



AND ELIGIBLE BENEFITS FOR DISABLED VETERANS

1 LACK OF CURRENT DIAGNOSIS

In order to be eligible for VA disability benefits, you must have a valid and current diagnosis. Pain and discomfort on its own is not a diagnosis, just as exposure to a deadly substance on its own is not sufficient (unless that exposure is directly connected to a diagnosis). It is very common for veterans to experience pain and be treated for it especially neck and back pain - but unless there is a diagnosis made by a doctor, the VA will likely deny any claim that is made. If you are suffering from a mental illness directly related to your service, a mental health professional will need to make an official diagnosis (such as PTSD). It is extremely important for you to request a diagnosis from any medical professional you are seeing, as well as ensuring it is recorded in your medical records.





2 LACK OF IN-SERVICE CONNECTION

Not only do you need a medical diagnosis to win your claim, but there has to be proof that your disability/diagnosis is directly related to an inservice incident. The best and most common way to prove an inservice connection (or nexus) is through your service records, either via your medical records or performance evaluations while on duty. If you don't have copies of those records, you can contact the **National Personal Record Center** to try and obtain them. You will need to have a doctor confirm that their is a link between the in-service incident and your current disability, usually done though a C&P exam.



If there are no formal records of your in-service incident, you can contact others who were present while you were injured and have them write a 'buddy statement'.

Many medical facilities destroy records after 7-10 years so you may need to rely on the statements of others who served alongside of you to corroborate the incident and injury.



3 INSUFFICIENT EVIDENCE

If there is not enough concrete evidence to prove your disability as well as it's connection to an in-service incident, the VA will likely deny your claim. It is extremely important to gather as much information as possible to support your claim, in order to give you the best chance at getting the benefits you deserve. This information could include:

- service personnel records
- service medical records
- VA medical records
- social security records
- medical exams

If you undergo a medical exam and feel that it was inadequate or does not accurately describe your disability, it is important you make that clear as soon as possible and inform the VA.



This is true for both your initial claim as well as if you apply for an increased rating. To ensure the VA received all the necessary information, you can request that they provide you with your C file. This is a folder that contains all information pertaining to your claim. If you feel you were rated too low, or wrongfully denied, you will be able to see how and why that decision was made, based on the information housed in that C file.



4 YOUR C&P EXAM

It is very important that all veterans attend their C&P exams when in the process of filing your VA claim. If you fail to do so, the VA can deny your claim outright based solely on that missed exam. If you have an exam scheduled and realize you are unable to attend (for a valid reason) you **must** inform the VA as soon as possible. There have been many cases where a veteran has not been informed of their C&P exam date, and when they fail to attend their claim in automatically denied. If this has happened to you, you can file an NOD and appeal your case.





THE VA DOES NOT BELIEVE YOUR DOCTOR

Even if you apply for your claim having completed every step necessary, there are times when you may be denied if the VA finds the diagnosis to be insufficient or inaccurate. If this happens, you need to determine what the issue was, whether you used a private or VA doctor. There are a few reasons the VA may dismiss a doctors reports:

- The doctor did not review the relevant parts of your C file
- The doctor did not substantiate their claims with information outside of the C file
- The doctor did not provide sufficient rational for their diagnosis





ELIGIBLE BENEFITS FOR DISABLED VETERANS

Health Benefits & Programs

The VA is required by law to provide eligible veterans any necessary hospital care and outpatient care services. The VA defines necessary or "needed" as any care or service that will promote, preserve, and restore the veteran's health. Some examples include treatment, procedures, supplies, or services.

There are additional health programs you may be eligible for, including:

- Blindness Rehabilitation
- Post Traumatic Stress
- Traumatic Brain Injury
- Agent Orange Exposure
- Gulf War Syndrome & Related Illnesses
- Radiation Exposure
- HIV/AIDS Treatment
- Alcohol/Drug Dependency Treatment
- Blind Veterans Services
- CHAMPVA
- Combat Veteran Healthcare Eligibility
- Online Health Services for Veterans

(You can click on each item to learn more about these programs.)



VA Loans

For any service members and veterans who qualify, the VA loan can be extremely valuable and is one of the most useful military benefits. You can use this loan to buy a home, build a home, or refinance an existing mortgage (with as little as \$0 down). It also allows you to avoid Private Mortgage Insurance (PMI) which can saver you hundreds of dollars each month. VA loans are some of the only loans available today that offer no down payment. With most conventional loans, the buyer is required to provide up to 20% as a down payment, which can limit the available home options.

You can <u>click here</u> to determine the amount you will qualify for with a VA loan.

Education Benefits

The GI Bill is the term for education benefits earned by members of Active Duty, Selected Reserve and National Guard members, as well as their families. If you are 100% disabled, you are also eligible to receive student loan forgiveness. Certain eligible family members can take advantage of free college tuition as well!

There are countless other benefits you may be eligible for. For a full list you can visit www.military.com/benefits (or you can click here).



THE VMAG DIFFERENCE



Our mission is to assemble the best team of professionals and partners who understand service members issues. Every member of our team is trained, experienced and competent in dealing with all aspects of VA disability ratings and benefits in a responsible and ethical manner. Unlike most other companies, we do not take a single cent of any compensation you receive.

We walk you through the entire process, because we believe you shouldn't have to fight to receive the rating you deserve. We care deeply for our veterans and their well being. We promise to do everything we can to help you understand your current Veterans Affairs (VA) disability ratings and benefits, current medical situation that impacts both in-service connected disabilities and connected conditions that were aggravated by existing service related disability at an affordable price flat rate.

Still have questions? Click here to book a FREE consultation call.

We fight right along side you to help you get you the VA benefits you are ethically entitled to. You shouldn't have to settle for anything less.





