

Kathleen Martin is an attorney with O'Donnell, Weiss & Mattei, P.C., and a newspaper columnist for The Mercury, which gave permission for this article to be reprinted.

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## Veterans wait and wait for claims to be processed

Veterans and their advocates who have submitted claims for compensation and pension are aware that it is a long, often arduous process with uncertain results. A recent article in *The New York Times* (<http://www.nytimes.com/2012/09/28/us/veterans-wait-for-us-aid-amid-growing-backlog-of-claims.html?hp>) confirms that the backlog is real and frustrating to VA workers and claimants alike.

The Department of Veterans Affairs (VA) is huge, and according to the article, has 270,000 employees who maintain 131 cemeteries, operate 152 hospitals, and disburse benefits to more than four million veterans of the total of 23 million veterans in this country. Furthermore, according the article author, James Dao, last year veterans filed more than 1.3 million claims, double the number since 2001. Almost 4,000 workers have been added, but the process, especially to obtain compensation benefits, is complicated and not easily learned. Therefore, processing of claims has not kept pace, with the agency completing less than 80 percent of its inventory. In 2012, more than one million claims have been completed, with an average of 8 months to process the average claim. As of September 24, 2012, 890,000 pension and compensation claims were pending.

When Dao is speaking of claims, there are two basic categories, compensation and pension. "Compensation" is generally for service connected injuries, such as side effects of exposure to Agent Orange, post traumatic stress disorder, and injuries sustained in combat to name a few. These claims can take years to make it through the system, since some disorders are in gray areas and are being assessed by people with insufficient evidence but with strict rules. "Pension" is for older veterans or their surviving spouses. The most common form of Pension is Aid and Attendance, which can provide additional money for Adult Day Care, care in an assisted living type facility, or care in the home, to name a few. Some people are able to avoid nursing home care with this extra help. Both veterans who are entitled to VA compensation, and older veterans trying to pay for much needed care to keep them safe cannot afford to wait significant amounts of time to supplement often meager resources being eaten up by healthcare costs.

Eric K. Shinseki, the Secretary of Veterans Affairs, claims to be introducing a "transformation plan" to improve speed and accuracy in processing claims, resulting in processing in less than 125 days by 2015. However, there is discussion in Congress of putting more restrictions on applicants, such as proving that no uncompensated transfers were made in the last three years (similar to Medicaid's five year look back) that cannot but complicate the system further, and increase the workload of examiners. The process even now is excessively complicated according to Dao's interviews with current and former front line workers, and production quotas encourage ignoring any claim that is complicated or appears incomplete. Paperwork is being lost, current claims are being bungled, and veterans or surviving spouses of veterans are going bankrupt waiting for claims to be approved, even straightforward ones.

Veterans' benefits are an important planning piece for older Americans facing high care costs. James Dao's article is very informative, and readers may help make changes by talking with their representatives in Congress often. At the very least, it shows that you are not alone when your VA benefits claim is delayed or lost.