

ONLINE TOOLS FOR 21st CENTURY U.S. VETERANS

Veterans' Benefits Online Tools Findings Project

Final Report

World Institute on Disability
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Written by
Bryon R. MacDonald
Jack Eastman
Disability Benefits 101 Information Services
California Work Incentives Initiative

www.db101.org

World Institute on Disability
510 16th Street, Suite 101
Oakland, CA 94612
Phone 510-251-4304
Fax 510-763-4109
TTY 510-208-9493

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Disability Benefits 101 (DB101) Information Services are maintained, state-focused, web-based services for people with disabilities designed to improve access to paid work and benefits. Conceived and developed within the disability community at the World Institute on Disability, Oakland, California, DB101 Information Services provide crucial information in plain language on state and federal rules for health coverage, benefits, and employment programs that people with disabilities use. Eightfold Way Consultants has served as the primary technical consultant to DB101 since 2002. ECONorthwest has been a partner in developing DB101's benefits calculators since 2003.

The DB101 Core Team is most indebted to the six veterans' and disability organizations whose experts joined us in a series of six two-hour teleconferences this past fall. Project participants are listed below. The objective of the six calls was to assess how U.S. veterans obtain benefits information, and how veterans learn about benefit programs as they plan for paid work. Our expert panelists' diverse practical and technical knowledge informs this report's findings.

Any errors, omissions or bias of any kind remain the sole responsibility of the DB101 authors and are not in any way to be considered the responsibility of the subject matter experts or of the funder.

Project Participants: Veterans Benefits Online Tools Findings Project

Brandon J. Freitas, Director of Communications
Veterans of Modern Warfare, VMW

Scott Hilliard, Associate Director
Susan Prokop, Associate Advocacy Director
Bob Rollins, Director of Field Services Operations
Barie Poore, Daphne Walt, staff
Paralyzed Veterans of America, PVA, Washington, DC

Ted Daywalt, President
VetJobs, Inc., Marietta, Georgia

John Lancaster, Executive Director
Deb Cotter, Policy Analyst Employment and Social Security Benefits

Elizabeth Leaf, Policy Analyst, Health Care
National Council on Independent Living, NCIL, Washington, DC

Rick Weidman, Executive Director for Policy & Government Affairs
Thomas J. Berger, Ph.D., Senior Analyst for Veterans' Benefits and Mental Health
Issues
Vietnam Veterans of America, VVA, Washington, DC

Kent Kjelstrom, Veterans Programs Coordinator
*Employment Development Department, State of California
Sacramento, California*

Steven Thovson, Executive Director (and Chair of NCIL Veterans Subcommittee)
Chris Syltie, Benefits Counselor
Southwestern Center for Independent Living, Marshall, Minnesota

DB101 Information Services: Core Team Project Participants and Partners

John Tapogna, Program Director
Carl Batten, Program Analyst
ECONorthwest Economic Consultants, Portland, Oregon

Jack Eastman, Principal
Eightfold Way Consultants, Web Consultants, Berkeley, California

Bryon MacDonald, Program Director
Mason O'Neal, Trainer-Program Analyst
Ginny Murphy, Projects Coordinator
*California Work Incentives Initiative
World Institute on Disability, Oakland, California*

Lucy Miller, Technical Assistance Liaison
John Kregel, Project Director
*Work Incentives Planning and Assistance National Training Center
Virginia Commonwealth University, Richmond, Virginia*

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Executive Summary

The California Work Incentives Initiative at the World Institute on Disability, Oakland, California, met six times this fall with expert veterans' and disability organizations to assess how U.S. veterans obtain benefits information, and how veterans learn about benefit programs as they plan for paid work.

Veterans today can access the VA's Disability Pension and Disability Compensation cash benefit programs (the latter possibly modified by a finding of Individual Unemployability); military retirement benefits and Combat-Related Special Compensation, administered by the Department of Defense; Social Security's SSDI and SSI cash disability benefits; health coverage through the VA, DoD's TRICARE, Medicaid, or Medicare; Section 8 housing subsidies; food stamps; and numerous programs operated by the states. The VA presumes that certain illnesses or conditions are service-related if the veteran served in certain places at certain times. The rules governing each of these programs are daunting in themselves. But many veterans are facing compounded complexity: these programs interact intricately with each other, and with changes in earned income or other routine life changes.

The project found that veterans and their service providers struggle to navigate these complex rules with handheld calculators, worksheets, and self-designed spreadsheets. These tools and services vary in their sophistication and quality and can fail to portray a comprehensive picture of the effect of work—or other life changes—on veterans and related benefits. With incomplete information, some veterans make decisions that produce unexpected and adverse impacts on household income. Others—frustrated by the lack of clear information—delay or abandon their employment or other plans.

In many other areas—including financial markets, retirement planning, workforce development, and in the disability community (www.db101.org)—consumers benefit today from standardized, web-based tools to deal with similarly complex financial decisions.

The project concluded that no such comprehensive web tools exist to assist veterans who seek needed services, benefits or paid work. The project presents a consensus finding from experts in the field that the current state of veterans' benefits planning services needs immediate attention, review, and remedy.

Key Questions for the Report

- *What issues do veterans face in learning about available benefits, or in moving from benefits to paid work?*
- *Do adequate online tools and information exist to allow veterans to take control of their benefits planning decisions?*
- *Are providers of veterans' benefits services well-served by existing online resources?*
- *If new tools are warranted, what are they and where would they be most effectively located?*

To address identified problems, we propose two important online tools that would use available technologies to bring veterans' benefits information services up to par and up to date, with the goal of dramatically improving quality of life for large numbers of American veterans. We envision a two-year research and design window to build these tools.

With universal consensus from the project's subject matter experts, the project makes the following recommendations:

- **Design, test and launch an Online Veterans' Benefits Information Navigator tool.** To provide veterans with the means to connect to vital resources, we propose producing an informational guide to VA and DoD veterans' programs on a web based portal. The portal would feature an interactive front-end "Navigator" tool that will lead the user quickly to appropriate programs for that user's situation.
- **Design, test and launch a Veterans' Benefits and Work Calculator.** Veterans who are receiving Disability Compensation or Disability Pension, and considering paid work, would use this online calculator to receive credible estimates of the effects of paid work on veterans and related benefits.
- **House these online tools and information services in a non-profit setting.** The Veterans' Benefits Information Navigator and the Veterans' Benefits and Work Calculator should be embedded in a comprehensive informational web site and housed and maintained by a non-profit organization outside of government.

No one in this project considers online tools and information to be substitutes for one-on-one counseling with trained service organization experts. But they can help veterans take better control of their own benefits planning process, and help bring better-informed veterans to the table.

I. Introduction

Recent international conflicts have resulted in a surge of returning warriors: Veterans resuming civilian life, many adjusting and living with new disabilities, and confronting barriers to work and quality of life. This surge is exacerbating longstanding information services deficits in areas related to veterans, their benefits and their successful, employed transition to civilian life.

The California Work Incentives Initiative at the World Institute on Disability, Oakland, California, met six times this fall with expert representatives from veterans' and disability organizations to assess how U.S. veterans obtain benefits information, and how veterans learn about benefit programs as they plan for paid work.

The clear conclusion drawn from the six meetings and a review of available resources is that there are no national online information services with calculator tools that can assist veterans who seek needed services, benefits or paid work.

Online technologies with calculator tools are in widespread use with consumers in mortgage markets, financial markets, in retirement planning and in the disability community (www.db101.org). However, the project found that veterans and their service providers struggle to navigate complex program rules with handheld calculators, worksheets, and self-designed spreadsheets.

This report presents a consensus finding from experts in the field that the current state of veterans' benefits planning information services needs immediate attention, review, and remedy.

Veterans with disabilities experience high rates of unemployment, poverty and homelessness.^{1,2} Numerous factors hamper the responsible agencies in delivering needed services to veterans.

- Claims for VA disability benefits increased 36% from 2000 to 2005 and the backlog has never been higher.³
- Program rules are complicated and arcane, and there are complex interactions among programs within and between agencies.

¹ *Vital Mission: Ending Homelessness Among Veterans*. Homelessness Research Institute, 2007. http://www.endhomelessness.org/files/1839_file_Vital_Mission_Final.pdf

² *Mitigating Effect of Department of Veterans Affairs Disability Benefits for Post-Traumatic Stress Disorder on Low Income*. Military Medicine, February 2005.

³ Statement by Ronald R. Aument, Deputy Under Secretary for Benefits, Department of Veterans Affairs, before the House Committee on Veterans' Affairs, December 7, 2005. <http://www.va.gov/OCA/testimony/hvac/051207RA.asp>

- The *Army Times* reported that as a result of the length of the disability claims process, many disabled soldiers are falling into poverty before benefits arrive.⁴
- Evidentiary hurdles make disability claims for such common conditions as Post-Traumatic Stress Disorder (PTSD) difficult to establish without expert help.⁵
- The Government Accountability Office (GAO) reports that the VA has substantially underspent in implementing its Mental Health Strategic Plan.⁶
- Our expert panelists pointed out that employees of the VA are prohibited by law from assisting veterans in preparing disability claims.

The VA designed its Benefits Delivery at Discharge (BDD) program to improve the timeliness of disability benefit delivery. The program succeeds in doing so; claims processed through BDD were resolved on average in 76 days versus 183 days through normal channels. But the GAO identified⁷ significant flaws in the BDD system. Members of the National Guard and Reserves have little or no access to BDD.

“The transition for many people from the military to civilian world is difficult. It often seems that the system isn’t set up to assist vets but to put problems in their path.”

**Veterans Benefits Online Tools Project
Participant**

Veterans are made aware of the BDD program in their VA benefits briefings on discharge – mentioned by our panelists as the most important way vets learn about available benefits as they leave the service. But the briefings are not mandatory; the Department of Defense has set a goal of 85% attendance but has no plan for reaching that goal.

Delays in the processing of disability claims, persistent backlogs, and low return-to-work rates are by no means confined to the VA. Veterans frequently rely on benefits and services from the Social Security Administration (SSA) and other agencies. The GAO found that a lack of coordination among agencies exacerbates problematic outcomes for veterans caught in the middle.⁸

⁴ *Troops risk ruin while awaiting benefit checks.* *Army Times*, June 18, 2008.

http://www.armytimes.com/news/2008/06/ap_wounded_soldiers_061608/

⁵ Kathleen A. Tarr, *Above and Beyond: Veterans Disabled by Military Service.* *Georgetown Journal on Poverty Law and Policy*, Vol. V, No. 1, p. 39 (1997).

⁶ *VA Health Care: Spending for Mental Health Strategic Plan Initiatives Was Substantially Less Than Planned.* General Accountability Office, November 2006. <http://www.gao.gov/new.items/d0766.pdf>

⁷ *Veterans’ Disability Benefits: Better Accountability and Access Would Improve the Benefits Delivery at Discharge Program.* General Accountability Office, September 2008.

<http://www.gao.gov/new.items/d08901.pdf>

⁸ *Federal Disability Programs: More Strategic Coordination Could Help Overcome Challenges to Needed Transformation.* General Accountability Office, May 2008. <http://www.gao.gov/new.items/d08635.pdf>

Given all this, it is not surprising that our expert panelists cited a high degree of frustration among veterans in dealing with the VA, saying many avoid dealing with the agency entirely. Veterans Service Organizations, state veterans' affairs agencies, and others exist to guide vets through a multiagency minefield. But panelists noted that the quality of service actually delivered in the field varies widely.

Internet technology drives an increasing opportunity to empower veterans and service providers by providing real time

- *Comprehensive, plain-language information*
- *On benefits across multiple agencies*
- *With interactive assistance in finding the most relevant programs, and*
- *With interactive calculations to help visualize the consequences of program interactions and the effects of earned income on existing benefits.*

Our expert panelists agreed that no such national tools exist. A search of online resources confirms this conclusion.

The National Symposium for the Needs of Young Veterans (November 9, 2006) cited among the barriers to veterans in obtaining benefits and post-benefit employment: the “[l]ack of pre-, during- and post-deployment education tools and support to service members and their families;” the “...[l]ack of training and knowledge for providers and veterans on specific disabilities, program details, the appeals process, and veterans’ entitlements;” and the “[l]ack of a single, trusted place to go for information and resources.”⁹

We propose two important online tools that can use available technologies to bring veterans’ benefits information services up to par and up to date, with the goal of dramatically improving quality of life for large numbers of U.S. veterans. We envision a two-year research and design window to build these tools.

⁹ *Voices for Action: A Focus on the Changing Needs of America’s Veterans*. Report of the National Symposium for the Needs of Young Veterans, hosted by AMVETS, November 6, 2006.
<http://www.veteransnationalsymposium.org/Assets/PDFs/Healthcare1.pdf>,
<http://www.veteransnationalsymposium.org/Assets/PDFs/Employment1.pdf>,
<http://www.veteransnationalsymposium.org/Assets/PDFs/Benefits1.pdf>

II. VA Benefits Overview

The Veterans Benefits Administration (VBA) administers the **Disability Pension (DP)** and **Disability Compensation (DC)** cash benefit programs.

Disability Pension is a *means-tested* cash benefit paid to wartime veterans who have limited or no income and who are permanently and totally disabled. The disability need not be related to military service. The countable income limits are very strict: \$11,830 annually for an individual without dependents, and there are few exclusions.

Disability Compensation is a *non-means-tested* benefit paid to veterans who are disabled because of injuries or disease that occurred on active duty. The VA rates disability in 10% increments from 0 to 100%. Compensation is paid on an accelerating scale according to the disability rating. In cases where a veteran qualifies for both Pension and Compensation, he draws the larger benefit (but never both simultaneously).

Beneficiaries of Disability Compensation may carry a further determination of **Individual Unemployability (IU)** if they are unable to secure or retain employment because of service-related disabilities. An IU beneficiary collects Disability Compensation at the 100% disability rate.

Recipients of VA benefits may simultaneously draw **military retirement benefits**, administered by the Department of Defense. Some may also receive **Combat-Related Special Compensation (CSRC)**. These programs interact with Disability Compensation in a way that is complex and *changing over time* through 2014.

VA Benefits and Employment

Gross earned income is fully countable under Disability Pension. Earned income reduces benefits dollar-for-dollar, yielding an effective income tax rate in excess of 100% (as the earnings are taxed themselves as well).

Earned income has no direct effect on Disability Compensation benefits all. Subject matter experts reported that many Compensation recipients have significant earned income.

Employment does affect Individual Unemployability status, however. If an IU recipient has 12 months of continuous employment at a level above that deemed “marginal,” the VA revokes IU status and reduces Disability Compensation to the level commensurate with the beneficiary’s base disability rating.

VA Benefits and Social Security Disability Benefits

Individual veterans can draw certain VA benefits alongside Social Security disability benefits. The interactions among these programs are complicated and the complication increases with a return to paid work.

Social Security Disability Insurance (SSDI) benefits and VA Disability Compensation do not offset each other and may be drawn in full simultaneously.

The VA's Disability Pension and Social Security's Supplemental Security Income (SSI) are both means-tested programs. Because VA Pension is a somewhat more generous benefit than SSI, people who are potentially eligible for both generally receive only VA Pension. However veterans can receive both SSDI and VA Pension.

Other Benefits Available to Veterans

Veterans can access and use many other benefits programs. The VA and DoD's TRICARE program offer health coverage. The VA offers education support, home loan assistance, life insurance, vocational rehabilitation services and burial benefits. Departments of veterans' affairs in individual states offer many other services, including college tuition fee waivers, small business assistance, and group homes.

Vets may also interact with other programs more generally available to people with disabilities or with low incomes, such as Medicaid, Medicare, Section 8 housing subsidies, and food stamps. Each of these has complex interactions with other programs and with earned income. State veterans' programs may improve the level of customized service veterans receive in a given state, but at the same time may further increase program interaction complexity for those searching for the right services.

Taken together, the constellation of benefit programs, services, opportunities and hazards can be daunting to an individual veteran. A network of service providers has arisen to assist veterans on a case by case basis.

III. The Network of Service Providers

Project participants observed that veterans receive services from a wide variety of sources. Government sources include federal, state, county and local government agencies. Non-profit organizations, including Veterans Service Organizations, operate at the national, regional, state and local levels. National Service Officers, State Service Officers, and County Service Officers undergo rigorous and specific training, but vets may also seek assistance from providers better versed in welfare rules or Social Security benefits than in VA benefits and state veterans' programs.

Service organizations commonly focus on navigating veterans' benefits *or* Social Security disability benefits, but it is hard to find service organizations who work with both together. This can be a real barrier to quality of life or a return to work.

The consensus recommendations in this report are the product of veterans' and disability organizations that proactively employ veterans and others with a disability and provide employment and counseling services. They represent a core cross section of the veterans' organizations operating today. Their service staffs are likely users of online tools and

information services that could help illuminate the maze of veterans' benefits programs. They are a representative but by no means an inclusive sampling.

IV. Resources Available to Veterans and Providers

“There is no user friendly place to go to find solutions or complete information; nothing that would guide vets to services in a meaningful way.”

Veterans Benefits Online Tools Project Participant

Many Internet resources are available to veterans and veterans' service providers. Unfortunately, our expert panelists reported that from the point of view of veterans seeking comprehensive, plain-language information, available resources have notable drawbacks.

- The primary VA resource for vets is the 153-page pamphlet ***Federal Benefits for Veterans and Dependents***. The main difficulty with this document is guidance; you really have to read and understand the whole book to learn which programs *might* apply to you. And it covers only federal VA benefits, not Social Security, Department of Labor, state or other programs.
- Participants reported that **Agency web sites** (www.va.gov, www.ssa.gov etc.) were hard to use, and contained preferentially technical information rather than plain-language text. They are also “siloed,” containing information only about programs administered by a single agency without regard to other relevant programs or interactions among them. None of these sites provides calculators.
- **New federal government portals** (WarriorCare.mil, National Resource Directory) are the government's attempt to provide information across agencies and break down the silo walls. In their present implementations, they simply link to the existing agency sites and inherit their flaws. They don't provide new content connecting diverse program information in plain language text.
- **Veterans Service Organization sites** are primarily about connecting vets to direct services – counseling, employment, etc. They do that well, but they do not attempt to provide comprehensive information on benefits and work.

The project's review of available resources (see Appendix) confirms that the need for a comprehensive, plain-language information source with calculator tools remains unmet.

V. Recommendations

1. Design, Test and Launch an Online Veterans' Benefits Information Navigator Tool

To provide veterans with the means to connect to vital resources, we propose producing an informational guide to VA and DoD veterans' programs on a web based portal featuring an interactive front-end "Navigator" tool that will lead the user quickly to appropriate programs for that user's situation.

Veterans seeking critical information about medical, employment, housing and other benefits routinely receive the 153-page *Federal Benefits for Veterans and Dependents*, either to struggle through it alone or with outside assistance. At best, this bewildering process leaves many veterans feeling abandoned when they need assistance the most.

User-Friendly Tool, User-Specific Information

The goal of this online tool would be to answer: "*Which of these 153 pages are relevant to the individual veteran sitting in the front of the computer?*"

This web-based application would generate a customized digest of the benefits available and highlight a list of the programs most relevant to the user's age, service history, and income level. The tool would help the user to self-organize and would yield a tangible sense of user control in knowledge areas that have immense amounts of complex and changing information.

The customized digest of recommendations would also outline:

- Pertinent questions to ask the VA or a counselor
- Informative resources, from local contacts to useful websites
- Customized tips on how to get to started and how to avoid common pitfalls

The user would respond to questions typically used to determine eligibility for cash and health programs, providing:

- **Household information** (for example, the veteran's age, number of dependents, household makeup)
- **Service details** (dates of active military duty, location of service, discharge status)
- **VA history** (past or current benefits received through the VA, disability rating, health priority status, listing on a VA health registry)

- **Income and asset profile** (point-in-time estimates of earnings and unearned income, including VA disability income, military retirement or other monthly income)
- **Medical profile** (diagnoses and/or symptoms for which the veteran has been treated or health experiences without treatment to date)

The questionnaire would be brief, taking about 15 minutes to complete; users would remain anonymous throughout the process—never providing self-identifying information. Some service periods and locations, as examples, World War II and the Gulf War, would trigger additional questions as certain associated medical conditions. The tool would alert veterans who might have *presumptive service connected* medical conditions that they may have special benefits and rights in the VA health system.

Using answers from the short online questionnaire, the tool will produce an organized digest of programs specifically relevant to the user, with tips and suggestions for follow-through. We are confident this tool would empower the individual vet seeking actionable information, and complement the efforts of our project partners, the VA, and other agencies delivering services to vets, including the Department of Defense, the Social Security Administration, the Department of Labor, state vocational rehabilitation agencies, local vets’ employment representatives, Veterans Service Officers, and disabled veterans outreach program workers.

2. Design, Test and Launch a Veterans’ Benefits and Work Calculator

Veterans receiving Disability Compensation (DC) or Disability Pension (DP), and considering paid work, would use this online calculator to receive credible estimates of the effects of paid work on their benefits.

Making Sense of VA Benefit Rules

VA benefit rules contain strong work disincentives. For example, earnings reduce Disability Pension dollar for dollar, creating an effective 100 percent marginal tax rate. But earnings do not directly affect Disability Compensation, unless the veteran is carrying an Individual Unemployability (IU) determination. If a veteran with IU works for a year above the “marginal employment” level, Disability Compensation could be reduced.

Not surprisingly, veterans face uncertainty and confusion around their work decisions.

The Veterans’ Benefits and Work online calculator would reduce apprehension and better inform paid work decision making. The tool would allow veterans to generate a credible estimate of their future situation tailored to the facts of their case.

The user of this online tool answers questions to provide:

- **Household information** (for example, age of veteran and his/her dependents)
- **VA history** (for example, disability rating, if known; priority status under VA healthcare, if known)
- **Income and assets profile** (for example, earnings, DC or DP benefit amounts, IU status, SSI, SSDI, and other unearned income)
- **New job scenarios** (in addition to what the veteran is now earning or receiving in monthly income, what else would they he or she like to do, or plan to do?)

Plain language questions about the current situation build on the user's previous responses. Tips on each of the question screens guide the user with qualitative information. "Results" screens lay out credible estimates of the consequences and opportunities of returning to work based on each user's specific benefits profile. The user would remain anonymous throughout the process, safely and privately exploring the rules.

The Results pages would address a number of frequently asked questions, including:

- What level of earned income would make working a sound financial decision for a Disability Pension recipient?
- Is there a downside to earned income for a Disability Compensation beneficiary?
- What must a Disability Compensation beneficiary with IU consider carefully before taking employment?
- How would a return to work affect any other income support programs, including Food Stamps?
- How would tax liabilities and credits interact with the changes in earnings and benefits?

In addition to analyzing overall cash flow, the results pages would organize credible estimates about ongoing and future eligibility for VA health care, Medicaid, Medicare, and other health programs.

A graph would make simple comparisons of discretionary income before and after the return to work. Users could print the results or save them confidentially online for future review. A "Next Steps" page would specify the documentation a veteran planning to return to work should go over with a Veterans Service Officer or other local expert.

The technological basis for these tools is well-established. DB101's [Benefits Planning Calculators](#) provide examples of similar online tools in use today at www.db101.org.

3. House the Online Tools and Information Services in a Non-Profit Setting

The Veterans' Benefits Information Navigator and the Veterans' Benefits and Work Calculator should be embedded in a comprehensive informational web site and housed and maintained by a non-profit organization outside of government.

No such online tools exist as just described. Discussions within the expert group illuminated the need for a comprehensive, plain-language online content repository, featuring accessible formats, within which the tools would reside. But the group concluded that an informational site alone was inadequate to the tide of information challenges today's veterans face.

Benefits of Remaining Outside Government

A separate and unmistakable finding from our expert panelists is that the online portal for these tools and services should be built and maintained by a non-profit organization outside of government, under a brand and banner independent of government. This became clearer as a consensus finding from the six meetings, as well as from a well-attended seventh meeting on veterans' employment at the Vietnam Veterans of America in Washington on December 15th, 2008. At that meeting, we presented an outline of our findings to some fifty veterans' groups and stakeholders.

The key reasons cited for a non-profit host were:

- The innate complexities of benefit program interactions, and the advantage of having an independent entity outside of government “silos” analyzing these ever-changing benefit program interactions.
- The inherent flexibility of a modestly-sized non-profit to adjust, change, and improve services that deal with multiple and changing federal benefits.
- Trust. More veterans may be more likely to use, and trust using, objective online tools that they know to be unconnected technologically to any government agency.

VI. Next Steps

Private charitable foundations and state and federal grants may be sources of funding for the research, design, development and testing needed to undertake this project. As our first outline of these findings has circulated in December 2008, key government entities have shown follow-up interest and want to continue dialogue with the project. Government sources envision that veterans and service organizations could save hours of time searching for programs and services by using the proposed tools.

- The DB101 Core Team believes that the next credible project step for 2009 would be the completion of an **Online Tools and Information Boundaries Outline**. What programs and what interactions would be covered, and what not? To what depth? The definition of scope is a critical design step as what is designed into the tools will be maintained continuously. Program rules and their interactions both invariably change as part of the nature of benefit programs. As the program research and analysis needed is significant, and of use to many, we propose at this stage to create a long-term Veterans Online Tools Consumer Panel with which to share drafts of the Boundaries Online before final publication, and to help guide the project going forward.
- Following the completion of the Boundaries Outline, the DB101 Core Team would propose building **Detailed Outlines and Flowcharts** for the project. Detailed outlines would list all program rules and parameters to be covered in online content, and organize the material in a comprehensible way. Flowcharts, the master design documents for the proposed interactive tools, would specify which questions would be asked of users, and under what circumstances each question would be asked and each tip provided.

Completion of these key scope and design documents would pave the way to a development phase, culminating in the release of the proposed tools and information services to the public.

Appendix: Selected Veterans' Data, Information and Resources

Sources: Project Participants and DB101 Core Team

Data, Fact Sheets, Research, and Tables on File

Protected Pensions Rate Tables

Effective 12/1/07

U.S. Department of Veterans Affairs

Social Security Disability Insurance

May 2006

Veterans Disability Benefits Commission

A PowerPoint overview.

Summary of VA Benefits

April 2008

Two-page pamphlet from the U.S. Department of Veterans Affairs website

<http://www.vba.va.gov/VBA/benefits/factsheets/general/21-00-1.pdf>

Understanding the VA and DOD Disability Benefit System

March 2008

Fact sheet outlining both programs.

<http://www.nchv.org/docs/VADoDFactSheet11.pdf>

Annual Statistical Summary 2006

U.S. Social Security Administration, Office of Policy Status

<http://www.ssa.gov/policy/docs/statcomps/supplement/2006/9f.html>

VA Benefits & Health Care Utilization

January 24, 2008

Office of Policy and Planning National Center for Veterans Analysis and Statistics

One-page statistical breakdown of recipients of Veterans' benefits

VA Compensation and Pension Payment Rates

How to Read Pension Benefits Rate Tables

Instructions on how to calculate benefit rates depending on veteran status, from the U.S.

Department of Veterans Affairs website

<http://www.vba.va.gov/bln/21/Rates/pen01b.htm>

Veteran Pension Benefits – Veterans Pension Program

December 2008

FAQs explaining eligibility, benefits, and application processes from the U.S. Department of Veterans Affairs website

<http://www.vba.va.gov/bln/21/pension/vetpen.htm>

Directories

National Resource Directory

Web-based directory of local, state and federal agencies and organizations providing links to medical and non-medical services and resources for veterans, their families, their caregivers and their survivors.

<https://www.nationalresourcedirectory.org>

State Veterans Benefits Directory

Links to Veterans benefits information by state and territory from Military.com

<http://www.military.com/benefits/veteran-benefits/state-veterans-benefits-directory>

U.S. Department of Veterans Affairs (VA)

The VA provides patient care and federal benefits to veterans and their dependents

<http://www.va.gov>

State Veterans' Affairs Offices

Directory listing of Veterans affairs offices by state and territory from the VA

<http://www.va.gov/statedva.htm>

News, Publications, Articles

“Disabled Vets Face Several Challenges”

September 6, 2008

Chris Vaughn, Ft. Worth Star-Telegram

News article highlighting the real-world experience of Veterans with disabilities as they look for work; addresses the disincentive of how earned income impacts disability benefit eligibility

“Deployed Soldiers Get Course in Financial Readiness”

December 11, 2008

American Forces Press Service Release

Instability in personal finances is identified as a readiness issue

<http://www.defenselink.mil/news/newsarticle.aspx?id=52271>

“Veterans with Hearing Loss Welcomed at RIT/NTID”

January 26, 2009

Press Release from Rochester Institute of Technology's National Technical Institute for the Deaf

In a sign of the strengthening relationship between the disability community and the veterans' community, NTID is reaching out to veterans with hearing loss

VetJobs e-Newsletter

A monthly electronic publication from the by-Veterans-for-Veterans job site, VetJobs.com, containing tips and techniques for transitioning service people and Veterans who seek to

enter the workforce

<http://vetjobs.com/media/category/eagle-publications/veteran-eagle/>

VAWatchdog.org

Independent investigative journalism on veterans' issues

<http://www.vawatchdog.org>

Manuals and References

Work incentives planning and assistance National training curriculum: Module 3

Understanding Social Security Disability Benefits, Other Federal Benefits, and Associated Work Incentives

2008

Work Incentives Planning and Assistance National Training Center

Virginia Commonwealth University, Richmond, Virginia

An overview of special cash benefits, medical services and other programs available to Veterans with disabilities administered by the US Department of Veteran's Affairs (VA) through the Veterans Health Administration (VHA) and the Veterans Benefits Administration (VBA).

Note: How Employment Affects VA Disability Benefits, see pages 244-9.

Federal Benefits for Veterans and Dependents

2008

Annual publication outlining resources and services available from the U.S. Department of Veterans Affairs

Homeless Veteran Employment Assistance Guide for Service Providers

2008

Department of Labor and the National Coalition for Homeless Veterans

A compilation of resources for government agencies, community-based organizations, social workers, case managers and others who are helping homeless veterans prepare for and obtain employment

<http://www.dol.gov/vets/programs/hvrp/EmploymentAssistanceGuide.pdf>

Spouse's Planning Guide

2009

Department of Veterans Affairs Visual Impairment Services Team (VIST)

Benefits fact-finding guide for spouses of veterans

Reports and Analysis

Annual Benefits Report – FY 2006

Veterans Benefits Administration, VBA

Data-driven summary of VBA's benefit programs, outlining how veterans use them and their impact on veterans and their families

http://www.vba.va.gov/REPORTS/abr/2006_abr.pdf

Disincentives to Employment and Self-Sufficiency in the Veterans Disability Benefit Programs: Recommendations for Reform

2008

Lucy Miller, John Kregel

Department of Special Education and Disability Policy

Virginia Commonwealth University

An analysis of how work income rules discourage veterans from seeking employment, with recommendations on how to change disability benefit policies and practices to promote veterans' economic self-sufficiency

Employment for Veterans with Disabilities

Report of Findings

Honoring All Who Served

REPORT TO THE GOVERNOR AND CALIFORNIA LEGISLATURE

Governor's Committee on Employment of People with Disabilities

September 26, 2007

Findings on barriers to employment of people with disabilities with key insights into the need for early intervention, improved coordination between federal, state, local agencies, and increased mental health and alcohol and drug treatment resources

http://www.edd.ca.gov/Jobs_and_Training/pubs/gcepd-evdreport2008.pdf

The Independent Budget for the Department of Veterans Affairs

FY 2009

Annual publication recommending resources and funding priorities to benefit Veterans, produced jointly by AMVETS, the Disabled American Veterans, the Paralyzed Veterans of America, and the Veterans of Foreign Wars

<http://es3.pva.org/independentbudget/index.htm>

Veterans' Benefits: The Vocational Rehabilitation and Employment Program

August 28, 2008

Congressional Research Service report prepared for committees and members of Congress. Detailed overview of the Vocational Rehabilitation and Employment Program's services to assist Veterans with service-connected disabilities to train for and gain appropriate employment or to live independently

VA Vocational Rehabilitation and Employment: Better Incentives, Workforce Planning, and Performance Reporting Could Improve Program

Government Accountability Office, January, 2009

According to the GAO, the VA's VR&E program could be improved to better serve the needs of veterans with disabilities.

<http://www.gao.gov/new.items/d0934.pdf>

Veteran Services Organizations (VSO)

American Legion

Chartered by Congress, the American Legion serves as a wartime veterans' organization

<http://www.legion.org>

Paralyzed Veterans Association (PVA)

Chartered by Congress, PVA advocates on behalf of veterans with spinal cord injury and spinal cord disease

<http://www.pva.org>

Veterans of Foreign Wars (VFW)

VFW drives veteran memorial fundraising efforts, sponsors special events for disabled vets and recognizes volunteer service

<http://www.vfw.org>

Veterans of Modern Warfare (VMW)

VMW serves the nation's most recent war veterans with information on benefits, issue advocacy and social supports

<http://www.vmwusa.org>

Vietnam Veterans Association (VVA)

Chartered by Congress, VVA advocates on behalf of Vietnam-era veterans and their families

<http://www.vva.org>

Veterans & Employment Focused Websites

Military.com

The nation's largest online military and veteran membership organization, connecting service members, military families and Veterans to government benefits, scholarships, discounts, and social networks

<http://www.military.com>

Military Connection

Online job directory for ex-military, Veterans, military spouses and family, and on duty to civilian transitions

<http://www.militaryconnection.com>

Military Connections

An online registry for past and present military personnel to keep in touch and locate information on how to access benefits

<http://www.militaryconnections.com>

National Association of State Directors of Veterans Affairs (NASDVA)

The online presence of NASDVA, an organization of top Veterans affairs officials in each

state and territory that works in partnership with Congress, the federal Department of Veterans Affairs, veteran services organizations and the Department of Defense
<http://www.nasdva.net>

VetJobs.com

The leading online job board connecting employers and recruiters to veterans and their families
<http://www.vetjobs.com>

Veterans Helping Veterans

Veterans Benefits Network

Online forums on veterans' benefits issues
<http://vets.yuku.com/directory>

Hadit.com

Veterans-to-veterans forums
<http://www.hadit.com/>

USA Together

Innovative matching of needs and donations
<http://www.usatogether.org>

Selected State Agencies Serving Veterans

California Department of Veterans Affairs

<http://www.cdva.ca.gov>

Indiana Department of Veterans Affairs

<http://www.in.gov/dva>

The New York State Division of Veterans' Affairs

<http://www.veterans.state.ny.us>

The Texas Veterans Commission

<http://www.tvc.state.tx.us>

Wisconsin Department of Veterans Affairs

<http://www.dva.state.wi.us>