

Better Serving Those Who Have Served



*Fulfilling Our Obligation to America's
Veterans and Military Families*

Prepared for U.S. Senator Michael Bennet by Participants of the Colorado Veterans Forum



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November 7, 2011

Senator Bennet:

As you know, President Obama has announced plans to remove all troops from Iraq by the end of the year and to withdraw all troops from Afghanistan by the end of 2014. In Colorado, that means approximately 400 soldiers are coming home from Iraq in December alone. Many of these soldiers, like those who have served over the last 10 years, will rest, train, and prepare for the next mission. Others will end their honorable service to our nation.

These warfighters are coming home to a savage economy and other domestic challenges. The unemployment rate for veterans returning from Iraq and Afghanistan spiked to 13.3 percent last June and hit 21.1 percent last year for veterans between the ages of 18-24. Veterans are estimated to represent one quarter of all of the homeless in the U.S., and veterans from previous wars continue to battle long benefit delays due to bureaucratic overload, inefficiency and inaccuracy. Suicide rates among veterans are three times higher than that of the general population, and many veterans face combat-related brain injuries that are difficult to treat and often misunderstood by potential employers.

To put it simply—we need to be ready for the service members coming home, and we are not doing a good enough job serving the veterans already here.

In Colorado, the latest numbers show our state has been doing slightly better. Our unemployment rate for veterans in 2010 was below the national average – 10.3 percent for veterans age 18-34 and lower for older veterans. But we must also do more to build on our strengths and to be ready for those who will be coming home.

In late August, you convened a Colorado Veterans Forum in Denver and Colorado Springs. The goal of this forum was to identify ways to make Colorado the best state for service members, veterans, and their families to live and work. The forum brought together health experts, employment specialists, education advisers, and others, many of whom are veterans themselves, to look at the broad range of challenges facing transitioning service members and veterans and to make concrete recommendations for how to improve on the services available to this honored population.

We had six areas of emphasis the day of the forum. While some suggestions were not agreed upon by all participants, we are unified in our belief that we must do a better job addressing the following challenges if Colorado is going to become the best place for veterans to live and work. This report is an initial step in continuing to build consensus and strategize how to implement reforms to better meet the needs of military families and veterans.

- ***Improving Community Collaboration:*** There are thousands of public and private programs meant to serve veterans, but despite the quantity of programs focused on veterans, critical gaps in services remain because those working for veterans are not communicating with each other and because it is often difficult for veterans to pinpoint which of the multitude of service providers is

most relevant to their needs and accessible to them geographically. This country needs a central place where public and private organizations committed to serving veterans can go to learn about each other and work together and where veterans can go to connect to the services they need.

- ***Putting Our Warriors to Work:*** Though they are some of the most highly-skilled workers in the country, veterans often face unique challenges that can make finding employment after service difficult. Translating their unique skills into civilian occupations and employers’ misunderstanding of the injuries associated with combat are some of the challenges faced by transitioning service members. We should work together to find a way to make the transition from warfighter to civilian employee easier.
- ***Providing Easy and Efficient Access to Earned Benefits:*** The backlog of claims at the Veterans Benefits Administration continues to be caused by bureaucratic overload, inefficiency and inaccuracy. These delays are an unnecessary burden on veterans who are entitled to the benefits earned through their service. In addition, improvements can be made to the GI Bill education benefit to make sure returning veterans get the most out of their education.
- ***Ending Homelessness and Addressing Foreclosure:*** Veterans are more likely to become homeless than their non-veteran counterparts, and service members continue to face foreclosure and other financial challenges due, in part, to their mobility. We have a responsibility to make sure veterans are not placed at a disadvantage because of their service to our country.
- ***Improving Awareness and Addressing the Mental Scars from Combat:*** The long-term mental health and cognitive implications of post-traumatic stress and traumatic brain injury are not fully known. Some medical experts believe that the injuries could be contributing factors in Alzheimer’s, Parkinson’s, and ALS. We need to start planning now for the potential wave of cognitive and mental health issues that may develop in Iraq and Afghanistan veterans in the decades to come.
- ***Raising National Awareness About the Unique Challenges Faced by Military Families and Veterans:*** Our goal should not just be to simply reintegrate the service member into civilian society, but should also be to educate communities about the challenges facing those who have served.

The following report attempts to capture the major challenges and present specific policy options for local, state, and/or federal consideration, cooperation and action. We hope that these recommendations will be used by your office, Colorado’s elected officials, and all entities that support service members and veterans.

Our service members are coming home, and we will need to work together if we are going to be ready to fulfill our obligation to our nation’s defenders.

Thank you for your consideration.

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WE NEED TO BE READY

The following statistics demonstrate that America is not ready for the influx of soon-to-be veterans coming home from Iraq and Afghanistan.

- Veterans are **three times more likely to commit suicide** than the general population. About 18 veterans commit suicide every day.
- The **unemployment rate** for Post-9/11 veterans in 2010 was 11.5 percent, spiking to 13.3 percent in June 2011. The overall unemployment rate for veterans climbed from 9.8 percent in August to 12.1 percent in October. The unemployment rate for young veterans of Iraq and Afghanistan (age 18-24) **hit 21.1 percent last year.**
- In Colorado, the latest numbers are slightly better than the national average. The **unemployment rate** for veterans in Colorado in 2010 was **10.3 percent for veterans age 18 – 34.**
- Military personnel **make up 1.1 percent of the adult population of Colorado, but account for nearly 5 percent of payday loan customers.** These loans typically carry punitive interest rates of up to 36 percent.
- Recent estimates indicate that **veterans comprise approximately one-fourth of the total U.S. adult homeless population** and **40 percent of the male homeless population.** The VA estimates that there are **3,279 homeless veterans** in the health service area comprising Colorado, Montana, Wyoming, Utah, and part of Nevada.
- **Over 60 percent of employers** do not believe they have “a complete understanding of the qualifications ex-service members offer.”
- Thanks to the leadership of Secretary Shinseki, the VA has made good progress in increasing the accuracy rates and cutting down wait time of benefits claims. However, structural barriers still lead to an average wait time of about five months to have a claim processed. **As of January of 2011, there were 770,291 claims for disability compensation and pensions pending.**
- The American Legion, in conjunction with the National Veterans Legal Service Program (NVLSP), has conducted quality review site visits at more than 40 VA regional offices. During such visits, the Quality Review Team has **found errors in approximately 20 to 30 percent of the cases reviewed.**
- Male combat veterans are **62 percent more likely than civilian males to have at least one failed marriage.**
- On average, **caregivers** for the seriously wounded veterans **are needed for 19 months.** The earnings and benefit losses for a caregiver are \$60,300 if they serve for this time. As approximately 720 service members are in need of a caregiver annually, the annual earning losses endured by the caregiving population are \$43.4 million.

EXECUTIVE SUMMARY

To address the challenges facing military families and veterans, the forum proposes several specific actions in six core areas:

1) Improving Collaboration between Public and Private Resources

We should work to improve collaboration between public and private resources for veterans and to coordinate web resources that help serve this purpose. Specific policy options include:

- Create a national foundation that will provide grants to local communities to facilitate greater collaboration and communication between public and private organizations serving veterans.
- Perform comprehensive resource mapping to determine where services are strong and where they are not.
- Encourage web portals for military families and veterans to share information.

2) Putting Our Warriors to Work

We must help service members and their families translate and leverage their skills in the civilian sector, engage employers on the benefits of hiring veterans, and ensure that veterans can effectively use their education benefits. Specific policy options include:

- Ease the licensing burdens for exiting service members and their spouses.
- Create a public-private partnership to establish private commitments to hire veterans.
- Work to ensure that all public schools of higher education have access to a veterans education representative on campus.

3) Providing Easy and Efficient Access to Earned Benefits

More can be done to eliminate the backlog of VA benefits claims and improve rating accuracy. Specific policy options include:

- Modify the incentives of claims adjudicators.
- Ensure that the new Veterans Benefits Management System has sufficient resources.
- Improve training for VA employees deciding benefits claims.

4) Ending Veteran Homelessness and Addressing Veteran Foreclosure

Current efforts to end veteran homelessness can be improved and more can be done to prevent veteran foreclosure. Specific policy options include:

- Ensure that the employment components of the HUD/VASH program are being used effectively and that Continuum of Care services are supported.
- Create a credit rating grace period for deployed and recently-deployed service members.

5) Improving Awareness and Address the Mental Scars from Combat

The VA should begin a comprehensive study of the long-term mental health implications of service in Iraq and Afghanistan.

6) Raising Awareness, Educating Communities and Families

Elected officials and others should promote community awareness campaigns in Colorado, host “reverse job fairs” for employers, and facilitate community action teams or peer support networks that connect older veterans to younger veterans.

IMPROVING COLLABORATION BETWEEN PUBLIC AND PRIVATE RESOURCES

There are thousands of public and private organizations focused on serving veterans. Even with the large population of people dedicated to veterans, significant gaps in services remain between the public, non-profit, and private sectors. In all three, organizations and entities are pursuing tremendous projects and implementing good work. Unfortunately, however, they are not working in unison to optimize a collaborative vision.

As you know, the Department of Defense (DOD), Department of Veterans Affairs (VA), and other federal and state agencies have programs supporting our nation’s service members and veterans. Gaps in service exist between these agencies because of the limited statutory mandates for each. A growing number of private and non-profit service providers are already filling some of those gaps. However, there is currently no way to easily determine which gaps, if any, still exist, and what services are readily available in different communities. As a result, it is often difficult for service members, veterans, and their families to successfully navigate the vast number of service providers and resources available to assist them.

Many websites attempt to connect service members, veterans, and their families to available resources and streamline referrals to appropriate agencies, private sector service providers, and other institutions that support veterans. However, the websites are not linked together, and a veteran or military family may miss out on support simply because they chose the wrong website.

In addition, the lack of communication between groups makes it difficult to get the most out of possible public-private partnerships. Fostering and creating incentives for sustainable partnerships could stretch resources further and prevent gaps in coverage.

Our ability to serve military families and veterans would be greatly improved if we found a way to facilitate improved communication between public resources and other service providers across the country.

Policy Options:

- 1) Create a national foundation that supports communities to facilitate communication between public and private resources for military families and veterans.** While no one organization can be a “one stop shop” for military families and veterans, we can do more to ensure that, for those seeking support, there is no wrong door.

For instance, the Pikes Peak Area Council of Governments (PPACG) has developed a Network of Care website that provides a centralized, web-based resource for information and assistance for service members, veterans and their families. This website is one component of an overall strategic planning process involving military, local government, business and community leaders, nonprofit service providers and other stakeholders. The goal of the strategic plan is to develop a military system of care collaborative that will assure improved outcomes for service

members, veterans and their families by providing a central source of information, resources, and integrated services.

Nationally, another organization, Community Blueprint, is running several demonstration projects that effectively attempt to do the same thing: help communities develop blueprints to better organize the services they provide veterans and military families.

A national service member and veteran foundation could support communities attempting to adopt a “blueprint” model, provide the technical expertise they need to help with strategic planning, and better connect them to donor resources of which they might not be aware.

A national service member and veterans foundation could:

- Provide planning and implementation grants to spark the development of community initiatives and direct services for military families and veterans;
- Provide technical assistance and strategic planning best practices;
- Better connect communities to existing public resources (at DOD, VA, and Department of Labor (DOL)) and existing private resources (NGOs or other organizations already working in a particular space);
- Provide analytical support and map resources across the country;
- Connect communities to the philanthropic community and donors looking to support service members and families;
- Educate the public and raise awareness about the specific challenges that face our military families and veterans; and
- Provide a clearinghouse of information, in conjunction with existing web resources, for corporate entities and community organizations to use when they are looking to support military families and veterans.

2) Comprehensive community resource mapping is needed to determine what services for service members and veterans are available in Colorado and what services are lacking. Resource mapping can help find evidence-based gaps in service for service members, veterans, and their families. In Colorado Springs, for example, multiple installations and a large military population has forced the community to think more effectively about organizing early care and education facilities in a way that makes sense for military families.

3) Key stakeholders in the Inter-Service Family Assistance Committee (ISFAC), the United Veterans Committee (UVC), and other entities should work to clearly identify their roles, responsibilities and natural partnerships. Military and veterans organizations both at the state level and in individual communities must work together to align their efforts, not compete with each other for funding and “market share.”

4) We suggest that the current web portals collaborate to ensure that there is no wrong door for a service member or veteran. Specifically, they should work to integrate the information available on each website so that veterans and service members have access to the same information no matter where they turn. Given the differing services provided by each, the differing business models used to vet resources, and the personal preferences of service members

and veterans, it makes more sense to integrate information behind the scenes. These resources can and should also be used to determine which services are being accessed most in particular areas so that they can help identify “service deserts” – places where veterans and service members are consistently searching for a service that is not available. These resources should also be better advertised.

PUTTING OUR WARRIORS TO WORK

Though they are some of the most highly skilled workers in the country, exiting service members and veterans often face unique challenges that can make finding employment difficult.

The unemployment rate for all veterans in 2010 was 8.7 percent, compared to 9.4 percent for non-veterans. However, the rate for Post-9/11 veterans was 11.5 percent in the same year, and that number spiked to 13.3 percent this past June. Given the state of the economy – and the increasing number of service members returning home from Iraq and Afghanistan – this number will likely worsen.

Studies show that about 10 percent of the U.S. population has served in the military and, currently, less than one percent of the population serves. As the structure of our all-volunteer force has changed, the burden of military service has fallen disproportionately on the shoulders of a small minority of patriotic volunteers.

Because of this, employers are often unaware of the skills and benefits a former service member brings to the table, and service members often struggle to properly market their skills. According to a June 2010 Society for Human Resource Management survey, 60 percent of hiring organizations polled said that translating military skills to a civilian job experience could pose a challenge in hiring veterans. National Guard members and Reservists also face unique employment challenges, given the periodic nature of their service. In addition, awareness campaigns and misconceptions surrounding post-traumatic stress (PTS) and traumatic brain injury (TBI) have made some employers reluctant to actively recruit former service members.

If we are to be ready for the service members coming home in the next few years, we must address the challenges they face in employment as they transition from military service to civilian life.

Policy Options:

- 5) Ease licensing burdens for exiting service members.** Exiting service members often struggle to translate their Military Occupational Specialty (MOS) to the civilian world. Training as a radio technician or medic in the military is not regularly recognized in the civilian sector. And other intangibles, like leadership skills and organizational skills, are sometimes lost in translation.

Colorado has passed legislation asking state licensing agencies to examine relevant DOD experience for similarities to state requirements. This effort is currently in the implementation phase and, to a certain degree, dependent on cooperation and support from DOD.

The Obama Administration has also formed a task force to examine this issue. The task force is currently creating a clearinghouse of potential specialties that could link to civilian licenses. It will then approach individual states to work with licensing agencies to more clearly describe to service members what training they need and how to get it. We recommend you help facilitate Colorado’s connection to the Obama Administration’s efforts.

- 6) **Ease licensing burdens for spouses who experience a Permanent Change of Station (PCS) by passing legislation to create provisional licenses for occupations in Colorado.** When a service member receives a PCS, the whole family is affected. Spouses, in particular, often struggle with job or career changes as they enter new communities. In some cases, a license or credential (*e.g.*, healthcare and trade certificates) from one state is not honored in another state, which has its own licensing agency. Spouses are then forced to comply with the new state’s regulatory requirements and pay fees for the new license, making the transition to their new community more difficult. Removing barriers that delay or prevent military spouses from working in their field and using their skills and education to obtain gainful employment helps reduce reliance on state services.

Colorado should pass additional legislation to create provisional licenses for occupations. Spouses should be able to sign an affidavit asserting that they are in the process of obtaining necessary former state documents. This would allow spouses to immediately begin working while they progress to meet Colorado requirements.

- 7) **Create a Public-Private Partnership to establish private commitments to hire veterans.** We recommend your office lead the creation of a partnership with the business community where local businesses commit to hire veterans and are recognized for that commitment. This campaign could be framed as a challenge to Colorado businesses to ‘out-hire’ each other. Awards or scorecards could make this an extremely high profile event for participating Colorado businesses. Part of this campaign should be educating employers about the online resources available to reach job-searching veterans. Businesses that currently employ a large number of veterans can help bring new businesses into the fold by sharing their experiences and business models.
- 8) **Reform DOD’s Transition Assistance Program (TAP).** Currently, DOD, VA, and DOL jointly operate TAP to assist transitioning military personnel in preparing for their return to civilian life. TAP classes, which span roughly two and a half days, include information on exiting military service, VA health benefits, and finding employment. TAP services are provided on major military installation by Transition Assistance Offices (each service refers to the TAP office differently).

However, utilization of the program, which is not mandatory for all services, is low, and many exiting service members complain that it is ineffective. At many installations, TAP is the same no matter if you are an exiting 2-year infantryman or retiring 25-year officer or senior NCO. In addition, many are concerned about the timing of TAP, which often occurs during the busiest time immediately preceding separation when a service member is primarily concerned with going home. In theory, TAP is statutorily available 18 months prior to separation. However, in practice, it often occurs much closer to separation.

While TAP is technically available to National Guard members and Reservists and military families, many are not aware of this fact. Military families receive many benefits that disappear or are modified when a service member exits the military. It is important for families to understand this transition clearly.

For the first time in 19 years, DOD, VA, and DOL are undergoing a major reform of TAP. This reform includes an effort to update the job training component of the program and to create a lifelong TAP web portal that connects a service member to TAP information before separation and after. However, many remain concerned that little can be done to improve what, in two and a half days, is bound to be a superficial briefing.

Congress should follow the ongoing reform effort closely. Specifically, it should work to ensure that TAP is open to all service members and their families and logistically available “upstream” from a service member’s actual separation date. It should create a “grace period” for Guard and Reserve members who want to attend after they return back to non-DOD orders. And it should ensure that a post-TAP follow-up (at six and 12 months, for example) continues to connect veterans with the information they may have then realized they need.

In addition, Congress should look at requiring all TAP program participants to be automatically enrolled in the VA Health system. For example, a simple form could automatically enroll the veteran to a VA Medical Center (VAMC), and 30 or 60 days after discharge, the VAMC could schedule an initial evaluation for the veteran.

- 9) **Allow DOD to partner with outside organizations to provide individualized career counseling for wounded warriors and other exiting service members.** Different services have used memorandum of understanding (MOU) agreements to partner with NGOs that provide individualized career counseling for wounded warriors. However, legal concerns have prevented DOD from formalizing such partnerships where appropriate. Congress should pass legislation authorizing DOD to enter into partnerships with private sector groups.
- 10) **Build a Better Veterans Job Fair.** Often times, job fairs for service members and veterans are one day events that do little to enhance the job hunting/interviewing skills of the veteran or the broader military understanding of the employer. More effective models include three-day “expo”-type events that include on-site skills training for veterans and placement workshops for employers and should include a follow-up component to determine if employers and veterans have successfully connected after the event.
- 11) **Better advertise the veterans representative at DOL Workforce Development Centers.** Most Workforce Development Centers have dedicated staff to assist with veterans’ employment issues. However, many veterans are not aware of this fact. DOL should ensure that each Center is properly staffed with a veterans representative, and DOL and the state should do more to advertise these resources.
- 12) **Duplicate the grassroots volunteer support of Employer Support of the Guard and Reserve (ESGR) program for service members who are separating or have separated from active duty.** DOD currently operates the ESGR program to support National Guardsmen and Reservists navigate the employment challenges inherent to their service. About 4,500 volunteers from business, government, education, and military fields serve on local ESGR Field Committees. They use resources from the National ESGR Headquarters to conduct employer support programs, informational briefings, and dialogues between employers, ESGR, and

National Guard and Reserve units. DOD and VA should support a program that allows similar volunteer outreach to recently separated service members.

Older vets in Colorado communities, particularly those with ties to the business community, should be approached to create a direct veteran to veteran connection. Such veterans can serve as mentors and liaisons to the Colorado business community.

PROVIDING EASY AND EFFICIENT ACCESS TO EARNED BENEFITS

Eliminate the Backlog of VA Benefits Claims

The Veterans Benefits Administration (VBA) faces a serious backlog of disability claims. Veterans wait an average of about five months to have a claim processed. Without an overhaul, the VA estimates that by 2015, the backlog of disability claims could skyrocket to about 2.6 million, a tenfold increase. As of January of 2011, there were 770,291 claims for disability compensation and pensions pending, an increase of 282,790 from one year ago. Overall, 313,007 claims are pending longer than the VA’s target goal of 125 days, a 69 percent increase in one year. Much of this increase has been connected to the VA’s new presumption that several diseases were caused by Agent Orange exposure in Vietnam. Moreover, after waiting long periods and navigating a complex bureaucracy, veterans often receive decisions that are not accurate.

Veterans advocates also note that intellectual capital is a challenge at the regional level of the claims process. Claims adjudicators and Compensation and Pension (C&P) physicians are often not aware of the growing body of legally binding court decisions coming out of the U.S. Court of Appeals for Veterans Claims and the Federal Circuit. In addition, VA regulations are extensive, and some claims are very complicated. It takes one year for a new claims adjudicator to become knowledgeable and two years before they are proficient.

Over the past two years, the Administration has taken unprecedented steps to pilot improved systems to address the backlog. VA Secretary Shinseki has focused on “breaking the back of the backlog” of pending claims by digitizing records and working with DOD to develop a unified disability rating system (Integrated Disability Evaluation System, or IDES). However, some Veterans Service Organizations (VSOs) are concerned that these steps will not substantially address the backlog in the near term or address the structural challenges that caused it.

Policy Options:

13) The VA should modify the incentives and performance evaluation criteria for claims adjudicators. Work credits can only be taken for certain actions on a claim, regardless of the complexity of the claim and the amount of time and action needed to complete a claim accurately. Thus, claims adjudicators, who must meet a daily quota, sometimes apply a one-size-fits-all approach. Failing to meet the daily quota is grounds for placing an adjudicator on probation. Claims decisions are reviewed each month and errors become part of an adjudicator’s accuracy rate. However, some view this process as punitive, rather than corrective. The VA should examine the employee quantity and quality review process to identify a better incentive system for adjudicators. While adjudicators must continue to work quickly, deciding claims correctly the first time actually saves time over the long-run.

14) Congress could ensure that the state-of-the-art Veterans Benefits Management System (VBMS) receives sufficient resources, and that it develops into a comprehensive, accurate, rules-based system. The VA is testing a new electronic system for benefits claims, the VBMS.

Congress should fully support its implementation and exercise strict oversight over its effectiveness.

- 15) The VA should provide sufficient and ongoing training to employees and create incentives for employees to continue to update their skills and knowledge.** A high percentage of benefits claims are not decided properly at the regional level. Wrongly decided claims contribute to the backlog. Claims are often decided incorrectly because adjudicators have not been provided access to the latest developments in veterans case law.
- 16) Congress should ask the VA to look into the possibility of providing training to veterans service officers stationed in Regional Offices.** The VA does not provide training to veterans service officers who work in VA Regional Office buildings. On-site training for these officers would bring consistency to their representation of veterans, and it could also expedite the claims process by helping veterans get their claims right the first time.
- 17) The Administration should allow veterans service officers to use unused space in government buildings to assist veterans with claims.** According to reports, the General Services Administration (GSA) currently has unused buildings and offices under its control. These offices could be used by veterans service officers from multiple organizations. This space could be provided free to congressionally-chartered VSOs. Veterans service officers would be required to comply with VA guidelines.
- 18) Congress should provide aggressive oversight of the new rating system.** The VA is testing a new system to rate disabilities. The current system is outdated and it fails to accurately capture the full extent of some injuries and disabilities.
- 19) Congress should ensure that DOD and VA collaborate to share information regarding service treatment records.** There is a Memorandum of Understanding (MOU) between the DOD and VA to share information. The MOU, however, is not sufficient to address the structural differences between the two systems.
- 20) Congress should ensure that service members have adequate time to review their records before exiting the military.** DOD service records are often not accurate. Service members should be able to review their Service Record Books (SRB) and their Service Treatment Records (STR) with adequate time before they are separated from the military. Sometimes SRBs are incomplete, and injuries are left out of STRs.
- 21) Congress should provide additional funding for immediate concurrent receipt of a military retirement pension and VA disability compensation and expand the program to include those disabled veterans with a service-disabled rating lower than 50 percent.** Before 2003, a retired service member could not concurrently receive a military retirement pension and VA disability benefits – one offset the other. Congress has addressed this issue through legislation but failed to implement full, concurrent receipt for all retirees.

Ensure that Service Members Can Effectively Use their Educational Benefits

Veterans in the U.S. continue to face unique challenges associated with education, employment, and economic opportunity. Veterans – sometimes exiting with combat pay and other monetary benefits – receive little financial literacy training on how to properly maximize such benefits.

The Post 9/11 GI Bill restored the promise of full tuition and fees for any public school in the country for those who have served. Recent legislation passed by Congress modified the benefit to allow it to be used for non-degree and apprenticeship programs and to make it more equitable, capping the benefit at \$17,500 per academic year for private schools. Additional legislation further modified the GI Bill to include veterans who had already begun attending private institutions with a total cost (tuition and fees) of more than the new cap. An estimated 21,000 veterans are using GI Bill benefits in Colorado.

However, more can be done to ensure that all veterans use this important benefit effectively. Some veterans enter programs with little thought to long-term career implications. Others do not fully understand all facets of the benefit, and VA staff is often occupied monitoring school compliance. While some schools employ a full-time veterans education representative to help with these issues, many do not. In addition, some for profit schools have unfairly targeted veterans with aggressive marketing tactics, but with little explanation of what it will actually take to graduate. There is little being done to track retention, graduation, and employment rates to determine usage and emerging trends.

Policy Options:

22) Work to ensure that all schools have a central veterans education representative to assist veterans in successfully applying their GI Bill benefits and to recruit veterans to appropriate programs. DU, CSU, and other schools have good models, but state and federal government could do more to promote such a representative on public campuses. Public campaigns could be used to bring more non-profits into this space, and elected officials could encourage schools to adopt more uniform GI Bill information standards on their websites. Schools could also be encouraged to create work-study programs for veterans who staff such offices.

23) Streamline the reimbursement process for benefits. It can take three to six months for the first GI Bill reimbursement check to be received. Often times, veterans are struggling to make ends meet before this check arrives. The VA should look for ways to reduce this wait time.

24) Better promote the VA’s Vocational Rehabilitation and Employment Program (VR&E). For some veterans, the VA’s VR&E program may be more appropriate or even more valuable than the Post-9/11 GI Bill. The VA and schools should work to ensure that qualifying veterans have explored this option to pay for school.

25) Modify attendance requirements for veterans attending an approved rehabilitation or treatment program. Drug treatment court advocates and others have noted that the VA has suspended GI Bill benefit payments after veterans’ attendance in drug treatment programs or other rehabilitation programs affected their classroom attendance. Currently, the Post-9/11 GI

Bill sets monthly attendance disclosures before a payment is issued. The VA should modify its attendance requirement to create a grace period or flexible schedule for veterans who miss school to attend an approved rehabilitation or treatment program.

26) Require a study of Post-9/11 GI Bill use. It is often difficult to determine how many veterans are using the benefit, how many of their children are using it, and how well beneficiaries are faring over time. Congress should commission a study by the VA, GAO, or other entity to determine retention/dropout, graduation, and post-education employment rates for veterans and other beneficiaries who have utilized the GI Bill benefit. Such a study would help improve application of the program.

27) Advertise in-state tuition for veterans at all public universities in Colorado. Like a growing number of states, many Colorado colleges and universities have already opted to provide in-state tuition for any veteran who is accepted. And the Colorado legislature has passed legislation removing the 12-month residency requirement for veterans to receive in state tuition. This benefit should be better promoted by all Colorado institutions.

ENDING VETERAN HOMELESSNESS AND ADDRESSING VETERAN FORECLOSURE

Research suggests that military veterans in the United States have disproportionately high rates of homelessness compared to the general population. Recent estimates indicate that veterans comprise approximately one-fourth of the total U.S. adult homeless population and 40 percent of the male homeless population.

The joint HUD-VA Supportive Housing (HUD-VASH) voucher program provides long-term case management, supportive services, and subsidized permanent housing support to veterans. HUD provides 20,000 vouchers to participating public housing authorities to assist with rent payment.

However, the voucher process is lengthy, and the prioritization process has been criticized. According to reports, Iraq and Afghanistan veterans are not given priority. Vietnam and older veterans, however, are regularly participating in the program, which emphasizes job training, despite the fact that some of these veterans are nearing retirement age.

Policy Options:

- 28) Target HUD-VASH vouchers, which emphasize job training, to veterans who will most benefit from them.** The VA should examine the HUD/VASH program to determine if its job training component is successfully being utilized by the veterans participating in the program. This analysis may result in the need to create a separate program to identify and support Vietnam-era and older veterans who are closer to retirement age.

- 29) Explore a credit rating grace period for deployed and recently deployed service members.** Service members and veterans who have undergone foreclosure due to the current economic situation could receive a credit-rating qualification grace period. Many serving in Iraq and Afghanistan came home to a difficult economy and high unemployment rate, forcing many to lose their homes. Credit ratings that have been affected by unfair foreclosure should not disqualify these veterans from VA home loan programs.

IMPROVING AWARENES AND ADDRESSING THE MENTAL SCARS FROM COMBAT

Veterans of previous wars suffered what has at various times been called “shell shock” or “battle fatigue.” Today, combat stress is referred to as post-traumatic stress (PTS) or post-traumatic stress disorder (PTSD). In addition, many service members have suffered head trauma or successive concussions that lead to traumatic brain injury (TBI), another invisible wound of war. PTS and TBI, although very different, can both sometimes lead to depression and mood swings. In the near term, PTS can also be a contributing factor in behavioral problems such as substance abuse, violent crime, and suicide. TBI has physical symptoms, such as cognitive, sensory, and communicatory dysfunction.

The long-term mental health and cognitive implications of PTS and TBI are not fully known. Some medical experts believe that they could be contributing factors to Alzheimer’s, Parkinson’s, and ALS.

The VA should start planning now for the potential wave of cognitive and mental health issues that may develop in Iraq and Afghanistan veterans in the decades to come.

Policy Options:

30) The VA or Institute of Medicine (IOM) should perform a comprehensive study on the long-term implications of PTS and TBI. Congress should require the VA to begin a study of Iraq and Afghanistan veterans to look for emerging signs of trauma in aging veterans and look for conditions, such as Alzheimer’s and others, that could be attributed to PTS or TBI.

31) Ensure that junior officers and non-commissioned officers are properly educated on the signs and symptoms of PTS and TBI. DOD should ensure that service members participating in Officer Basic Course and Captains Career Course and non-commissioned officers (NCOs) and staff receive comprehensive training on the signs and symptoms of PTS and TBI. These junior officers and NCOs should be the first line of defense in identifying detrimental behavior in their troops and referring them to appropriate care.

RAISING AWARENESS, EDUCATING COMMUNITIES AND FAMILIES

In many cases, our goal should not be to simply reintegrate the service member into civilian society; it is to educate communities about the challenges facing our returning troops. The potential stigma of combat service and statistics about PTS and TBI can be demystified with proactive community education programs that promote veterans as valuable members of the community and workplace. Such campaigns should include components for families, such as outreach to schools and social service entities, and outreach to businesses and potential employers.

Policy Options:

- 32) We should help promote a community awareness campaign in Colorado.** Elected officials can play a key role in voicing support for veterans and should partner with local veterans service organizations and service providers to develop the theme and venue. The purpose of these events would be to ensure that communities are fully educated about the wide range of issues that face returning service members. Like the military’s Transition Assistance Program (TAP), communities in Colorado could put on their own “Community TAP” programs to ensure that major civic organizations and service providers are united around a common understanding of the issues that veterans face and the resources that are available.
- 33) Host a series of “reverse job fairs” where prospective employers learn about the skills that a veteran brings to the workplace.** A central component of these education events could be specific outreach to local businesses and prospective employers. Communities should be doing more to educate employers about what it means to hire a veteran and what skills they bring to the table.
- 34) Congress should identify DOD and VA programs that currently only support veterans and determine whether it is feasible for family members to participate.** The challenges facing veterans also affect the entire family. Many DOD programs specifically address family issues and support family members. However, the VA has fewer programs that integrate the entire family, even though many veterans continue to face challenges that affect the entire family.
- 35) Facilitate the creation of a veteran to veteran support network.** The older generation of veterans should be mobilized to form “Community Action Teams” that help younger veterans with the support they may need. Older veterans have been through the complex VA claims system and dealt with many of the same issues that today’s veterans face. Such a mentor relationship could provide structure for recently separated troops who are familiar with the military’s strict command structure. Conversely, younger veterans could share knowledge of the growing number of online resources. The DOD and VA could jointly provide training for approved Community Action Teams on a broad range of issues in much the same way that certain VSOs are approved by the VA to assist a veteran with a pending claim. However, the volunteers would be versed in more than just health care issues.