

*Borne the Battle*

*Episode # 190*

Benefits Breakdown, DMC COVID-19 relief for Veterans

<https://www.blogs.va.gov/VAntage/73660/borne-battle-190-benefits-breakdown-covid-19-relief-veterans/>

(Text Transcript Follows)

[00:00:00] Music

## **[00:00:10] OPENING MONOLOGUE:**

**Tanner Iskra (TI):** Oh, let's get it. Monday, April 13th, 2020. Borne the Battle. Brought to you by the Department of Veterans Affairs. The podcast that focuses on inspiring veteran stories and puts a highlight on important resources, offices, and benefits for our veterans. I am your host, Marine Corps veteran Tanner Iskra. Hope everyone had a great week outside of podcast land. Hope you're keeping track of what day it is. Hope you still have toilet paper. I'm like you, I can't wait for this to be over. My wife, I can guarantee she feels the same way, as well, because I've been growing this thing- growing this beard since about, I don't know, March 10th, I think. I don't do it often because I know she can't stand it. But to me, it's the one thing I can control right now, and if that's where the focus of our conversation currently is, she's not worrying about larger issues right now that she can't control. I say larger issues because she hasn't tamed the beard, not yet, anyways. Before we begin, one quick admin note, I will continue to pass on all Coronavirus information that comes from the VA, but I am suspending the weekly updates unless it's an interview or something that warrants it, but for the most part, that info will be rolled up into our regular Monday releases.

So, if you haven't yet hit the subscriber button, keep listening and I'll keep my ear to the ground and pass on everything I see or hear. No reviews. Couple ratings. And I recently saw a great comment on Justin Nassiri's blog from episode 188 on [blogs.va.gov](https://www.blogs.va.gov) [Link: [www.blogs.va.gov](https://www.blogs.va.gov)]. This one is from Gary Sohn. "I really enjoyed the podcast of *Borne the Battle*. It was very informative and motivating. Keep up the good work." I responded on the thread, but if you're listening, Gary, I want to tell you thank you and I look forward to bringing you more episodes and thank you for all the feedback and all the engagement on all the blogs on [blogs.va.gov](https://www.blogs.va.gov) and remember, the more you rate, review and subscribe to

this podcast on your pod catcher of choice, the better chance other veterans out in podcast land get a chance to listen in and hear not only these great stories, but the benefits breakdown episodes and the information provided up front in each episode. And before we get into news releases, I wanted to share a statement that was provided to me by the VA Loan Guarantee Service. If you remember, we did a great benefits breakdown with them on the VA Home Loan back in episode 150. They wanted to share that. They are committed to keeping veterans and industry stakeholders safe while continuing the mission of the VA Home Loan program. If you have questions about utilizing your VA Home Loan benefit or are experiencing financial hardship due to COVID-19 or have questions about the specially adaptive housing program, please call 1-877-827-3702 to speak with a VA Home Loan representative Monday through Friday between 8:00 AM to 6:00 PM Eastern Standard Time. Now, there's a lot of information out there right now concerning forbearances, 60-day foreclosure moratoriums, specialty adaptive housing benefit deliveries. If you call that number +1 877-827-3702 the VA Home Loan reps, will navigate you through all of that.

Okay. Got two news releases for you. First one says, for immediate release, VA appeals production at all-time highs. The US Department of Veterans Affairs, VA Board of Veterans Appeals hit a production milestone on April 1st, issuing more than 52,000 decisions, which approximately is 15% more than the previous year. In light of COVID-19, the board has also expanded its virtual hearing capacity to hold about 250 virtual hearings per week. Virtual hearings at the board allow veterans who have proper technology to participate in their appeals hearings from the comfort of their own home instead of traveling to a VA facility. To learn more about the board, please visit [www.bva.va.gov](http://www.bva.va.gov) [Link].

Okay. And the second release deals with how the CARES Act, affects the Department of Veterans Affairs. Says for immediate release CARES Act helps VA boost protections for veterans. The US Department of Veterans Affairs has begun implementing the Coronavirus aid to relieve an economic security act or CARES Act signed into law March 27th to protect America's veterans. The CARES Act is best known as the law that is providing the 2.2 trillion in economic relief to Americans and has language critical to ensuring the safety of veterans. The bill contains important funding increases in support of VA's nationwide response to the challenge. This includes \$17.2 billion, with a B, for the Veterans Health Administration, where money is already being used to hire new

staff and make sure existing personnel have the resources they need to deal with the evolving needs of the pandemic. The funding has also been used to add beds, provide overtime pay and purchase needed supplies such as ventilators, pharmaceuticals, and personal protective equipment. Other CARES Act benefits to veterans include, in the fight against homelessness: increasing the amount of support, the additional costs of aiding veterans in today's more difficult economic circumstances. Expecting loan servicers to comply with all home loan related provisions of the CARES Act, giving borrowers the right to loan forbearance upon request and protecting against foreclosures, evictions, and adverse credit reporting. Again, that number that I stated earlier from the- from the loan guarantee service. During the COVID-19 emergency, servicers must also comply with all federal, state, and local requirements implementing to address the servicing of home loans. In the world of telehealth, this means also allowing VA to enter into short term agreements with telecommunications companies to deliver free or subsidized support for mental health services through a telehealth connection or VA's video connect service. Also, with telehealth, working to ensure veterans participated in the HUD VA supportive housing program or HUD-VASH have access to telehealth equipment. For state veterans' homes, this means waving a requirement that VA state homes maintain a 90% occupancy rate in order to receive federal benefits for times when veteran is not in the home. This change is to reflect the importance of social distancing, especially among the older veteran population. This also means permitting state veteran homes to admit more spouses of veterans and gold star parents. And finally, the CARE Act law allocates \$150 million for emergency state veterans home construction, and 2.15 billion for information technology. That's- that's a lot. There's a lot there. So last episode I read off the press release that the VA Debt Management Center was suspending or extending debts that veterans have incurred with VA. Now, there are a myriad of reasons, and I do think that the center is a benefit for veterans, and I promise to break down the center at a later time. But for this benefits breakdown, I want to specifically break down how they're executing the president's directive to suspend or extend all VA debt collection due to Coronavirus. So right now, you're going to hear from the VA Debt Management Center Director of Operations, Army veteran, Jason Hoge, and the Debt Management Center's overall director, Marine Corps veteran, Joseph Schmitt. See you on the other side.

[00:07:27] Music

### **[00:07:31] Interview:**

(TI): Joe, Jason, good to hear from you guys. Uh, thank you for joining me on- on a quick benefits breakdown edition of Borne the Battle.

Joseph Schmitt (JS): Thanks for having us, we're glad to be here.

(TI): So, give me- real quick, which one is Jason? Which one is Joe?

(JS): Joe Schmitt sounds like this.

Jason Hoge (JH): Yeah, hi, this is Jason.

(TI): Got you, very good. So, you guys just got out of a what- what was it? A virtual testimony to the House Armed Services Committee? Uh, what did you guys just get out of?

(JS): Yeah, earlier today we had the House Veterans Affairs Committee, Disability and Mortuary Affairs Subcommittee ask us a few questions about what VA Debt Management Center is doing, not only with ourselves, but with our partners across VBA and VHA in providing COVID-19 relief to veterans who are in receipt of VA overpayments, and you know, how we're working with them.

(TI): Very good. What'd you guys- what'd you guys talk about? What were some of the things that were covered?

(JS): I think mostly they were asking questions about communication, like, how are you communicating- much like we're doing today with you, with veterans across America? So that those veterans either are currently in receipt of new overpayments or those who currently have preexisting accounts with the VA's Debt Management Center, how are they being communicated with and how is the message, you know, that the Secretary of VA did a press release on April 3<sup>rd</sup> that went out to really, the world, if you will, what is VA Debt Management Center doing to really provide communication to veterans who need it?

(TI): Got you. I was- I was assuming that this was over the recent news release that I saw. In it, I noticed that it talked about your office- that, you guys were suspending all debts. All veteran debts under the jurisdiction of the treasury department and suspending collection action or extending

repayment terms on preexisting VA debts. Uh, now a couple days ago, even the president was talking about this, right? Something to this effect?

(JH): Uh, yes, he did. Uhm, last week on April 3<sup>rd</sup>, it was included in some of the comments for the Department to use any authority to postpone debt collections and so what we've done is ensured our actions are consistent with those- consistent with those directives and, uhm, currently, we're suspending new and current debts. Uhm, but for existing debts, we feel it's important that we give the veteran a choice to determine whether they want to stay on collection or if they want to continue with the payment plan that they've asked us to respect, or if they want to change their payment plan- up to a five-year payment plan. We think it's really important to respect what the veteran has chosen, and for them to have an option in a decision that they've already made. We're required by law to refer delinquent debts to treasury when they're 120 days delinquent, and so, the department has transitioned a number of those to the treasury jurisdiction. But, really while they're there, there won't be any offsets of railroad, retirement, OPM salaries, social security, tax refunds. All those have stopped in order to provide that revenue stream to a veteran in need. And so, that's- will continue to be stopped to a point in the future.

(JS): It's really important to provide relief to veterans at this time. We have a very- very critical and very important customer and that being a veteran. And so, I think providing the relief to veterans is our number one priority at this time.

(TI): Absolutely. Just got a couple questions for you. Uhm, concerning the news release. First, do they have to call to make any kind of arrangement ahead of time, or is it just- this is automatically suspended?

(JS): New debts are automatically suspended. Veteran requests to suspend for extension repayment plans will be honored at this time. And no evidence of hardship is needed for us to do that. So, for those working with Veterans Benefits Administration- they have to contact the VA's Debt Management Center at 1-800-827-0648, and for those with healthcare debts, veterans must contact Veteran Resource Center at 1-888-827-4817.

(TI): Okay.

(JS): If they're on a current repayment plan, they have to work with us to call that phone number.

(TI): So- so new debts are automatically being done, to where there's no action needed. But for debts that are currently on the books, they- they need to call that number to set that up, correct? Is that what I'm hearing?

(JS): That's correct. And to make that really clear for veterans, for those veterans that already- were working with Veterans Benefits Administration, when they send out letters, new letters of indebtedness, it's very difficult to stop those, there will be a flyer or an insert in there that really shares with them that there's nothing due at this time. That the follow-on actions that have to be followed will be on that flyer, and we'll let you know to get those out to all veterans with new debts very soon.

(TI): Very good.

(JH): If I could just make another comment on that, you know, what we're really looking at is at the effect at the veteran's mailbox. So, the reason that this is staying collection for future debts, is to prevent a veteran receiving a letter and providing some kind of anxiety for receiving that letter of a new overpayment being created, that's what we don't want to happen. We don't want a veteran that's in need to get a letter from the department saying that they owe money. So, that's why the new ones are being suspended. But for the old ones, again, the veterans that already know about it, so they've already entered into the payment plan, we just want to be respectful of whether they want to continue what they've already chosen to do, or they want to change it, they want to have a standing collection, do they want to do a payment plan over five years? And currently, we've suspended with the stand collection, just over 10 and a half million dollars. Now, for veterans that have opted for an adjusted repayment plan based upon their request, we're just under four and a half million dollars that we've put into extended repayment.

(TI): Very good. Uhm, okay. So, do veterans or- do those that have debt with the VA- because it could be a family member. I saw a couple- you mentioned one, but I saw a couple numbers on the press release. Do they- is there a way to follow online, or how do they go and get this started?

(JH): So, there's two numbers on the press release. There's one for medical copayments for the veteran receiving medical care that has a copayment.

They would call the Veterans Health Administration for that. And secondly, for debts that are VBA overpayments, they would call the other number that's on the press release.

(TI): Uh, Joe, before all this hit. You and I have talked before. When all this settles down, would you and Jason mind coming to DC and doing a benefits breakdown episode? Like a full benefits breakdown episode on your office? You know, you're the director of a pretty unique office, and after you and I talked, I think- the way you- the way you approach your job, I think you approach your job in a pretty unique way.

(JS): Yeah, I'd be honored to do that. I think Jason would be honored, as well. We both come from a veteran background, we are both- he was active duty Army and I'm active duty US Marine, retired.

(TI): Ooh Rah.

(JS): Yeah, ooh rah. And I think one of the neat things about that is it allows us to bring our passion and our history. And, I don't know what people really know about my background. But, uh, I have a young son who at the age of three was diagnosed with craniosynostosis, which was a narrowing of the skull and without emergency surgery, he would have died. And so, it was about 1.3 million dollars that set me back and put me in debt, and luckily, I had agencies, not the VA at the time, but others, that came to my need and supported me in that, and so, when I had the opportunity to come serve at the Department of Veterans Affairs Debt Management Center, I took that by the helm and it's been really good to come here and help veterans who are in need and who are indebted to the federal government and find compassionate ways, just like people worked with me, to really get through VA overpayments. And so, it's something very passionate to me, it's something that's very important to me. And I think over the last years, we've talked to you, Tanner. It's been very impactful for us to find new and meaningful ways with Congress, with VSOs, with the administration, within VA and the Department of Treasury to add meaningful value to those who are in overpayment status.

[00:15:38] Music

**[00:15:46] PSA:**

**Man:** The VA does a very good job on the medical side. I don't know of anybody that has any complaints. My primary care doctor's probably the best doctor I've ever had in my life.

**Woman:** Louis is my friend, good patient of mine. And he only comes once a week, but I enjoy him.

**Man:** She comes in special.

**Woman:** Early in the morning.

**Man:** Early in the morning, for me. That's exactly why I choose VA.

**Narrator:** Choose VA today. Visit va.gov [Link: [www.va.gov](http://www.va.gov) ]

[00:16:15] Music

### **[00:16:20] Closing Monologue:**

**(TI):** I want to thank both Mr. Schmitt and Mr. Hoge for coming on the show and giving us an update on the recent news concerning their center. They're all the way up Minnesota, and we look forward to having them on *Borne the Battle* at a later date to break down the center's entire operation.

This week's Borne the Battle veteran of the week comes by way of the Hines VA Medical facility and it is Navy veteran, Thaddeus "Ted" Muraski. Ted was in the Navy from 1951 to 1955. Ted is 89 years old and he started volunteering at the Hines VA at the spinal injury center in 2011. And he has a message for anybody that will hear it. So, without further ado, here is Ted.

**Ted Muraski (TM):** This Coronavirus has probably prevented you from doing something. Well listen to this. That virus has prevented me from my most favorite advocacy in my life. 89 years. In my life, it's the greatest advocacy I've ever had. I've been a volunteer over at the VA hospital, Hines, Illinois in the Spinal Injury department. Been there for quite a few years. Spinal injury, that means everybody that I talk to is paralyzed. And over the years, some of us have gotten to be pretty good friends. This virus caused the VA to say no volunteers are admitted, so, I can't do that. I can't do my public speaking about the VA and my experience in the Navy. But here's what we can do. You don't have to listen to the whole ten minutes of my usual talk, just the last 30 seconds that I tell my audience. I am gonna give you three life-directing tips that will serve you for the rest of your life. Tip number one, every day have some fun. Number two, do not waste time, because time flies and like the snap of a finger, you're gonna be old and saying, where did all the time go? Tip number three is magic. Tip number

three, do something really, really special for someone when you know that person can never, ever repay the favor. Ted Muraski, out.

(TI):

That entire message and that entire video at the Hines VA Facebook page. Ted, thank you for those words of encouragement and thank you for your service both back in - the 1950s and now as a volunteer at the VA.

That's it for this week's episode. If you yourself would like to nominate a *Borne the Battle* veteran the week, you can. Just email us at [podcast@va.gov](mailto:podcast@va.gov) include a short writeup and let us know why you'd like to see him or her as the *Borne the Battle* veteran of the week.

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[00:20:17] Music

(Text Transcript Ends)