

Jan Dils Veterans Disability Benefits Newsletter

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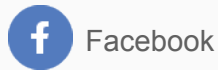
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## VETERANS DISABILITY BENEFITS IN THE NEWS



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While our Country's "official" Veterans Day will be November 11th (observed on Monday, the 12th), our team celebrates our amazing heroes every day. Happy May to the men and women who have returned home, and, equally, the troops still out there on active duty protecting America!

At Jan Dils, we know first-hand how difficult it can be for our Veterans to return to civilian life even under the best circumstances. That's why it alarms us to know that there are unscrupulous people among us that are specifically targeting Veterans to steal their benefits. AARP research found that Veterans are twice as likely to

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be scammed than the non-military public. It's unconscionable, but true. Our first article is intended to keep our Veterans and their families in the know and avoid fraudulent schemes. We thank the VA, U.S. Postal Inspection Service and Operation Protect Veterans for coming together to create the Fraud Watch Network.

The second article is a follow up to a Veterans' service we have promoted in the past: The Veterans Choice Program (VCP). This has been an important, game changing health care program. However, it was a temporary program that has measurable results. Funding is about to run out. We need Congress to come together to make the VCP permanent.

Meanwhile, we continue to follow the VA as they find the best leadership possible to become our next Secretary of Veterans Affairs. No matter what side of the aisle we are on, I think we can all agree that taking care of our Veterans is a non-partisan issue. Our heroes deserve nothing but the best. If you have questions about your benefits, we have answers. Don't hesitate to give us a toll-free call at 877.526.3457, or [send us an email](#). We are your best resource.

Sincerely,



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## PROTECTING OUR VETERANS FROM SCAMS



America's Veterans are warriors, trained to handle anything a battlefield can throw at them. But there's one foe many Veterans struggle to defeat: domestic fraud. In fact, 78 percent of our retired military men and women have been targeted by scams specifically crafted to exploit their military service history.

Forming the front lines against fraud, the American Association of Retired Persons (AARP) and the U.S. Postal Inspection Services are joining with Operation Protect Veterans to fight back against fraudulent scams. Sadly, Veterans are twice as likely to actually fall for fraudulent schemes. In 2017, AARP research found that 16 percent have lost money to scammers, compared to only 8 percent of the non-military public.

Why? For starters, Veterans implicitly trust fellow members of the military, making them vulnerable to imposters. Veterans also have a PTSD rate more than double the general public's, which can make it more difficult to recognize and combat the emotional manipulation used by the scam artists.

### **Know the Enemy**

Below are some of the scams actively taking place and what you should consider “too good to be true”:

- **VA Loan Scams:** Offers to refinance VA loans at extremely low rates.
- **Update Your File Scam:** An imposter claiming to be from a government agency, attempts to get a Veteran’s personal information to “update their file” so they can maintain their benefits.
- **Secret Veteran Benefits Scam:** Veterans are told they qualify for “secret” government programs or benefits that offer thousands of dollars – but first, they attempt to collect personal information or a fee.
- **Pension Poaching Scam:** Scammers often offer Veterans lump sum payments up front, in exchange for signing over all their future monthly benefit checks.
- **Aid and Attendance Scam:** Veterans (or their family members) receive an offer to move their assets into a living trust so that they can qualify for financial assisted-living benefits.



If you or a loved one believes you have encountered a financial scam targeting Veterans in the past 12 months, please call the Fraud Watch Network hotline at 877-908-3360.

At Jan Dils, Attorneys at Law, we work hard to get our Veterans their deserved benefits. Your time on the battlefield is over. Now it’s our turn to protect our Veterans from scams.



Source:

<https://states.aarp.org/operation-protect-veterans/>



**KEEPING THE “CHOICE” IN  
HEALTH CARE AVAILABLE  
FOR OUR VETERANS**



The Veterans Choice Program (VCP) is one of several services through which a Veteran can receive care from a community provider, paid for by U.S. Department of Veterans Affairs (VA). For example, if a Veteran needs an appointment for a specific type of care, and the VA cannot provide the care in a timely manner or the nearest VA medical facility is too far away or too difficult to get to, then a Veteran may be eligible for care through the Veterans Choice Program. It is an important health care program that benefits countless men and women returning to civilian life.

However, funding for the VA Choice program is set to run out soon. It is imperative for Congress to come together to support this crucial program and pass legislation that will make it permanent. There is simply

no denying how vital community providers are to the VA's mission, as the Choice program accounts for an average of more than 30,000 appointments per day and allows Veterans to get care when and where they need it.

The way the Choice program works, Veterans must receive prior authorization from the VA to receive care from a provider that is part of VA's VCP network of community providers. The authorization is based on specific eligibility requirements and discussions with the Veteran's VA provider. The VA must authorize care that is needed beyond the scope of the first authorization.



## **Eligibility**

Veterans may be eligible to receive care through the Veterans Choice Program based on one or more of the following conditions:

- The VA can't provide the services the Veteran needs.
- The VA can't make an appointment for the Veteran at the nearest VA medical facility within 30 days of the clinically indicated date (the date the Veteran and their VA provider agree should be the next date the Veteran is seen for care) —or, if VA can't determine this date – the date the Veteran prefers to be seen next.
- Veteran lives more than 40 miles (driving distance) from the nearest VA medical facility with a full-time primary care physician.
- The Veteran has to travel by air, boat, or ferry to get to the nearest VA medical facility.
- Veteran faces an excessive burden in traveling to the

nearest VA medical facility (such as geographic challenges, environmental factors, or a health problem that makes it hard for you to travel)

The VA works with the Veteran to determine eligibility based on the above conditions and the Veteran's specific circumstances.

Without community care, the VA's ability to provide timely, high quality health care to Veterans will be dramatically diminished. The VA, along with the White House, commend Congress's dedication to finding a long-term solution to the Choice Program. The VA is looking forward to working closely with Chairman Roe and House Leadership to advance this legislation through the House of Representatives. We cannot wait any longer.

Decisive action must be taken in order to deliver on our promise to our Veterans. You deserve the best health care options available, and a permanent Choice program will be a step in the right direction.

[Click here](#) to find and contact your representative to ask him/her to come together on a bipartisan basis to complete this critical mission for our Nation's Veterans. All of us at Jan Dils, Attorneys at Law will be following the vote on your behalf. If you need support receiving your benefits, never hesitate to reach out. To make an appointment, call toll free, 877.526.3457, or [send us an email](#).

Sources:

<https://www.va.gov/COMMUNITYCARE/programs/veterans/VCP/index.asp>

<https://www.va.gov/opa/pressrel/pressrelease.cfm?id=4044>

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Jan Dils, Attorneys at Law, handles Personal Injury Claims, Social Security and Veterans Disability for clients throughout West Virginia with offices located in Parkersburg-Beckley-Charleston-Huntington-Logan as well as one additional office located in Charlotte, North Carolina. But regardless of where you are located we are able to serve you or a family member Nationwide.

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