

## New VA Debt Reporting Rule to Help Protect Veterans, Families

The VA has implemented changes to its procedures for reporting debt to consumer reporting agencies. The new rule, published February 2, revises the VA's minimum requirements for reporting debt, provides opportunity for relief and helps Veterans who are experiencing financial hardship. These changes are particularly important now that the VA has resumed debt collection activities.

"Reporting debt to consumer reporting agencies impacts credit worthiness, and negative reports may cause financial distress for Veterans," said VA Secretary Denis McDonough. "Late remittance or nonpayment can lead to debt collection. However, overpayment of benefits funds is often debt accrued through no fault of the Veteran."

According to McDonough, the changes will result in a 99% reduction in unfavorable debt reported to consumer reporting agencies (CRA).

Under the previous rule, approximately 530,000 allowable VA debts were reported annually to CRAs, resulting in the referrals of some 60,000 delinquent VA debts to credit reporting agencies.

The new amendments to the *Johnny Isakson and David P. Roe, M.D. Veterans Health Care and Benefits Improvement Act of 2020* establish that the VA will not report to CRAs until all available collection efforts are exhausted and the specified debt is classified as not collectable. Additionally, the department will not report debts owed by Veterans determined to be



catastrophically disabled and entitled to VA's cost-free health care due to low income.

"This action...sets an important new standard to halt the financial distress many families face when medical debt unfairly hits their credit report," said Consumer Financial Protection Bureau Director Rohit Chopra. "I expect that many in the health care industry will seek to follow Secretary McDonough's lead to end the practice of forcing patients to pay up through aggressive credit report coercion."

Relief options will continue for Veterans still experiencing financial distress. These options include repayment plans, waivers and temporary hardship suspensions. The VA will continue to report any debt incurred by individuals who have committed fraud, misrepresentation or bad faith.

Veterans and beneficiaries with questions regarding overpayments of benefits may reference [frequently asked questions](#) or call 800-827-0648. For questions about medical and pharmacy [copayment debt](#), Veterans can contact the Health Resource Center at 866-400-1238. ★

## VA Proposes Updates to Rating Schedule for Multiple Medical Conditions

VA



U.S. Department  
of Veterans Affairs

The VA is proposing changes to the [VA Schedule for Rating Disabilities](#) pertaining to the respiratory, auditory and mental disorders body systems. The proposed updates will enable the VA to incorporate modern medical data and terminology to provide Veterans with more accurate and consistent decisions.

"Veterans who currently receive compensation for a service-connected condition in these body systems will not have their disability rating impacted when the VA Schedule for Rating Disabilities is updated," said Thomas Murphy, Northeast district director, performing the delegable duties of the undersecretary for benefits. "Updating the rating schedule allows Veterans to receive decisions based on the most current medical knowledge relating to their condition."

By incorporating modern medical data in the

See "[VA Proposes Updates to Rating Schedule](#)," page 3

# Director's Corner



## Get Help with Internet Access

Many Veterans are turning to Telehealth to get care from the VA. But if you live in a rural area or have trouble affording an internet connection, it can be tricky using Telehealth services. For help, the new [Affordable Connectivity Program](#) may give you up to \$100 to purchase a computer or tablet. It can also provide \$30 per month toward your internet bill and up to \$75 per month for households located on qualifying tribal lands. Some might be eligible for both.

You can use this service if you meet at least one of the criteria below:

- Income is at or below 200% of the [federal poverty guidelines](#)
- You participate in assistance programs
- You're in tribal programs
- You receive benefits under the free and reduced-price school lunch program or school breakfast program, including through the USDA Community Eligibility
- You've received a Federal Pell Grant during the current award year
- You meet the criteria for a participating provider's existing low-income program

For more information on this benefit, visit the **Affordable Connectivity Program** website: [www.fcc.gov/acp](http://www.fcc.gov/acp) or call the support center at 877-384-2575 between 9 a.m. – 9 p.m. ET.

A second source of a potential discount on your home internet or phone service is **Lifeline**, which subsidizes the cost of home broadband and phone services.

You can take part in Lifeline if you have a [low household income](#) or a member of your household takes part in one of the following federal programs:

- Federal Public Housing Assistance
- Medicaid
- Supplemental Nutrition Assistance Program (SNAP)
- Supplemental Security Income (SSI)
- Tribal programs
- VA pension
- VA Survivors Pension

Visit the **Lifeline** website: [www.lifelinesupport.org](http://www.lifelinesupport.org) or call 800-234-9473 between 9 a.m. – 9 p.m. ET.

AT&T, SafeLink by TracFone, T-Mobile, and Verizon help Veteran subscribers avoid data charges when using VA Video Connect on their networks. This enables Veterans to access their VA care teams through Telehealth with fewer worries about data fees.

In Appreciation,

*Larry D. Moore*

Executive Director



## Services for Vets

We provide financial assistance\* for basic living needs to eligible Veterans and their dependents.

- Mortgage payments
- Rent
- Utilities
- Food
- Children's school clothing
- Adult work clothing
- Dentures, glasses and hearing aids

### Free to Veterans!

- Regularly scheduled transportation for medical appointments at VA medical facilities and Ohio Veterans Home

\* Other types of financial assistance may be considered on a case by case basis. All types of assistance are subject to change based on need and funding.

### Veterans Affairs Assistance

- Assistance applying for Veterans Affairs (VA) benefits
- Preparation of VA forms and paperwork
- Supportive documentation of claims and pertinent data
- Proper submission of claims to the VA
- Service connected compensation
- Non-service pension
- Widows pension
- Burial benefits
- Headstones

If you are a Veteran in financial need or need help with your VA claim, please visit us at 1060 E. Waterloo Rd., Akron, OH, or call

**(330) 643-2830.**



# Your Health

*VA Proposes Updates to Rating Schedule, from page 1*

assessment of disabilities and how they impact earning capacity, Veterans will receive evaluations which more accurately compensate them for their service-connected disabilities. Proposed updates include:

- Modernizing the evaluative rating criteria for sleep apnea, using developments in medical knowledge to evaluate it based on its responsiveness to treatment, bringing the rating criteria for sleep apnea more closely in line with the stated purpose of the rating schedule.
- Evaluating tinnitus (ringing in the ears) as a symptom of the underlying disease which causes it, rather than as a stand-alone disability.
- Evaluating mental health conditions based on a more robust and holistic approach that assesses how impactful the disability is to cognition, interpersonal relationships, task completion, life activities and self-care. Additionally, the proposed evaluation criteria include a 10% minimum evaluation for having one or more service-connected mental health conditions



and will no longer require “total occupational and social impairment” to attain a 100% evaluation.

No change to a Veteran’s current rating would occur due to these proposed changes. If the proposed changes are finalized, Veterans who currently receive compensation for a service-connected condition can apply for increased compensation, but no reductions shall be made unless an improvement in the Veteran’s disability is shown to have occurred.

The public has 60 days to provide comments to VA regarding the two proposed updates via the Federal Register notices located [here](#) and [here](#). ★

## F.Y.I



### Join Us for Free Guitar Lessons Resuming March 31

We invite you back to the Summit County VSC Akron Office for the “Guitar Lessons for Vets” program with long-time musician and Veteran, Frank McFadden. Lessons will resume on March 31 from 4 p.m. to 6 p.m. and will be held every Thursday. We encourage Veterans of all skill levels, from beginners to masters, to join us in creating music and developing new friendships with others. For more information, contact Frank McFadden at 330-929-3570. ★



### Interested in Veteran History? We’ve Got a Special Offer for You!

The Summit County VSC is visiting the [National Veterans Memorial and Museum in Columbus](#) May 18, 2022. Admission is free for U.S. military Veterans, active duty military and Gold Star Families, and provides a great opportunity to explore, study and celebrate those who have served our nation. If you’re interested in attending this, or future trips, contact David Burden at (330) 643-7636, for additional details and to reserve a spot. ★



### Volunteers Needed for Memorial Day

On May 21 at 8:00 a.m., volunteers are needed to join us as we honor fallen Veterans by placing a flag on each gravesite at our county’s cemeteries. Open to volunteers of all ages, please complete the volunteer [form available on the VSC’s website here](#) or contact David Burden at (330) 643-7636.

Send us your Memorial Day events! Share with us on our Facebook page or send all information to David Burden to be posted on the VSC website! ★



## Enduring Legacy of Support Inspired by Korean War POW

The roots of patriotism go deep for Edna Steele and her daughter, Terri Steele-Austin. Two ancestors signed the Declaration of Independence. Another was a captain for the American forces in the Revolutionary War, and a third fought for the Union in the Civil War.

But Edna and Terri are most proud of Adam Ira Steele Jr., their husband and father, respectively, who was called away from a fledgling career at Barberton's Babcock & Wilcox in 1951 to fight in Korea as a member of the U.S. Army. Steele was captured by forces of the People's Republic of China in 1951 and held until the end of the conflict in 1954.

"Daddy didn't like to talk about the war, but I know he suffered from his experiences for the rest of his life," said Terri, a registered nurse. "I understood PTSD long before it even had a name."



Edna recalls her husband returning home severely malnourished and suffering the effects of frostbite, an intestinal infection and multiple shrapnel wounds. He soon returned to B&W, however, where he

worked in a variety of increasingly responsible roles until retirement in 1994.

"Men of that era didn't like to talk about their war experiences," Edna said. "He was determined and stoic. But for years he had nightmares and would shout out in his sleep."

Though Adam Steele died in 2012, his wife and daughter have kept his memory alive through a variety of charitable activities, including a scholarship established in his name at the University of Pittsburgh School of Nursing, where Terri received her degree. Prior to his death, the family regularly donated gift cards to help brighten the holidays of Veterans and their families.



Adam Steele Jr. and his wife, Edna, right, and daughter, Terri

For the past 11 years, Edna and Terri have organized an annual dinner to raise funds and collect toys for the VSC's Holiday Toy Drive. Additionally, for the past 15 years they have donated their time and labor to help create Thanksgiving and Christmas baskets for Veterans.



"The VSC was very helpful to our family, especially in getting Daddy's pension straightened out," Terri said. She also cites Northeast Ohio writer Regina Brett as a catalyst for the family's strong support of area Veterans.

"I read her book 'Become the Miracle,' and it really inspired me," Terri said. "A group of friends and I used to get together and exchange gifts at Christmas, and it was getting crazy. None of us really needed anything. So, we agreed to try to make a difference in other people's lives by donating money instead of buying gifts. After a while, we moved (the party) to my house and I got to pick the charity."

"We were treated so well by the VSC that we've always wanted to help them help others," added Edna.

And the roots of patriotism grow ever deeper. ★

