

FAQ's About Veterans' Claims and Benefits

This information is provided by the Department's Service Officers. Call State Headquarters for contact information to reach the nearest Service Office, which will provide you with free benefits information and claims support.

RECENTLY DISCHARGED COMBAT VETERANS: The National Defense Authorization Act (NDAA) of FY 2008, (Public Law 110-181), was signed into law January 28, 2008. It extended the period of enhanced enrollment opportunity for health care eligibility provided a veteran who served in a theater of combat operations after Nov. 11, 1998 as follows:

- Currently enrolled combat veterans will have their enhanced enrollment period extended to five years from their most recent discharge.
- New enrollees discharged from active duty on or after January 28, 2008 are eligible for this enhanced enrollment health benefit for five (5) years after their date of their most recent discharge from active duty.
- Combat veterans who never enrolled and were discharged from active duty between November 11, 1998 and January 27, 2003 may apply for this enhanced enrollment opportunity through January 27, 2011.

As before, combat veterans will be assigned to Enrollment Priority Group 6, unless eligible for a higher Priority Group, and will not be charged co-pays for medication and/or treatment of conditions that are potentially related to their combat service. Veterans who enroll with VA under this enhanced authority will continue to be enrolled even after their enhanced eligibility period ends, although veterans enrolled in Group 6 may be shifted to 7 or 8, depending on their income level, and required to make applicable co-pays.

NOTE: Combat veterans who applied for enrollment after January 16, 2009, but were not accepted for enrollment based on the application being outside the previous post-discharge window, will be automatically reviewed and notified of the enrollment.

FINANCIAL ASSESSMENT (MEANS TESTING): While many veterans qualify for enrollment and cost-free health care service based on a compensable service-connected condition or other qualifying factor, most veterans will be asked to complete a financial assessment as part of their enrollments application process. Otherwise known as the Means Test, this financial information will be used to determine the applicant's enrollment priority group (see Enrollment Priority Groups section) and whether he/she is eligible for cost-free VA health care.

INCOME VERIFICATION: The VA Health Eligibility Center Income Verification (IV) program verifies earned and unearned total gross household income provided by non-service-connected veterans and veterans rated non-compensable 0% service-connected by VA who are required to complete a financial assessment (means test).

The financial assessment is based on the previous year gross household income and determines eligibility for VA health care benefits and priority group assignment. The income information provided by the Veteran is verified by IRS and SSA records.

UPDATING INFORMATION: VA Form 10-10EZR, Health Benefits Renewal Form, is for veterans who are currently enrolled and need to update or report changes to their address, phone number, name, health insurance, and financial information. Veterans required to update their income information annually will have this form mailed to them each year.

If you are not charged co-pays for medications or health care or if you are charged a reduced co-pay, you should update your financial information each year to prevent your status from lapsing. VA will remind you when it is time to renew the information.

It is not necessary to wait for the annual renewal period to provide updated information. The 10-10EZR can be requested by calling toll-free 1-877-222-VETS (8387) or at www.va.gov/vaforms/medical/pdf/vha-10-10ezr-fill.pdf.

GEOGRAPHICALLY-BASED MEANS TESTING: Recognizing that the cost of living can vary significantly from one geographic area to another, Congress added income thresholds based upon geographic locations to the existing VA national income thresholds for financial assessment purposes. This change assists lower-income veterans who live in high-cost areas by providing an enhanced enrollment priority and reducing the amount of their required inpatient co-pay.

PRIVATE HEALTH INSURANCE: Since VA care depends primarily on annual appropriations, VA encourages veterans to retain any health care coverage they may already have – especially those in the lower priority groups. Veterans with private health insurance or with federally funded coverage through the Department of Defense (TRICARE), Medicare, or Medicaid, may choose to use these sources to supplement their VA benefits. VA health care is NOT considered as a health insurance plan.

CAUTION: Enrolled veterans should carefully consider the risks before canceling insurance coverage.

PA VFW Service Offices: If you have questions about VA benefits, call your closest VFW Service Office to schedule an appointment. Outreach Service Officers can visit your area for your convenience.

Philadelphia: (215) 381-2123
Pittsburgh: (412) 395-6259
Erie: (814) 835-8494
Wilkes-Barre: (570) 821-2535
Harrisburg: (717) 234-7927

PA VFW Member Profile

U.S. Army CPT. Larry Liss Vietnam War Veteran Post 1564, Phoenixville



Military Service History: Graduated PA Military College 1963 as 2nd LT, Armor; Attended Armor School in Ft. Knox, KY; Served with the U.S. Army/Armor and Aviation as a Captain, Combat Command Helicopter Pilot in Vietnam for 32 months; Received Distinguished Flying Cross for Valor, Purple Heart with 2 OLC, Bronze Star, 25 Air Medals, Various Unit Citations, and National Defense Service, Vietnam Service and Vietnam Campaign medals; Separated from the Army in 1970.

What engagements were you in? “Operations Attleboro (lasted 72 days), Cedar Falls (19), Junction City (83) and Shenandoah II (54).”

What was your greatest challenge? “Dealing with officers who should not have been commissioned or given combat commands.”

From where did you draw your strength to endure battle conditions? “I had my faith in God and in the members of my team.”

What was the greatest example of heroism that you saw? “One NVA soldier, standing all alone on a rice paddy dike, shot at my low flying helicopter with a bolt-action rifle. He did not move and got off ten or so rounds. He did not hit us and I elected to just fly a few feet above his head, blowing him into the rice paddy, but refused my crew's request to go back and get him.”

How do you think your service made a difference for others? “I know that I personally saved well over 300 people and assuming that many of them lived, they have produced families, who have produced many good results.”

What event impacted you the most? “During a ground assignment, I was cut off from my Pathfinder team and broke into a small opening in the jungle. An NVA captain came into the opening at the same time. We looked at each other and took the chance of lowering our rifles. We both backed off into the jungle. A month later, I met him on the beach in Vung Tau. We had drinks that night and laughed a lot. We left the bar after curfew and were stopped by an American Shore Patrol wanting to know why we were out after curfew. I apologized and said I lost track of time. They asked where I was staying. Then they asked the NVA captain and before he could answer I said that he was with me. The Shore Patrol left because of a fight in the street. We saluted each other and went our own ways. I learned that the guy on the other side was, in some way, my brother in arms and we had a lot in common.”

How did experiencing combat change your life? “I have always known that it can never get much worse and therefore life became ok, no matter what. My screen saver says, ‘Life is good today ... no one is shooting at me, and I am married to Celeste McQuade.’”

Why did you join the VFW? “To hold on to the sense of belonging and not be all alone.”



More than 30,000 of America's sons and daughters have been wounded in Iraq and Afghanistan: amputations, head traumas, PTSD, the list goes on ...

And they are just the tip of the iceberg.

VFW Veterans Service is helping these heroes get the health care and benefits they earned with their blood and sacrifice.

Call State HQ (717) 234-7927 to find a VFW Service Officer.