



**FULFILLING OUR PROMISES**  
TO THE MEN AND WOMEN WHO SERVED



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The Tallahassee Chapter #5  
Disabled American Veterans  
2181 East Orange Avenue, Room 1B110  
Tallahassee, FL 32311

Tel: (850) 513-7643  
Fax: (850) 513-8018  
Email: [dav-topc@hotmail.com](mailto:dav-topc@hotmail.com)  
[www.davmembersportal.org/chapters/fl/05](http://www.davmembersportal.org/chapters/fl/05)

### **In-Vitro Fertilization Treatment Available**

Congress passed Public Law 114-223 on September 29, 2016 as part of a multi-agency continuing appropriations package. In Title II of the Act, Congress authorized VA to pay for assisted reproductive technologies including in-vitro fertilization (IVF), notwithstanding the longstanding ban on VA to pay or provide such care. In addition, Public Law 114-223 authorized VA to reimburse eligible veterans for adoption costs. On January 19, 2017, VA proposed its final rule to allow provision of assisted reproductive technologies, including IVF, to certain eligible veterans & their spouses. In order to be eligible, veterans must be service connected for a condition that makes them unable to procreate without assistance. VA is following guidance established by DOD, which generally limits funding for IVF to 3 completed cycles & 6 attempts. It is estimated that IVF results in pregnancy for about 80% of patients. The regulations for reimbursement for adoption costs have not yet been promulgated. VA already offers a limited array of diagnostic/treatment options including: fertility counseling, lab blood testing, surgical correction of structural pathologies, reversal of vasectomy/tubal ligation, medication, other diagnostic testing/procedures. It is estimated that genitourinary injuries & other conditions such as traumatic brain or spinal cord injuries will make up to 400,000 eligible for such care. Interested veterans should contact their local VA primary care providers to schedule appointments to determine their eligibility for reproductive technologies.

### **Struggling to make your VA secured home loan**

The most important thing to do? Don't ignore the problem.

**1. Make that call:** If your VA loan becomes unaffordable, make sure to call your mortgage servicer immediately. Your mortgage servicer is the company to which you send your mortgage payment each month. Your mortgage statement will include a customer service number to use. **2. Will a modification help?** There are several ways in which your lender can help you when you're having trouble making payments. First, your lender can reduce your interest rate, which will lower your monthly payment and make it more affordable. Second, it can rework the terms of your loan, to make it more favorable for your current situation. Third, your lender can suggest a temporary halt on your payments, perhaps for two or three months, to give you the time you need to resolve whatever financial issues have made your payments so difficult for you. And, fourth, in the most extreme of cases, your lender can reduce your principal balance, the amount you owe on your loan, as a way to lower your payment. **3. Prepare evidence of financial distress:** Before a lender will agree to make changes to VA loan, it will want to see proof that you are working through a financial crisis. Your

job is to provide that proof. If you've been demoted at work to a lower salary, or had your hours reduced, have copies of your paycheck stubs from before and after the change which prove your drop in income. If a medical condition has resulted in lost wages & big medical bills, have copies of statements from hospitals & medical providers ready to go. If you or your spouse lost a job that used to provide a steady income stream, have a copy of the termination letter. Be prepared, too, to show copies of your most recent bank statements, credit card bills and anything else that you can use to prove the financial struggle you're enduring. **4. Try counseling:** VA offers financial counseling at a series of VA Regional Loan Centers across the country. Financial professionals at these centers are available to help you rework your budget, & to help you find monthly expenses you can reduce. The point of this assistance is to help VA borrowers avoid falling behind on their loan payments. **5. Short sale, deed in lieu of:** If your lender cannot make a loan modification for you, consider selling your home through a short sale, or by requesting a deed in lieu of foreclosure from your lender. In a short sale, your lender agrees to let you sell your home for less than your current mortgage balance. Because the price for home is lower than typical, short sales can help your home sell quickly. The goal with a short sale is to sell your home before you can fall farther behind on your mortgage. In a deed in lieu of foreclosure, your lender agrees to take over ownership of your house without going through the lengthy foreclosure process. The benefit here is you no longer have to worry about making mortgage payments. Your home is turned over to your lender.

### **5 steps to build your credit**

First, look for opportunities to establish credit. Secured credit cards are a good step, since you put down a deposit, which then equals your credit limit. Retail store credit cards may offer easier approval than bank cards but tend to have higher interest rates, so watch out for them. Also, a family member with good credit could add you as an authorized user on a credit card. As long as your bank reports authorized users, then that could help improve your credit. However, any negative use by the primary card holder could negatively impact an authorized user. Federal student loans can build credit for new users, too, since they don't usually check your credit when awarded but do report repayment to credit bureaus. Understand the factors in your credit score. Your history of making payments on time is the most important ingredient, so avoid late payments. **Other things that affect your credit score include:** **Amounts owed:** Keep this in check and in scale with the amount of available credit. **Mix of credit,** including credit cards, as well as home, auto or other loans **Length of credit history.** **Amount of new credit:** A flood of

requests in your name raises a red flag for lenders and can negatively affect your credit score. Make a spending plan and follow it. Budgeting your money helps you prevent using more credit than you can afford to repay. Review a copy of your credit report at least once a year. Fix discrepancies quickly by filing a dispute with the credit agency or, in the case of fraud, lodging a complaint with the Federal Trade Commission.

**Avoid common mistakes such as:** Paying late. It will hurt your credit score and likely earn you a late fee. Only paying the minimum. You'll be buried under mounting interest. Maxing out your card. Using all of your available credit lowers your credit score. Co-signing a loan for someone. You're liable if they don't pay. Opening lots of credit lines at once. A flood of applications is a red flag for creditors. Closing credit accounts. It could negatively impact your credit score, especially if you do not pay off balances in full each month, as this will lower the amount of available credit you have versus what you owe.

### **Exposure to Water Contaminants at Camp Lejeune**

The presumption of service connection applies to active duty, Reserve and National Guard members who served at Camp Lejeune for a minimum of 30 days (cumulative) between Aug. 1, 1953 and Dec. 31, 1987, and are diagnosed with any of the following conditions: adult leukemia; aplastic anemia and other myelodysplastic syndromes; bladder cancer; kidney cancer; liver cancer; multiple myeloma; non-Hodgkin's lymphoma; Parkinson's disease. The area included in this presumption is all of Camp Lejeune and MCAS New River, including satellite camps and housing areas. This presumption complements the health care already provided for 15 illnesses or conditions as part of the Honoring America's Veterans and Caring for Camp Lejeune Families Act of 2012. The Camp Lejeune Act requires VA to provide health care to Veterans who served at Camp Lejeune, and to reimburse family members, or pay providers, for medical expenses for those who resided there for not fewer than 30 days between Aug. 1, 1953 and Dec. 31, 1987.

### **VA's Claims Modernization Process Continues**

Early this year, the Veterans Benefits Administration (VBA) began extracting hundreds of thousands of inactive-claim records from regional offices east of the Mississippi for digital conversion. Inactive-claim records are claim files that have been settled & have remained inactive for a number of years. The initiative will help reduce processing time for thousands of new claims associated with inactive records. In the past, VBA only digitized inactive-claim records when Veterans or their family members filed new disability or Dependency Indemnity Compensation claims. The business process added days to the claims' adjudication process as files still needed to be boxed, shipped & digitized before review of the new claim could even begin. "The initiative will essentially eliminate adjudication delays caused by shipping & digital conversion," said Bradley Houston, director of the Office of Business Process Integration, and allow claims processors & accredited representatives, the ability to instantly review millions of inactive-claim records.

### **Women's Health**

Did you know the VA has a designated women's health primary care provider at every medical center? VA is evolving to fit the unique needs of women Veterans. Women Veterans

may be eligible to receive comprehensive primary care, specialty care, mental health care, emergency care, and women's health specialty care. Specialty care services include: Gynecology Care; Breast Cancer Screening & Advanced Breast Care; Fertility Treatments; Maternity Care; Newborn Care for 7 days. Contact your VA for information.

### **Adult Day Health Care**

Under current law, veterans who require nursing home care due to a service-connected disability or who have a VA disability rating of 70% or more can receive full-time nursing home care inside a state veterans home at no cost; however, the law does not allow those same severely disabled veterans to benefit from adult day health care, which is a less costly non-institutional alternative many prefer.

### **Aspirin Study Reveals Tumor Impact**

Researchers know of aspirin's benefits in preventing certain ailments — from cardiovascular disease to most recently colorectal cancer. But while the link to those two conditions was made, researchers also questioned how & if this "wonder drug" could work to ward off other types of cancers. Thanks to a team led by Dr. Vinod Vijayan at the DeBakey Veterans Affairs (VA) Medical Center in Houston & Dr. Lenard Lichtenberger of the University of Texas Health Sciences Center, new studies verify their theory of cancer-prevention benefits based on aspirin's effects on platelets—blood cells that form clots to stop bleeding. The findings appear in the Feb 2017 issue of Cancer Prevention Research journal at <https://www.ncbi.nlm.nih.gov/pubmed/27998883>. "Along with clotting, platelets also play a role in forming new blood vessels," Vijayan said. "That action is normally beneficial, such as when a new clot forms after a wound, and new vessels are needed to redirect blood flow. But the same action can help tumors grow. It's this process that aspirin can interrupt." Their lab tests showed how aspirin blocked the interaction between platelets & cancer cells by shutting down the enzyme COX-1, thereby curbing the number of circulating platelets & their level of activity. Some of their experiments used regular aspirin from a local drug store. In another phase, the researchers used a special preparation of aspirin combined with phosphatidylcholine, a type of lipid, or fat molecule. The product, known as Aspirin-PC/PL2200, is designed to ease the gastrointestinal risk associated with standard aspirin. The enhanced aspirin complex was even stronger against cancer than the regular aspirin. Summarizing their findings, the researchers wrote: "These results suggest that aspirin's chemopreventive effects may be due, in part, to the drug blocking the proneoplastic [supporting abnormal growths] action of platelets & support the potential use of Aspirin-PC/PL2200 as an effective & safer chemopreventive agent for colorectal cancer & possibly other cancers." In collaboration with researchers at MD Anderson Cancer Center in Houston, the group said they plan to test the lipid-aspirin complex for safety & efficacy in people at high risk for colorectal cancer. Meanwhile, they said their results, so far, "support the use of low-dose aspirin for chemoprevention." They added that Aspirin-PC/PL2200 has "similar chemopreventive actions to low-dose aspirin & may be more effective." The research study was supported by the National Institutes of Health. For more information about VA research on cancer, visit [www.research.va.gov/topics/cancer](http://www.research.va.gov/topics/cancer).