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STATEMENT OF TRACEY BETTS DIRECTOR, HONOLULU VA REGIONAL OFFICE VETERANS BENEFITS ADMINISTRATION DEPARTMENT OF VETERANS AFFAIRS BEFORE THE COMMITTEE ON VETERANS' AFFAIRS UNITED STATES SENATE AUGUST 25, 2009

Chairman Akaka, it is my pleasure to be here today to discuss our efforts to meet the needs of Veterans residing in the Pacific Region.

The Honolulu Regional Office (RO) is responsible for delivering non-medical VA benefits and services to Veterans and their families through the administration of comprehensive and diverse benefit programs. Our goal is to deliver these benefits and services in a timely, accurate, and compassionate manner.

Today I will specifically discuss important outreach and services provided to members of the National Guard and Reserves in Hawaii.

Honolulu Regional Office

The Honolulu RO serves the Veteran population in Hawaii and the Pacific Region, including Guam, American Samoa, and the Commonwealth of the Northern Mariana Islands (CNMI). The Honolulu RO is also responsible for outreach to Veterans residing in the Insular Islands of the Republic of Palau, Federated States of Micronesia, and Republic of the Marshall Islands.

The Honolulu RO administers the following benefits and services:

- Disability Compensation
- Vocational Rehabilitation and Employment Assistance
- Home Loan Guaranty, Specially Adapted Housing Grants, and Native American Direct Home Loans
- Outreach for all Veteran and survivor benefits

Over 118,000 Veterans live in the jurisdiction served by the dedicated employees of the Honolulu RO. Of these Veterans, approximately 19,200 receive disability compensation benefits.

Outreach

The Honolulu RO actively participates in various outreach activities. The Honolulu RO has two dedicated Military Service Coordinators (MSCs) who perform many of the outreach functions provided to returning servicemembers. The MSCs conduct regular briefings covering the full range of VA benefits as part of the military Transition Assistance Program (TAP) at various military installations in Hawaii. TAP briefings aim to prepare retiring and separating military personnel for return to civilian life. At these briefings, servicemembers are informed of the array of VA benefits and services available, instructed how to properly complete VA application forms, and advised of the evidence needed to support their claims. Following the general instruction segment, personal interviews are conducted with those servicemembers who request assistance in preparing and submitting their applications for compensation and/or vocational rehabilitation and employment benefits. Since the beginning of the fiscal year, the Honolulu RO has conducted 171 TAP briefings to approximately 5,177 servicemembers in Hawaii.

Claims submitted by seriously injured Veterans of Operation Enduring Freedom or Operation Iraqi Freedom (OEF/OIF) receive priority processing through case management. The Honolulu RO OEF/OIF coordinator works with military medical facilities and VA Medical Centers to ensure these servicemembers and their families receive expedited delivery of all benefits.

In addition, the Honolulu RO has a Veterans Service Representative (VSR) travel throughout Hawaii to provide benefit counseling to Veterans. The VSR travels and provides monthly benefit services to Veterans residing on Kona and Hilo, Hawaii; and on Maui and Kauai. Quarterly service is also provided to the Veterans residing on Molokai, and semi-annual service is provided to Veterans residing on Lanai.

The Honolulu RO is committed to providing benefit information and access to VA programs to Veterans and their dependents living on Guam and in the Insular Islands, to include the Federated States of Micronesia, the Republic of the Marshall Islands, and the Republic of Palau through their increased outreach presence. Veterans Service Representatives travel to these remote locations to provide benefits briefings, answer questions, and accept benefit claims. Outreach to the Insular Islands is scheduled to occur on a quarterly basis. The Honolulu RO also distributes informational materials, such as VA pamphlets and DVDs, to Veterans residing on the Insular Islands. A dedicated telephone line was established for Insular Island Veterans to contact the Honolulu RO to inquire about their individual claims and to request general VA benefit information.

Homeless claims are case managed and processed expeditiously. The Honolulu RO has a Homeless Coordinator who actively works with the Veterans Health Administration Homeless Coordinators to provide services to homeless Veterans such as living placement, clothing, and food. The Homeless Coordinator participates in various outreach activities to include Homeless Stand Down events in Hilo on April 17, 2009, and Kauai July 4, 2009.

The Native American Direct Loan (NADL) Program, established in 1992 and made permanent by Public Law 109-233, provides financing for homes for Native American Veterans and Veterans with Native American spouses. In fiscal year 2009, the Honolulu Loan Guaranty (LGY) Division closed 47 Native American Direct Loans totaling \$8,375,639. The success of this program is attributed to the Honolulu Loan Guaranty staff that regularly promotes the

NADL Program through weekly outreach with the Department of Hawaiian Homelands. Quarterly outreach for the NADL Program is provided to Veterans in American Samoa, Guam, and CNMI. Continual training with lenders and realtors in the community is conducted.

The RO staff and I regularly participate in various ceremonies and conventions, such as the Joint POW/MIA Accounting Command Repatriation Ceremony held at Hickam Air Force Base; the annual Vietnam Veterans Memorial Day Ceremony at the National Memorial Cemetery of the Pacific, also known as the Punchbowl; the annual State Governor's Memorial Day Ceremony at the Hawaii State Veterans Cemetery; and most recently, the Disabled American Veterans State Conference held in June on the island of Kauai. Additionally, employees participate in the graduation ceremonies of Post-Traumatic Stress Disorder Residential Rehabilitation participants held quarterly at Tripler Army Medical Center.

Outreach Services for Members of the Reserve and National Guard

We have expanded our outreach programs for National Guard and Reserve components and our participation in OEF/OIF community events and other information dissemination activities. The MSC ensures that benefit briefings are conducted when local National Guard and Reserve units return from deployment. During these briefings, the MSC provides a comprehensive briefing on VA benefits and assists with appropriate applications. All attendees receive a copy of VA pamphlet, A Summary of VA Benefits, as well as the VA Health Care and Benefit Information for Veterans Wallet Card. In addition, the MSC works in concert with the National Guard Yellow Ribbon Program to provide information and services to members of the National Guard. In September 2009, the MSCs and other Honolulu RO employees will be participating in "Hawaii Beyond the Yellow Ribbon" exposition. Over 3,000 soldiers and their families are expected to attend.

The Honolulu RO is also working with the Department of Defense to expand its role in their military pre-separation process. Specifically, we are working to place our MSCs on the grounds of the military treatment facility to expedite the delivery of consistent service to the wounded, ill, and injured servicemembers and Veterans. Relocation of the MSCs will enable servicemembers and members of the National Guard and Reserve to file pre-separation claims, receive benefit briefings, and participate in personal interviews.

Our Vocational Rehabilitation and Employment (VR&E) employees work closely with military facilities in Hawaii to ensure that outreach is extended to as many returning servicemembers as possible. The VR&E counselors have a presence in the Wounded Warrior Battalions located at Schofield Barracks and Kaneohe Marine Corp Base. They provide monthly briefings to these soldiers in addition to providing them education and employment counseling. In fiscal year 2009, VR&E completed 20 briefings and provided education and vocational counseling to approximately 1,200 servicemembers.

The VR&E Employment Coordinator from the Honolulu RO works with the Tripler Army Medical Center's Deployment Health Center to assist returning Reservists and National Guard members. In addition to providing information about VA services, the Employment Coordinator refers recuperating soldiers to the local Disabled Veterans Outreach Program for employment briefings offered by the Department of Labor. The Honolulu RO also has a VR&E counselor

located at the Maui Community Based Outpatient Clinic full time providing VR&E services to Maui Veterans. He currently works with approximately 100 Veterans on Maui and has met with 1,200 Veterans this fiscal year.

With the ongoing activation of Reserve and National Guard members in support of the military operations in Iraq and Afghanistan, servicemembers are becoming eligible for VA home loan benefits in greater numbers. Reserve and National Guard members are eligible for the Loan Guaranty and Native American Direct Loan Programs after 90 days or more of active wartime service. In general, Veterans may qualify for VA-guaranteed and direct loans in amounts equal to the Freddie Mac conforming loan limit. As a result of the Veterans' Benefits Improvement Act of 2008, the amount in Oahu, a high-cost area, can be as high as \$783,750, with no down-payment.

The Honolulu Loan Guaranty Office administers VA Home Loan Workshops at Hickam Air Force Base to active duty servicemembers to include National Guard and Reservists. In fiscal year 2009, the Loan Guaranty staff completed five workshops, participated in various outreach activities such as the Mortgage Class/Financial Fair held at Fort Shafter, and participated in the Personal Financial Expo held at the Blaisdell Center earlier this month.

Benefits Delivery at Discharge and Quick Start Claims

Any servicemember may file a pre-discharge claim for disability compensation if that individual is within 180 days of release from active service. This includes members of both active duty and full-time reserve components and those undergoing medical evaluation board/physical evaluation board proceedings.

Those claims with a known discharge date between 60-180 days can be processed as a Benefits Delivery at Discharge (BDD) claim. The Honolulu RO is a Benefits Delivery at Discharge (BDD) intake site and is responsible for taking and developing claims received from the eight military installations within its jurisdiction (Camp Smith, Fort Shafter, Hickam Air Force Base, Marine Corp Base Hawaii, Pearl Harbor, San Island Coast Guard, Schofield Barracks, and Tripler Army Medical Center). Upon receipt of an application, the Honolulu RO coordinates with the Honolulu VA Medical Center to provide the separating servicemember with a VA examination. When the claim is fully developed to include completion of the VA examination, the claim is sent to the rating activity site (RAS) located at the Salt Lake City RO. The Honolulu RO refers an average of 14 BDD claims per week to the RAS, which prepares rating decisions for all VA BDD claims for Veterans separating in Honolulu. On average, claims are completed by the RAS in less than 90 days.

Claims received from servicemembers with a known discharge date of less than 60 days are categorized as Quick Start pre-discharge disability claims. At the time of filing a Quick Start claim, the servicemember is advised of the full array of VA benefits to include disability compensation, health care, insurance, vocational rehabilitation, loan guaranty, specially adapted housing, and education benefits. The Honolulu RO receives an average of 10 Quick Start claims per week. Upon receipt, claims are immediately placed under control, have medical examinations ordered, and are then sent to the San Diego RO for expedited processing. The San Diego RO has 100 employees dedicated to the processing of Quick Start claims.

Conclusion

The Honolulu Regional Office works diligently to provide services to the Veteran population residing in the Pacific Region and ensure members of the National Guard and Reserve are knowledgeable of the array of benefits and services available to them through VA.

Mr. Chairman, this concludes my testimony. I greatly appreciate being here today and look forward to answering your questions.