

VFW SERVICE OFFICER NOTES FOR THE TEN-HUT January 2018

NEW NEWS!!!!

The Department of Veterans' Affairs and the CFPB Issue Warning Order to Holders of VA Home Loans

The VA Interest Rate Reduction Refinance Loan (IRRRL) lowers your interest rate by refinancing your existing VA home loan. During FY17, VA guaranteed over 190,000 home loans under this program. In FY 2017, there were nearly 1,500 lenders that participate in the VA Home Loan program.

Regrettably, some lenders have taken advantage of service members and Veterans with VA home loans in the past. They have sent unsolicited offers to refinance VA mortgages with misleading advertising. If you have a VA home loan, there is a good chance you have already come into contact with unsolicited offers which appear official and may sound too good to be true.

The VA and the Consumer Financial Protection Bureau (CFPB) have issued their first Warning Order to service members and Veterans who currently have a VA home loan, as we have found that some of you are being targeted with misleading advertising.

Understand that certain advertised benefits, such as no out-of-pocket closing costs, skipped mortgage payments, and escrow refunds, are costs that are generally added to your loan and increase the overall principal balance. These are all red flags that may indicate that the loan is less likely to benefit you. Before you proceed with a VA mortgage refinance, be sure to consider the long-term and short-term benefits and consequences of refinancing your loan.

If you are contacted to refinance your VA mortgage, carefully consider your options and ask questions:

- Does a lower interest rate extend the term (i.e., 30-year fixed rate to another 30-year fixed rate)?
- What are the financial implications when choosing between a fixed term and an adjustable rate mortgage loan?
- What is your total payback for the new loan vs. the original loan?
- Do offers of skipped payments or cash back ultimately get added to my loan amount?

If you have a problem with a VA mortgage refinance or other mortgage issues, you can submit a complaint to the CFPB online or by calling (855) 411-CFPB (2372). Please also see VA/CFPB's blog on this topic at: <https://www.consumerfinance.gov/about-us/blog/cfpb-and-va-warno-va-refinancing-offers-sound-too-good-be-true/>.

We are working hard, along with other government agencies, to identify, stop, and prevent

illegal and misleading advertising related to VA mortgages and refinancing. If you have questions that aren't being answered by your lender, please get a second opinion from another lender, or call a VA loan specialist who is available to assist you from 8 a.m. to 6 p.m. ET, Monday through Friday at [\(877\) 827-3702](tel:877-827-3702).

Rollout & Application Process for Veterans ID Card

The Department of Veterans Affairs (VA) announced that the application process for the national Veterans Identification Card (VIC) is now available. The card has been authorized by legislation since 2015. Veterans can apply for the ID card, which will provide proof of military service, promotional discounts and other services.

"The new [VIC] provides a safer and more convenient and efficient way for most Veterans to show proof of service," said VA Secretary Shulkin. "With the card, Veterans with honorable service to our nation will no longer need to carry around their paper DD-214s to obtain Veteran discounts and other services."

The VIC provides a portable and secure alternative for those who served the minimum time in service but did not meet the retirement or medical discharge threshold. Veterans who served in the armed forces, including the reserve components and who have a discharge of honorable or general (under honorable conditions) can request a VIC.

To request a VIC, [click here](#), scroll to the bottom of the page, click on "Apply for Printed Veteran ID Card" and sign in or create an account. Veterans can check the status of their cards on the [vets](#) website as well, and should receive their card within 60 days. A digital version of the VIC will be available by mid-December.

**VA Announces
Rollout and
Application
Process for New
Veterans ID
Card**

WASHINGTON - Today the U.S. Department of Veterans Affairs (VA) announced that the application process for the national Veterans Identification Card (VIC) is now available for Veterans - yet another action honoring their service.

This has been mandated through legislation since 2015 to honor Veterans, and today's rollout of the ID card fulfills that overdue promise.

Only those Veterans with honorable service will be able to apply for the ID card, which will provide proof of military service, and may be accepted by retailers in lieu of the standard DD-214 form to obtain promotional discounts and other services where offered to Veterans.

"The new Veterans Identification Card provides a safer and more convenient and efficient way for most Veterans to show proof of service," said VA Secretary Dr. David J. Shulkin. "With the card, Veterans with honorable service to our nation will no longer need to carry around their paper DD-214s to obtain Veteran discounts and other services."

The VIC provides a more portable and secure alternative for those who served the minimum obligated time in service, but did not meet the retirement or medical discharge threshold. Veterans who served in the armed forces, including the reserve components, and who have a discharge of honorable or general (under honorable conditions) can request a VIC.

To request a VIC, Veterans must visit [vets.gov](https://www.vets.gov), click on "[Apply for Printed Veteran ID Card](#)" on the bottom left of the page and sign in or create an account.

Veterans who apply for a card should receive it within 60 days and can check delivery status of their cards at [vets.gov](https://www.vets.gov). A digital version of the VIC will be available online by mid-December.

Applications for New Veterans ID Delayed

The high volume of applications for the new veterans ID card has caused VA to delay new applications. VA has established an email reminder system for veterans who have not been able to apply. Visit the [Vets.gov Veterans ID Card application website](#) if you are interested in applying. VA has not indicated how long veterans will wait before being able to submit new applications or how soon those who have already applied will receive their ID cards. Stay tuned to the Action Corps Weekly for updates.

VA to Provide Hyperbaric Oxygen Therapy to Some Veterans with Chronic PTSD

WASHINGTON - Today, the U.S. Department of Veterans Affairs (VA)

announced it will offer Hyperbaric Oxygen Therapy (HBOT) as a treatment option for a small number of Veterans with persistent post-traumatic stress disorder (PTSD) symptoms resistant to standard options.

Providers from the Eastern Oklahoma VA Health Care System and the VA Northern California Health Care System will partner with HBOT providers at the Tulsa Wound Care and Hyperbaric Center at Oklahoma State Medical Center in Tulsa, Oklahoma, and the David Grant Medical Center on Travis Air Force Base, California, respectively, to provide this care.

"There is nothing more important to us than caring for our nation's Veterans, and that care must include finding different approaches that work best for them," said VA Secretary Dr. David J. Shulkin. "We have to explore every avenue, particularly for our most medically vulnerable Veterans, and be open to new ideas and strategies for their optimal health and well-being."

HBOT is a procedure that increases oxygen in the body, under pressure, to encourage healing. Currently, HBOT is commonly used to treat carbon monoxide poisoning, divers' sickness, enhanced healing of some wound problems, skin grafts, heat burns, crush injuries and other acute health-care issues that involve too little blood flow to a part of the body.

This use of HBOT for treatment of PTSD is considered an "off-label" use and will occur under the supervision of a trained physician. Separately, VA and the Department of Defense are planning a multisite research study to examine more fully the use of HBOT for patients diagnosed with PTSD.

As health-care leaders interested in innovative approaches to care, the VA Center for Compassionate Innovation (CCI) is facilitating use of HBOT for a subset of Veterans who have noticed no decrease of symptoms after receiving at least two evidenced-based treatments. CCI uses innovative approaches to treat conditions where traditional methods have been unsuccessful. VA will monitor the HBOT clinical demonstration project and the HBOT research study to help inform the potential for HBOT usage to treat a larger number of Veterans with PTSD.

For more information about VA's Center for Compassionate Innovation, go to <https://www.va.gov/healthpartnerships/>.

VA exploring alternative treatments for TBI and PTSD

The VA announced that it will use two innovative treatments to ease the everyday challenges associated with living with traumatic brain injury (TBI) and post-traumatic stress disorder (PTSD).

"We know that for a small group of Veterans, a traditional approach to health care may not be the most effective," said VA Secretary Dr. David J. Shulkin. "This is particularly true with

certain chronic medical and mental health conditions. For Veterans who don't improve, we have to look for innovative, evidence-based approaches that may help them restore and maintain their health and well-being.”

Veterans with a history of mild to moderate TBI now have access to light emitting diode (LED) therapy contained in a lightweight frame that is placed on the head and a clip placed inside the nose. Results of some [studies](#) show that LED improves brain function including attention and memory, emotions, and sleep. LED therapy has begun at the VA Boston Healthcare System, Jamaica Plain campus, this month. LED also is available for Veterans to use in their homes.

Providers at the Long Beach VA Medical Center have begun using stellate ganglion block (SGB) to treat Veterans with PTSD symptoms. SGB is safe and may ease PTSD symptoms, such as the feelings of anxiety and constantly being on alert. It involves an injection, or shot, of medication into the neck to decrease the symptoms of PTSD.

VA remains a world leader in the development and use of innovative therapies, such as telehealth, yoga and other approaches to improve health and well-being.

For more information about other emerging therapies aimed at enhancing Veterans' physical and mental well-being, visit VA's Center for Compassionate Innovation at: <https://www.va.gov/healthpartnerships>.

Google uses VA expertise to help individuals identify signs of PTSD

Noticing the signs and symptoms of post-traumatic stress disorder (PTSD) early and finding the right treatment option can help people recover. That's why Google called on VA when it was looking to use a tool that helps visitors determine if they might be experiencing PTSD.

Researchers at [VA's National Center for PTSD](#) developed the PC-PTSD-5, a simple and effective, medically-validated survey to test the likelihood of having PTSD. The five item screening assesses key characteristics of PTSD, but is not a diagnosis.

When visitors search for PTSD on [Google](#) mobile in the United States, they will get a panel that contains facts and treatment information. By tapping “Check if you may have PTSD,” visitors can answer a private questionnaire to assess the likelihood PTSD.

“We hope that by making this information available on Google, more people will learn about PTSD and have informed conversations with their health care provider,” said Dr. Paula Schnurr, executive director of VA's National Center for PTSD. “The screen won't be able to tell someone for sure if they have PTSD, but it may indicate whether it's a good idea to see a health care provider for further assessment.”

For more information about PTSD and effective treatment options, visit the National Center for PTSD website at www.ptsd.va.gov.

Google partners with VA, National Alliance on Mental Illness to offer PTSD screening

When mobile users perform a Google search for PTSD or a related query on their mobile device, the search engine will now automatically offer them resources and a validated screening questionnaire for the condition.

The effort — a partnership between Google, the National Alliance on Mental Illness (NAMI) and the Department of Veterans Affairs' National Center for PTSD — looks to increase the number of people with PTSD who seek help for their condition by conveniently surfacing an online version of the PC-PTSD-5 screening tool.

“To help people understand PTSD, we’ve collaborated with Google to provide simple, direct access to information that may help those who are suffering,” Paula Schnurr, executive director of the National Center for PTSD, and Teri Brister, director of information and support for NAMI, wrote in [a recent Google blog post](#).

Currently, only about half of the estimated 14 million US adults who experience PTSD yearly will seek professional help for the condition, they wrote.

Following a mobile Google search for PTSD or related terms, the search engine will surface a “Knowledge Panel” that provides an overview of the condition consisting of facts and treatment information. The panel also includes an entry titled “check if you may have PTSD,” which directs users to the PC-PTSD-5 questionnaire. The anonymous tests assigns users a score that indicates the likelihood of PTSD, contextualizes the results, and offers suggestions on potential symptoms regardless of a high or low score. These information from the questionnaire can be a “crucial step” toward proper care, Schnurr and Brister wrote.

“You can answer a private questionnaire to assess your likelihood of having PTSD and have a more informed conversation with your doctor,” Schnurr and Brister wrote. “Getting an in-person assessment is essential to a diagnosis of PTSD, and this commonly- used screening tool gives you important information you can bring to your appointment.”

This move comes just months after another similar partnership between the search giant and NAMI that directed [mobile users searching for information on clinical depression](#) toward the PHQ-9 validated screening tool. Similar to the PTSD screen, this anonymous questionnaire assigns users a numerical score, guidance, and a direct link to the National Suicide Prevention Lifeline in the case of suspected depression.

“Clinical depression is a treatable condition which can impact many aspects of a person's life. The PHQ-9 can be the first step to getting a proper diagnosis,” Mary Giliberti, CEO of NAMI, [wrote in a Google blog post in August](#). “Statistics show that those who have symptoms of depression experience an average of a 6 to 8 year delay in getting treatment after the onset of symptoms. We believe that awareness of depression can help empower and educate you, enabling quicker access to treatment.”

Both the PC-PTSD-5 and PHQ-9 are intended to build awareness and improve linkage to care, but should not replace diagnosis from a professional.

Google isn't the only major web player looking to incorporate mental health care into its services. Just last week, Facebook announced that it would be ramping up [AI-powered efforts to identify social media posts including suicide threats](#) or other high-risk suicidal language. According to a blog post by Guy Rosen, Facebook's VP of Product Management, the company's Community Relations team reviews each of these flagged posts and, if warranted, immediately contacts local first responders to prevent self-injury or suicide.

Veterans Can Now Schedule Appointments Online

New Online Appointment Scheduling Service Integrated with My HealtheVet

Veterans at more than 100 VA Medical Centers (VAMCs) across the country are now able to request or schedule certain types of appointments online through My HealtheVet.

What does this mean for you?

If you have VA health care benefits, you can schedule or request some of your VA health appointments online if:

- You have one of these two types of free VA accounts: [My HealtheVet Premium Account](#) or [DS Logon Premium Account](#)
- You are scheduling your appointment with a VA medical facility that accepts online scheduling. [Check to see if your VA Medical Center offers online scheduling](#) .

What types of appointments can I schedule online?

- You can schedule a **primary care** appointment at a participating VA facility where you have had a primary care appointment in the **last two years**.
- You may also be able to schedule specialty appointments, such as **outpatient mental health, optometry, and audiology**, at participating facilities.

[Login to Schedule a Health Appointment Online](#)

What if my facility or appointment type is not supported?

If your facility does not currently participate in online scheduling, please know that we are working to expand access to additional medical centers. We are also working to add additional appointment types. If you need to make an appointment immediately, you can still call the VA health facility where you want to receive care. [Find your VA health facility's phone number](#).

White House VA Hotline now fully staffed and operational around the clock to serve nation's Veterans

VA announced that the White House VA Hotline, first launched in June as part of President Donald J. Trump's commitment to reforming VA, is now fully staffed with live agents working to serve Veterans 24 hours a day, 365 days a year.

The hotline, which became 24-hour operational in mid-October, is staffed by a team consisting of more than 90 percent Veterans or a family member of a Veteran. The hotline staffing is in direct [response to Veterans' requests](#) to talk to agents who could relate to their experiences.

"The White House VA Hotline provides our nation's Veterans with a direct, dedicated contact line that allows them to interact with highly trained, live agents to answer their needs and concerns," said VA secretary David J. Shulkin.

"Since the initial launch of the hotline in June, we listened to our Veterans, who indicated that they prefer speaking with other Veterans and Veteran family members, and we adjusted our hiring based on that feedback," added Shulkin.

"We're proud that the hotline is now staffed 24/7 by a team of mostly Veterans or Veteran family members who have direct knowledge of their particular concerns and can use their experience to address them in the best way possible with the resources of the VA. This represents a true win-win for Veterans and their loved ones."

Since 24/7 coverage began in October, the hotline has served more than 10,000 callers.

Hotline agents answer inquiries, provide directory assistance, document concerns about VA care, benefits and services, and expedite the referral and resolution of those concerns. Agents undergo regular updates and training on VA services based on hotline trends and are assisted by newly implemented tracking software to help VA capture and improve its response, referral and resolution processes to best support Veterans.

The hotline can be accessed at 855-948-2311 and is VA's first non-clinical, non-emergency around-the-clock call center. It provides Veterans a supplemental option to report issues if they are not being addressed through VA's normal customer service channels.

The hotline's agents are located at a VA facility in Shepherdstown, West Virginia. Agents have access to a multitude of resources and contact information to help Veterans. The hotline also generates real-time reports to VA experts who can help address the specific issues of Veterans as well as make better-informed decisions on where program improvements are needed.