VETERANS BENEFITS & BEYOND



JUNE/JULY **2019**

VA's Home Loan Guaranty Program Notifies Veterans of Potential Loan Fee Waivers

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he U.S. Department of Veterans Affairs (VA) announced right before Memorial Day that Veterans who qualify for a VA Home Loan funding fee waiver are now being notified in their home loan eligibility certificate and disability compensation award letter. The recent change to the Home Loan Guaranty program aims to improve benefits

delivery to Veteran homebuyers. "Through an internal quality improvement

effort, VA has put a plan in place to better inform Veterans through key communications when the law allows the VA to waive the fee for a Veteran," said VA Secretary Robert Wilkie.

The VA also modified the "home loan welcome" letter to make sure Veterans know they may qualify for a loan fee waiver, should they later obtain a VA disability compensation award.

Historically, the VA tasked lenders with verifying the "exempt" status of Veteran homebuyers, and the department would identify waiver cases using its own internal loan audit process or by relying on Veterans contacting the VA directly. Further internal procedural changes will provide a more regular review of program data, and the VA will soon issue policy and procedural changes to ensure a Veteran's up-to-date status for the fee waiver is correctly identified. A major issue under review is how VA credits borrowers who, after loan closing, were awarded disability compensation with retroactive effective dates. The department is working to determine how far the VA can go to provide relief, given the current restrictions of applicable laws.

The VA's ongoing quality review looked at millions of loans dating back to 1998 originations. Since the initiative is ongoing, the VA has not totaled how many borrowers might be helped by the new efforts. The VA notes that it routinely returns funding fees when appropriate. Since 2014, the department has provided an average total of \$75-\$100 million to roughly 5,000 Veterans each year. To see if you qualify, visit benefits.va.gov/homeloans/.



hanks to changes to the Home Loan Guaranty program, Veterans my soon find it easier to settle into their own homes. The VA also modified the "home loan welcome" letter to make sure Veterans know they may qualify for a loan fee waiver, should they later obtain a VA disability compensation award.

It seems like every month we are reaching for the megaphone to get the attention of our government. There are 18.2 million Veterans in the United States, according to the most recent statistics from the U.S. Census. More than nine million Veterans are served each year by the Department of Veterans Affairs. Yet many of them suffer from chronic disease at disproportionate rates. In this month's issue we talk about type 2 diabetes.

However, with all the hardship we do see at Jan Dils, Attorneys at Law, we continue to celebrate the numerous victories. It is unfortunate that without representation, so many people are not getting the outcomes they deserve. We're here to change that, one client at a time.

If you are a disabled Veteran living in the shadows, please don't hesitate to call us at 877.526.3457. Your first consultation is free. We're here for our heroes.

Sincerely, fambuls Jan Dils

Jan Dils brings her expertise to issues that affect you and millions of other Americans every day. While her knowledge spans the critical areas pertaining to Personal Injury, Veterans' benefits, Social Security disability benefits and related appeals and

claims, her practice remains focused on people, making sure you get the right answers and, above all, results.

Spotlight Employee Bethany Wilson

Bethany Wilson is a VA Case Manager. She started here at the firm two-and-half years ago in October. When asked what her favorite part about working at Jan Dils, Attorneys at Law, is, she responded, "I love having such a big part in



changing Veterans' lives." Bethany is from Parkersburg, West Virginia. She graduated from West Virginia University's Parkersburg location with a bachelor's degree in business

administration with a specialty in accounting. Let's go, Mountaineers!

She is a huge Taylor Swift fan and loves to watch WVU and Marshall sports, especially football. She also loves shopping and her favorite food is pizza. In June she will be celebrating her two-year wedding anniversary. Bethany and her husband have a Cairn Terrier and Munchkin cat. They do not currently have kids, but love spending time with their three nieces.

Office Inbox

STAY PLUGGED INTO THE PRACTICE Want the scoop on what's new with our business and the team?

You can find it right here, so stay plugged into the practice.

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We've sprung this spring with many new hires, interns and internal moves! Welcome **Kasey Myers** (Scheduling Coordinator), **Kayla Lowe** (Medical Records Requester), and **Asia Coon** (Case Management Support). **Aaron Hudkins**, **Lexi Haught**, and **Katrina Kirkpatrick** were all hired as VA Leads and Intake Specialists. **Amy McPeek** and **Whitney McAtee** are new C-File Reviewers. Internal: **Macie Tenney** and **Muriah Powell** were transferred to VA Case Management. **Ashleigh Harris** and **Hayden Conley** were transferred to Appeals.

Amanda Nicholson, a member of VA Support, was married. Kayla Wentz, our VA Case Manager, had a baby. Alex Rickman celebrated her one-year work anniversary, and Angie Lowe celebrated her 10-year anniversary with the firm.

Community Spotlight

Jan Dils, Attorneys at Law, strives to be a strong community partner. We're welcoming, caring and always stepping up and out to serve our Veterans. Last April, team members **Joe, Shannon** and **Devon** exemplified our passion for cause. The three attended the annual **Resource Fair** in Parkersburg, West Virginia, at the National Armory. Devon and Joe are both VA Case Managers and Shannon is the firm's Client Care and Outreach Specialist. The fair served as a perfect environment to connect with new people, as well as catch up with a few local clients getting free haircuts, dental checks, dinner and more.



VA and Virta Health Partner in Innovative Approach to Diabetes Care

ccording to the Centers for Disease Control and Prevention (CDC), diabetes is a highly prevalent chronic disease among U.S. adults, and its prevalence among U.S. Veterans is even higher.

Just this past May, the U.S. Department of Veterans Affairs (VA) announced a partnership with Virta Health to explore an innovative program focused on improving the health of persons with type 2 diabetes. In effect since March 22,

"Many Veterans have type 2 diabetes, and it is strongly linked to obesity, so we are excited to explore Virta Health's approach to tackling this debilitating and costly condition."

– VA Secretary Robert Wilkie

the agreement will give 400 Veterans the opportunity to participate in the Virta



Treatment, which can help individuals safely and sustainably achieve glycemic control while reducing use of medications.

This diabetes care will be provided for up to one year at no cost to the VA or Veteran participants.

Cabbage Sla

3 cups green cal shredded

1/2 cup red onion

1 cup sour crean

1/4 teaspoon salt

1 lime, juiced

"Partnering with community providers

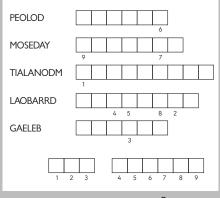
facilitates a more comprehensive approach to care," said VA Secretary Robert Wilkie. "Many Veterans have type 2 diabetes, and it is strongly linked to obesity, so we are excited to explore Virta Health's approach to tackling this debilitating and costly condition."

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Word Game

A mumbo jumbo is a list of words/hints for you to unscramble. You then take designated letters from each word/hint to come up with the final message that is associated with each hint you have unscrambled.



Answers; poodle, samoyed, daimation, labrador, beagle Final Message: DOG BREEDS Authentic Fish Tacos! Take a little vacation any night of the week with the ultimate tacos. Gracias, Hayden Conley.

w:	Tacos:		
ıbbage,	4 tilapia fillets		
n, diced	¼ teaspoon cayenne pe _l ground	oper,	
n	1/2 teaspoon garlic powd	aspoon garlic powder	
	1/2 teaspoon cumin	½ teaspoon p	
t	1/2 teaspoon salt	16 corn tortilla	

DIRECTIONS: In a large bowl, combine green cabbage, red onion, sour cream, lime juice and salt. Chill until ready to serve. In a bowl, mix cayenne, garlic powder, cumin, salt and pepper. Season each tilapia fillet on both sides with the seasoning mix. Over medium-high heat, pan fry 2 fillets at a time for 8 minutes, flipping halfway. Repeat for the remaining fillets. Using a fork, break apart the fillets into bite-size pieces. Right before serving, heat the corn tortillas in the pan over high heat. Remove from the pan and assemble the tacos with the cabbage slaw and tilapia. Garnish with cilantro and lime juic



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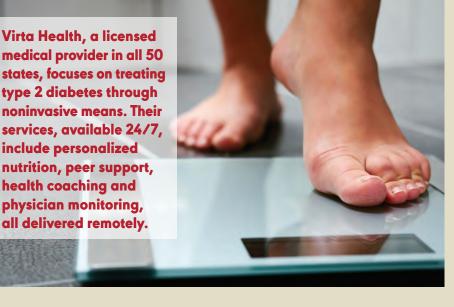


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Continued from inside story

Currently, the VA offers medical care, education, counseling, weight loss programs and blood glucose monitoring for more than 1.5 million Veterans with type 2 diabetes. This partnership provides a small group of Veterans access to Virta's proprietary, individualized, low-carbohydrate nutrition protocols on a 24/7 continuous remote care platform from medical providers and health coaches, an approach currently not widely in use at the VA.

Virta Health, a licensed medical provider in all 50 states, focuses on treating type 2 diabetes through noninvasive means. Their services, available 24/7, include personalized nutrition, peer support, health coaching and physician monitoring, all delivered remotely. This partnership exemplifies the work of the VHA Office of Community Engagement (OCE), which supports and develops community and corporate partnerships to benefit Veterans. Veterans interested in the program should visit virtahealth.com/veterans. For more information about VA health care, visit va.gov/health.



Source: www.va.gov/opa/pressrel/pressrelease.cfm?id=5252