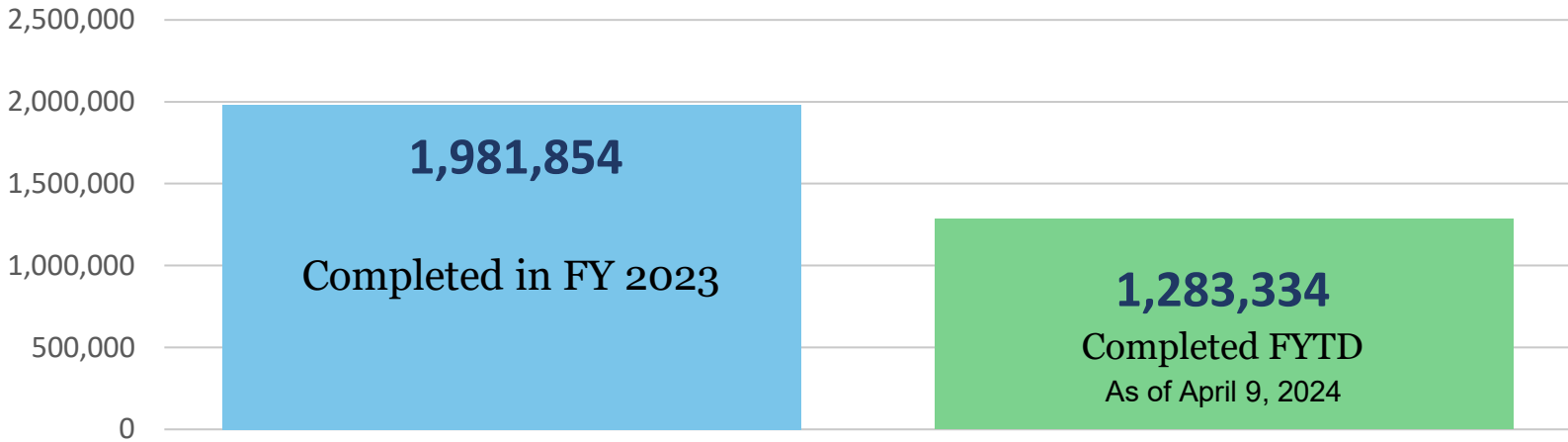
Completed **31.7%  
more C&P claims**  
this year to date,  
compared to last year's  
all-time record

January 2024

February 7

March 1

April 9



# Office of Policy & Oversight

The Office of Policy & Oversight (OPO) provides oversight to VBA's 10 business lines and program offices to ensure coordination of initiatives, projects, and procedural changes, as well as alignment with VBA strategic priorities.

## Who We Support

- Pension & Fiduciary Service
- Office of Administrative Review
- Insurance Service
- Education Service
- Loan Guaranty Service
- Veteran Readiness and Employment Service
- Medical Disability Examination Office
- Outreach, Transition & Economic Development
- Compensation Service
- Strategic Program Management Office

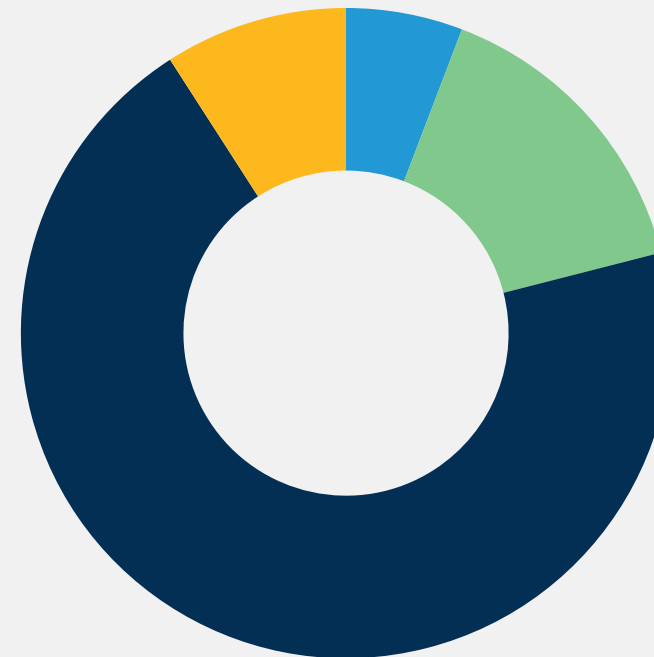
# Pension and Fiduciary

Paid **\$3.5B** in Pension benefits to over **280,000** Veterans & survivors in FY23



Provided fiduciary services to **107,650 beneficiaries in FY23**

### Veterans Pension Recipients by Period of Service in FY23



10%	<i>Gulf War Era</i> <b>15,025</b>
4%	<i>World War II</i> <b>6,042</b>
14%	<i>Korean Conflict</i> <b>21,524</b>
72%	<i>Vietnam Era</i> <b>110,977</b>



# Burial

## Three types of burial benefits:

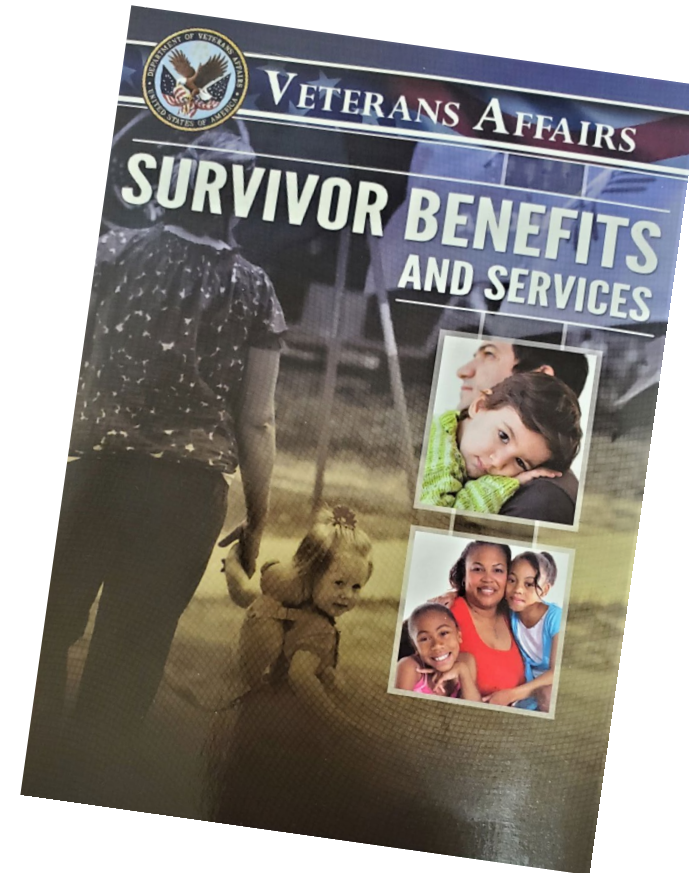
- Burial allowance
- Plot/interment allowance
- Transportation



# Office of Survivor Assistance (OSA)

## Mission

- To serve as the information resource for benefits and services furnished to survivors and dependents of deceased Veterans and deceased members of the Armed Forces, and to serve primary advisor to the Secretary on all matters related to the policies, programs, and legislative issues affecting survivors and their dependents.
- In FY22, OSA received over 8,100 email, phone and in-person inquiries related to survivor benefits.



# Decision Reviews (AMA)

The *Veterans Appeals Improvement and Modernization Act of 2017* (AMA) provides claimants who disagree with a VA claims decision with the choice of three decision-review options: a supplemental claim, higher-level review or an appeal directly to the Board of Veterans' Appeals. VBA has oversight of the supplemental claim and higher-level review options.

## Supplemental Claim

- This option provides the opportunity to submit additional evidence. VA provides assistance in developing evidence.
- In **FY22**, VBA completed **279,819** supplemental claims in an average of **122.4** days.

## Higher-Level Review

- A more experienced adjudicator conducts a de novo or “new” look at the previous decision based on the evidence of record.
- In **FY22**, VBA completed **118,265** higher-level reviews in an average of **36.2** days.

## Board of Veterans' Appeals

- The Board is the source of data and information related to the following three dockets:
  - Direct
  - Evidence
  - Hearing
- Data can be found on the [Board of Veterans' Appeals \(va.gov\)](https://www.va.gov) website.

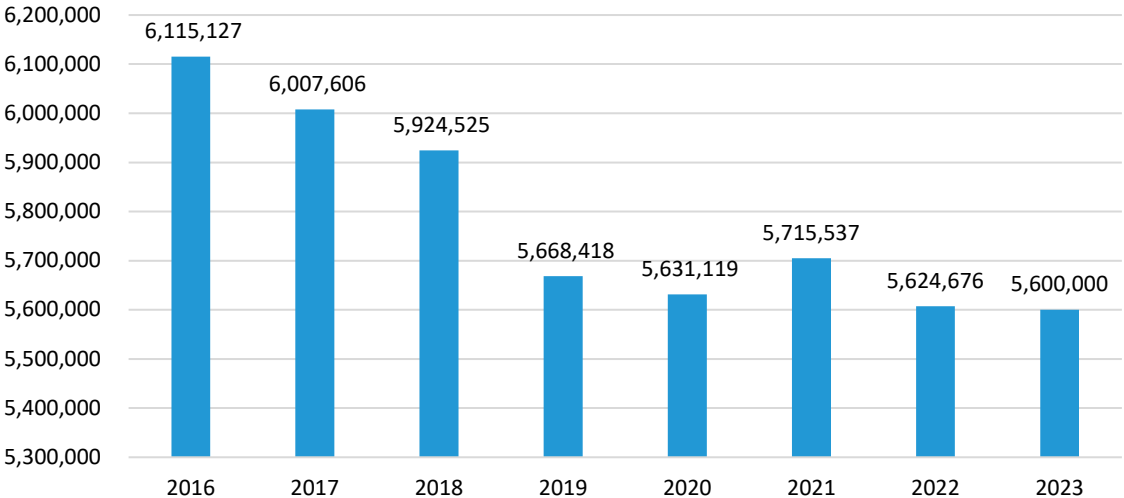
VBA is exceeding its goal to complete supplemental claims and higher-level reviews in an average of 125 days.

# Insurance

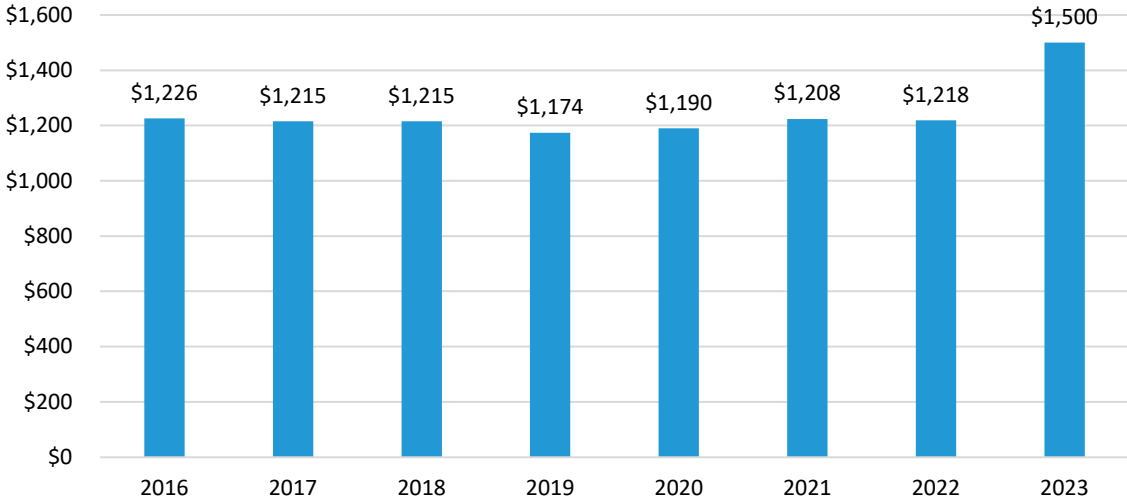
12th largest  
Insurance provider in  
the U.S.

- Insured **5.6 million** Veterans, Service members, and family members in FY23.
- Provided over **\$1.5 trillion** in coverage under 10 lines of protection in FY23.
- Paid insurance disbursements in an average of **4 days** at **98%** accuracy in FY23.

Total Lives Insured  
by FY



Face Amount of Insurance Inforce (\$ in billions)  
by FY



# Insurance

## Uniformed Services and Post-Vietnam Era Veterans:

### Servicemembers' Group Life Insurance (SGLI):

- Low-cost group term life insurance for Service members
- Automatic coverage of \$400,000, if eligible, unless reduced or declined.
- \$.06 cents per \$1,000 of insurance
- Remains in effect for 120 days after separation at no cost to Service members.

### Servicemembers' Group Life Insurance Disability Extension (SGLI-DE):

- Free extension of SGLI coverage for up to two (2) years from separation if:
  - Unable to maintain gainful employment continuously since separation; or
  - Diagnosed with a qualifying statutory condition regardless of employment status.

### Family Servicemembers' Group Life Insurance (FSGLI):

- Insures spouses and dependent children of Service members who have SGLI coverage.
- Spouse—maximum of \$100,000 or Service member's SGLI coverage, whichever is less; premiums are based on age.
- Dependent Children—\$10,000 each, no cost to Service member.



# Insurance

## Uniformed Services and Post-Vietnam Era Veterans (continued):

### Service members' Group Life Insurance Traumatic Injury Protection (TSGLI):

- Provides for payment of \$25K-\$100K to Service members who suffer certain losses due to traumatic injuries.
- Designed to assist with expenses during rehabilitation and recovery period.
- Automatic with SGLI coverage, \$1 per month

### Veterans' Group Life Insurance (VGLI):

- Allows separating Service members to convert their SGLI to renewable group term insurance.
- Premiums based on age and amount of coverage.
- Must apply within 1 year and 120 days from separation; no health review within first 240 days from separation.
- Members can purchase additional coverage in increments of \$25,000, up to the maximum coverage of \$400,000, after being insured for 1 year and every 5 years thereafter, up to age 60 – without any health review.



# Insurance

## Disabled Veterans Insurance Programs:

### Service-Disabled Veterans Insurance (S-DVI)

- Life insurance for Veterans who received notification of a VA rating for a new service-connected disability and must apply within two years of rating or by December 31, 2022.

### Veterans' Mortgage Life Insurance (VMLI)

- Provides mortgage life insurance to disabled Veterans under age 70 who are approved for a VA Specially-Adapted Housing (SAH) grant.

### WWI, WWII and Korean Era Insurance Programs (no longer issued)

- Provides life insurance to Veterans who maintained the coverage during and after their service.

### Veterans Affairs Life Insurance (VALife)

- Effective January 1, 2023, guaranteed acceptance whole life insurance coverage for all Veterans age 80 or under, who have been rated for any service-connected disability, up to \$40,000.
- No deadline to apply if age 80 and under. No medical underwriting required. Two-year waiting period for face value to go in effect.
- Veterans who are 81 or older may apply under certain criteria.
- S-DVI will close to new issuance after December 31, 2022.

# Education

VA Education benefits advance the education and skills of Veterans, Service members, family members and survivors according to the following eligibility standards:

## Post-9/11 GI Bill

After 9/10/2001 - served at least 90 aggregate days on active duty and still serving or honorably discharged; honorably discharged due to a service-connected disability after 30 days of aggregate service, or awarded the Purple Heart.

**Fry Scholarship** - A child or spouse of a person who, after 9/10/01, dies in the line of duty while serving on duty as a member of the Armed Forces, or from a service-connected disability while a member of the Selected Reserve.

## Survivors and Dependents Educational Assistance Program

Available to eligible **dependents of Veterans** who are **permanently and totally disabled** due to service-related conditions, and of Veterans who died while on active duty or as the result of a service-related condition.

## Montgomery GI Bill Select Reserve

For Reservists with a six-year obligation in the Selected Reserve who are actively drilling.

## Montgomery GI Bill Active Duty

Enrollees pay \$100/month for 12 months to receive monthly Education benefits after completing a minimum service obligation.

# Education

## FY22 Program Highlights:

### Digital GI Bill

- In FY22, the DGIB team has deployed 3 major releases and a number of smaller releases to support modernizing the GI Bill services to deliver benefits faster, provide better customer experience, and strengthen our compliance and oversight activities, as demonstrated by the automation numbers above.
  - Examples include: Introducing Enrollment Verification via Email; VET TEC Managed Service Go-Live; and My Education Benefits Release.
- In FY22 we increased claims automation as we are now operating at 54 percent, reflecting a 21 percent increase

### VET TEC and VRRAP

- In FY22, Education Service continued supporting Veterans achieve their employment goals through innovative training programs.
  - Obligated over **\$170 million** for the Veteran Rapid Retraining Assistance Program (VRRAP) to support Veterans impacted by a job loss due to the COVID-19 pandemic.
  - Increased annual VET TEC funding to **\$125 million** from \$45 million.
  - Over **1,000** students secured employment after completing a VET TEC program in FY22.

### Claims Processing Time

During FY22, VA processed original claims in an average of **15.0 days**, below the goal, and processed supplemental claims in an average of **5.8 days**, below the goal.

# Education

## FY22 Program Highlights:

### GI Bill Feedback System

For beneficiaries to provide feedback on their experiences with educational institutions receiving federal funding.

- In FY22, the GI Bill Feedback System had 1,525 complaints submitted.
- Since inception, the Feedback System has 16,407 complaints submitted.

### GI Bill Comparison Tool

Allows Veterans and family members to calculate estimated GI Bill benefits, research certain school attributes, and compare educational institutions.

- In FY22, the Comparison Tool had almost **2.5 million** page views.
- Since inception, the Comparison Tool has over 54 million page views.

# Home Loan Guaranty

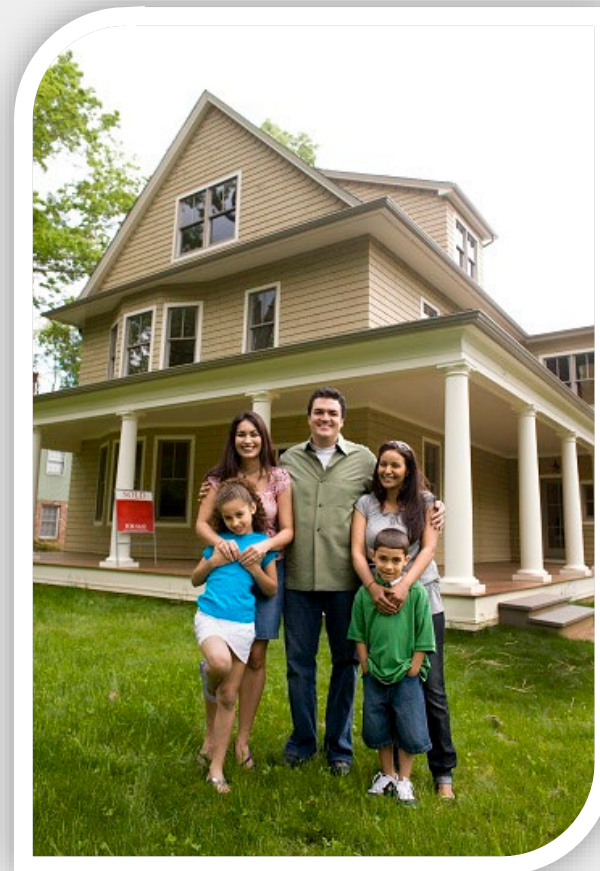
VA's Home Loan Guaranty program **helps Service members, Veterans and their families** obtain, retain, and adapt a home or refinance an existing home.

## Benefits of VA home loans:

- Purchase a home (existing or pre-construction) as a residence.
- Interest Rate Reduction Refinancing Loan (IRRRL), also called the Streamline Refinance Loan, can help a homeowner obtain a lower interest rate by refinancing their existing loan.
- Cash Out Refinance Loans allow a homeowner to borrow against available home equity.
- Typically, no down payment and no mortgage insurance.
- Reusable benefit.

## VA's Home Loan Guaranty Program also:

- Provides Specially Adapted Housing (SAH) grants for Veterans with certain severe service-connected disabilities.
- Issues direct loans to Native American Veterans or Veterans married to Native American non-Veterans living on Federal Trust land.
- Helps borrowers in default avoid foreclosure.



# Veteran Readiness and Employment (VR&E)

VA's VR&E Program helps Service members and Veterans with service-connected disabilities and a barrier to employment prepare for, find, and maintain suitable jobs through counseling and case management.

## For Veterans who meet the criteria for entitlement to services, VR&E provides:

- Interest and aptitude testing, and career counseling.
- Job training, job-seeking skills, resume development, and work-readiness assistance.
- Special employer incentives, on-the-job-training, and non-paid work experiences.
- Post-secondary training at a college, vocational, technical or business school.
- Independent living services for individuals who are not currently able to work because of the effects of service-connected disabilities and require intensive and frequent rehabilitation support to become more independent in their homes and communities.

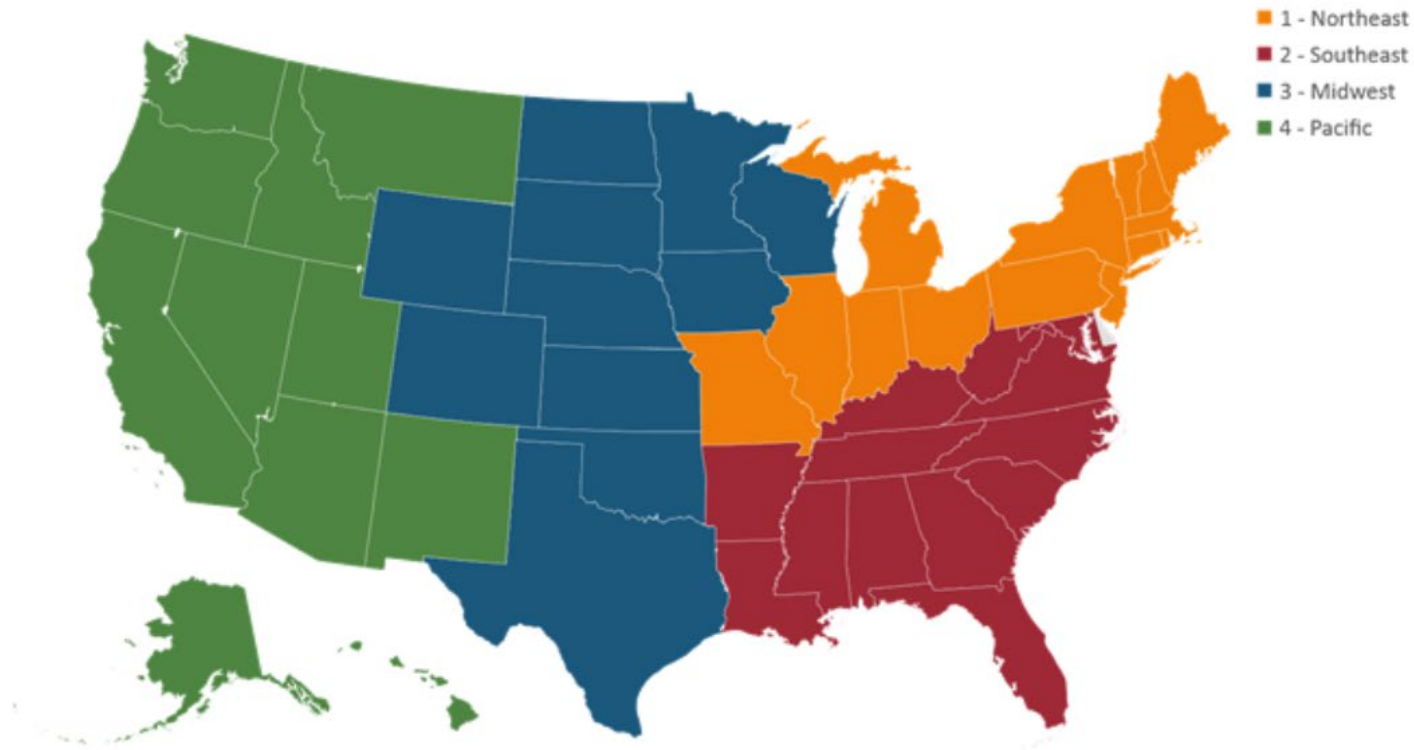
**Service members with disabilities participating in the Integrated Disability Evaluation System (IDES) under the NDAA receive automatic VR&E entitlement.**



# Medical Disability Examination Office (MDEO)

MDEO administers and provides program oversight of VBA's medical disability examination contracts totaling almost 2 billion dollars annually. Contract vendors complete examinations for benefit claims in VBA's compensation and pension benefit programs through nationwide regional contracts and international contracts for foreign locations.

MDE Region Coverage



# Outreach, Transition and Economic Development (OTED)

**OTED** is dedicated to informing Veterans, Service members, and their family members about VA benefits and services, easing a Service members transition from the military-to-civilian life, and collaborating with interagency, non-governmental organizations, community partners and Veterans Service Organizations on all levels.

OTED provides a wholistic approach to Veteran engagement through outreach, communications, and engagement activities, whether they occur, before, during, or after transition.

# Outreach, Transition and Economic Development (OTED)

## Pre- and Post- Separation Programs

**Transition Assistance Program (TAP)** – TAP is coordinated through an interagency effort and is designed to provide transitioning Service members an understanding of, and easy access to, all the VA benefits and resources they are entitled to.

**Personalized Career Planning Guidance (PCPG)** –PCPG provides education and career counseling benefits to fulfill unique beneficiary needs to achieve personal, career and education goals. Beneficiaries receive one-on-one tailored support such as resume writing, interview skills, and referrals to VA and community resources that allows transitioning Service members, Veterans and beneficiaries to drive their education or career planning goals.

**Military to Civilian Readiness Pathway (M2C Ready)** - M2C Ready is a joint agency effort designed to better connect transitioning Services members with comprehensive transition support starting 365 days pre-separation through 365 days post-separation to help them achieve civilian success.

# OTED's VA Solid Start Program (VASS)

The first year after separation from military service poses challenges for recently separated Veterans that can make it difficult to adjust to civilian life, and for some, increase their risk of suicide. To provide added support during this critical period, and to support VA's efforts to address Executive Order 13822, VBA launched the VASS in December 2019. Specially trained representatives reach out by phone to recently separated Veterans at three key points (0-90-, 91-180-, and 365- days post release from active duty), to establish a relationship with VA, increase their awareness of available VA benefits and services, lower the barrier to entry into VA mental health care treatment, and support their successful transition to civilian life. VASS conversations are not scripted and are instead driven by the specific needs of the Veteran at the time of the call. VASS representatives ask open ended questions to identify issues or challenges the Veteran may be experiencing and then connect the Veteran to the appropriate resource, benefit, and/or service to best meet their needs.

VASS provides priority contact to Veterans who had a mental health care appointment during their last year of active-duty service, lowering the barrier to accessing high quality VA mental health care treatment.

The VASS Program has achieved great success:

- In FY22, VASS successfully connected with **175,369** recently separated Veterans, achieving a 64.3% successful connection rate, far exceeding the 50% goal.
- The program successfully connected with 29,042 priority Veterans, representing a 77.7% successful connection rate in FY22.

VA Solid Start representatives are specially trained to identify individuals who are in crisis or who may be at-risk for suicide during VASS conversations. When this occurs, VASS representatives complete a warm handover to the Veterans Crisis Line (VCL). In FY22, VASS successfully connected 14 Veterans in crisis with the VCL for additional support.

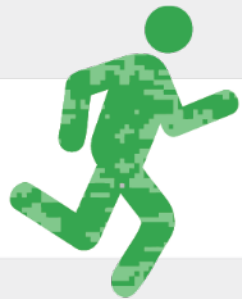
# Disability Compensation Service

Compensation Service provides **monthly benefits to Veterans** in recognition of the effects of disabilities, diseases, or injuries incurred or aggravated during active military service. **FY 23 highlights:**

**\$136 BILLION**  
*Disability Compensation  
to Veterans*



**\$10 BILLION**  
*Paid to Survivors*

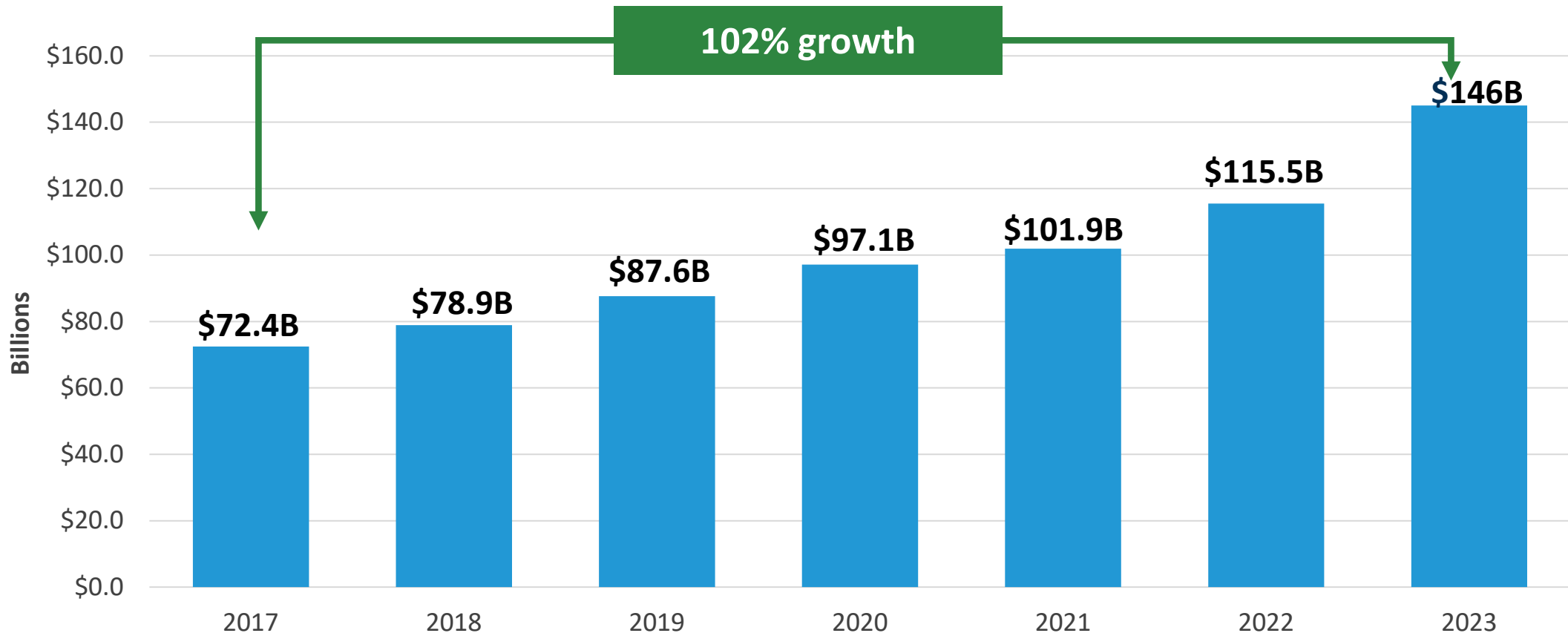


Trained nearly **5.5K NEW** claims processors



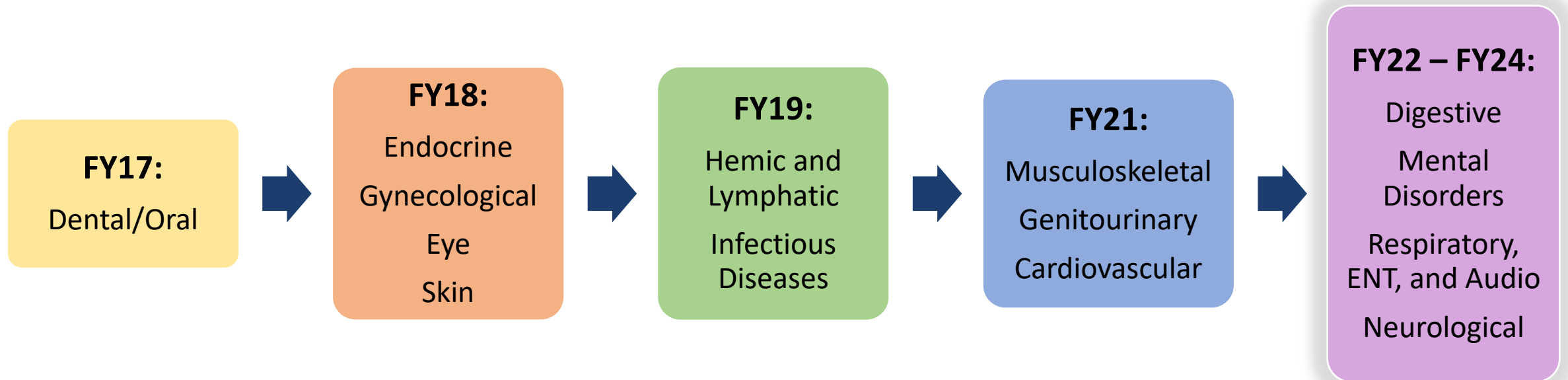
# Disability Compensation

## Disability Compensation Benefits Paid to Veterans by Fiscal Year





# VA Schedule for Rating Disabilities Update Progress





# What is the PACT Act?



Vietnam



Gulf War Era



Post-9/11 Afghanistan and Iraq



## The Sergeant First Class Heath Robinson

### Promise to Address Comprehensive Toxics (PACT) Act of 2022

is a new law that expands VA health care and benefits for Veterans exposed to burn pits and other toxic substances. This law helps us provide generations of Veterans—and their survivors—with the care and benefits they've earned and deserve.

#### The PACT Act :

- Expands and extends eligibility for VA health care for Veterans with toxic exposures and Veterans of the Vietnam era, Gulf War era, and Post-9/11 era.
- Expands eligibility for benefits for Veterans exposed to toxic substances.





# PACT Act Key Components



The Act **expands and extends eligibility for VA health care for Veterans with toxic exposures** and Veterans of the Vietnam era, Gulf War era, and Post-9/11 era.



VA **will improve the decision-making process** for determining what medical conditions will be considered for presumptive status.



Every enrolled Veteran **will receive an initial toxic exposure screening** and a follow-up screening every five years. Veterans who are not enrolled, but who are eligible to enroll, will have an opportunity to enroll and receive the screening.



VA health care staff and claims processors will receive **toxic exposure-related education and training**.



The Act **requires research studies** on the mortality of Veterans who served in Southwest Asia during the Gulf War; Post-9/11 Veteran health trends; and Veteran cancer rates.



The Act will help VA **build a stronger, more skilled workforce** to meet the growing demand for benefits and services.



The Act **authorizes 31 new facilities** across the country, providing greater access to VA health care.





# New Radiation Presumptive Locations



If you were called to respond to one of the listed cleanup and response missions below, you may be eligible for radiation exposure presumptives under the PACT Act.



Response Effort	Dates
Cleanup of <u>Enewetak Atoll</u>	January 1, 1977-December 31, 1980
Cleanup of the <u>AirForce B-52 bomber</u> Carrying nuclear weapons off the coast of <u>Palomares, Spain</u>	January 17, 1966-March 31, 1967
Response to the fire onboard an Air Force B-52 bomber carrying nuclear weapons near <b>Thule Air Force Base in Greenland</b>	January 21, 1968-September 25, 1968



# Gulf War Era and Post-9/11 Eligibility

If a Veteran served in any of these locations and time periods, they are eligible for the new Gulf War-related presumptions. This includes the airspace above any of these locations.



## On or After August 2, 1990:

- Bahrain
- Iraq
- Kuwait
- Oman
- Qatar
- Saudi Arabia
- Somalia
- The United Arab Emirates (UAE)



## On or After September 11, 2001:

- Afghanistan
- Djibouti
- Egypt
- Jordan
- Lebanon
- Syria
- Uzbekistan
- Yemen







# Conditions Presumed to be Service-Connected

As of August 10, 2022, a long list of new conditions are presumed to be service-connected due to various in-service toxic exposures. **APPLY NOW** at [VA.gov/PACT](https://va.gov/PACT) to expedite your claim and benefits.

- Asthma (diagnosed after service)
- Brain cancer
- Chronic bronchitis
- Chronic obstructive pulmonary disease (COPD)
- Chronic rhinitis
- Chronic sinusitis
- Constrictive bronchiolitis or obliterative bronchiolitis
- Emphysema
- Gastrointestinal cancer of any type
- Glioblastoma
- Granulomatous disease
- Head cancer of any type
- High blood pressure (hypertension)
- Interstitial lung disease (ILD)
- Kidney cancer
- Lymphomatic cancer of any type
- Lymphoma of any type
- Melanoma
- Monoclonal gammopathy of undetermined significance (MGUS)
- Neck cancer
- Pancreatic cancer
- Pleuritis
- Pulmonary fibrosis
- Reproductive cancer of any type
- Respiratory (breathing-related) cancer of any type
- Sarcoidosis







# Toxic Exposure Screening for Veterans

**WHO:** All Veterans enrolled in VA health care

**WHAT:** A quick (5-10 minute) series of questions to identify and document any potential exposures to toxins during military service

**WHEN:** At least one every 5 years

**WHERE:** VA medical centers and clinics

**WHY:** Supports Veteran long-term health plans and informed, whole-health care

**HOW:** Veterans can ask about the screening at their next VA appointment





# Other Affected Veterans and Survivors

What about additional benefits and care for other Veterans and their survivors?



Under the PACT Act, survivors may be eligible for VA benefits, including Dependency and Indemnity Compensation and Burial benefits.

- [Dependency and Indemnity Compensation](#)
- [Burial Benefits](#)



Get the care and benefits you **EARNED** and **DESERVE!**  
Apply at [\*\*VA.gov/PACT\*\*](https://www.va.gov/PACT) today.





# When or How Should I File a Claim?



**APPLY NOW!**

## What if I have previously been denied?

Veterans previously denied a toxic-exposure related claim are encouraged to file a supplemental claim. Once a supplemental claim is received, VA will review the claim under the new law.

For more info, visit [VA.gov/PACT](https://VA.gov/PACT) or call 1-800-MyVA411



# Resources

## Online:

Department of Veterans Affairs (VA): [www.va.gov](http://www.va.gov)

Veterans Benefits Administration (VBA): [www.benefits.va.gov](http://www.benefits.va.gov)

VBA on Facebook: [www.facebook.com/VeteransBenefits](http://www.facebook.com/VeteransBenefits)

VBA on Instagram: [www.instagram.com/vabenefits](http://www.instagram.com/vabenefits)

VBA on Twitter: <http://twitter.com/VAVetBenefits>

VA on YouTube: <https://www.youtube.com/user/DeptVetAffairs>

Directory of Veterans Service Organizations (VSO)  
[Accredited Representatives Home \(va.gov\)](http://www.va.gov)

VA Supplemental course on Women's Health Care  
<https://www.va.gov/womenvet/whtt/index.asp>

## Phone:

Benefit Information: (800) 827-1000

Education Benefits: (888) 442-4551

Health Care Eligibility: (877) 222-8387

Home Loan Guaranty: (877) 827-3702

Insurance: (800) 669-8477 & (800)-419-1473

Debt Management Center: (800) 827-0648

VA Crisis Line: (800) 273-8255 and press 1