

Below is the email chain between Director Ruth Fanning and me about health insurance. There was a lot of confusion in local offices as to whether Voc Rehab would pay health insurance fees or require veterans to waive the insurance.

In March 2012, I met with Director Fanning to talk about the issue. At that meeting, she agreed to develop a policy letter stating Voc Rehab will pay health insurance fees when required by the college or university.

This email chain is the result of that meeting, wherein Director Fanning reaffirms her decision when I requested that my regional office in Minneapolis pay for insurance. Prior to this point, the Minneapolis office required that veterans waive the coverage.

Instead, veterans were required to place their Social Security number on the waiver form where a student was supposed to place their private insurance number. The old position was that VA care is the same as health insurance, but legally these are not the same kinds of arrangements.

This practice was borderline fraudulent since a Social Security number is not an insurance number. VA medical care is not the same as health insurance.

VA has yet to release the formal policy letter. The date of this writing is June 24, 2012.

On Apr 26, 2012, at 8:52 AM, Fanning, Ruth (SES), VBAVACO wrote:

Mr. Krause,

I wanted to follow up with you to let you know we did ensure the office you are working with understands that this fee/insurance is payable if it is a standard fee for all students and that VA medical coverage is not medical insurance. We are preparing clarification to send out to the field to ensure everyone is completely clear about this issue and I will be glad to share that information with you, if you are interested.

I am still working with Steve Westerfeld regarding your guide but in the meantime, we are working on a series of articles that can be posted on VA's site that address VR&E issues.

I hope that you are doing well and that your school is progressing. Will you be attending the Detroit event?

Best, Ruth

R. A. Fanning Director, VR&E Service VetSuccess.gov 202-461-9600

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On Apr 20, 2012, at 12:52 PM, Turcotte, Sherrie, VBASTPL wrote:

Hi Ben,

I believe we have all of the information we need in order to proceed. We have the clarification that this is indeed an expense that our agency should pay. Since the advisory has been requested, we'll just wait for it to come in as well, so that we have this resource to utilize in our office. However, in the meantime, we'll proceed in the manner in which Director Fanning has indicated.

I hope you have a great weekend! I haven't been out since this morning - but it looks like it is shaping up to be a nice day out there.

Take care!

Sherrie

From: Ben Krause [mailto:benkrause@disabledveterans.org]

Sent: Thursday, April 19, 2012 3:25 PM

To: Turcotte, Sherrie, VBASTPL

Subject: Fwd: April 18 Correspondence Denied: Ft. Snelling requests Advisory on "Insurance"

Hi Sherrie,

I just got this reply back from the Director. It now looks very clear that "insurance" is included within "fees." Do you guys still need the advisory opinion to proceed?

Benjamin Krause

Begin forwarded message:

From: "Fanning, Ruth (SES), VBAVACO" <Ruth.Fanning@va.gov>

Date: April 19, 2012 3:14:40 PM CDT

To: "Ben Krause" <benkrause@disabledveterans.org>

Cc: "Westerfeld, Steve, VBAVACO" <steve.westerfeld@va.gov>, "Cocker, Margarita, VBAVACO" <Margarita.Cocker@va.gov>

Subject: RE: April 18 Correspondence Denied: Ft. Snelling requests Advisory on "Insurance"

Ben,

I apologize for the confusion resulting from the email you received from the local office and we will work with the office to resolve this issue. Required student health fees are synonymous with school health insurance. The guidance is not ambiguous but obviously individuals may interpret it as such and we will ensure field offices are provided proper guidance that resolves that issue. We want your counselor to have confidence that she is doing the right thing, I appreciate your bringing this to our attention and appreciate your patience in the interim,

Best and continued thanks for your service,
Ruth Fanning

R. A. Fanning Director, VR&E Service VetSuccess.gov 202-461-9600

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From: Ben Krause [mailto:benkrause@disabledveterans.org]

Sent: Thursday, April 19, 2012 3:58 PM

To: Westerfeld, Steve, VBAVACO; Fanning, Ruth (SES), VBAVACO

Subject: April 18 Correspondence Denied: Ft. Snelling requests Advisory on "Insurance"

Director Fanning and Mr. Westerfeld,

I have bad news. Ft. Snelling says insurance is a no go without policy clarification.

I forwarded your responses to my Regional Office. Director Fanning stated that she believed her email was a clear answer to my question. My question was, "Will Voc Rehab pay health insurance when it is required for all students at a college or university?"

The Ft. Snelling Regional Office does not agree with Director Fanning's email on clarity. The RO here believes that they do not yet have authority to pay health insurance fees. I can see why this is confusing since neither response from VA yesterday included the word "insurance." Specifically, they need to know if "insurance" is covered under "fees."

I assume any response or opinion should include the word "insurance" in it, for clarity and include an affirmative statement:

"Yes, Voc Rehab will cover health insurance fees when insurance is required for all students at a particular university or college."

Thank you,

Benjamin Krause

Begin forwarded message:

From: "Turcotte, Sherrie, VBASTPL" <Sherrie.Turcotte@va.gov>

Date: April 19, 2012 2:31:31 PM CDT

To: <benkrause@disabledveterans.org>

Subject: RE: Request - resume

You're welcome. We just want to make sure that we're doing what Director Fanning wants us to do, and that we're on the correct page.

From: Ben Krause [mailto:benkrause@disabledveterans.org]

Sent: Thursday, April 19, 2012 2:24 PM

To: Turcotte, Sherrie, VBASTPL
Subject: Re: Request - resume

Thank your for the heads up. I guess her response was not as clear as she believed. I suspected this would be the issue. I will respond to her email as well.

Thanks,

Benjamin Krause

On Apr 19, 2012, at 2:01 PM, Turcotte, Sherrie, VBASTPL wrote:
Hi Ben,

I ran this by my supervisor, and my understanding is that we are still waiting for the advisory. There seems to be some confusion regarding the terms "fees" and "insurance" and we want to make sure the information that we give you is correct.

Thank you for your patience - I know this has been a rather long process.

Take care!

Sherrie

On Apr 18, 2012, at 7:37 AM, Westerfeld, Steve, VBAVACO wrote:
As requested by the Director, VR&E Service for forwarding to you:

The attached letter from VR&E Service and the Directive from the Veterans Health Administration (VHA) indicate that Veterans participating in a VA vocational rehabilitation program under Chapter 31 are eligible for necessary medical services, including dental treatment, at a VA medical facility. It is VR&E's responsibility to make the referral to VHA describing the medical issue or concern. It is then VHA's responsibility to make the determination of what services, if any, may be necessary for the Veteran to continue in and complete the rehabilitation program. VHA must provide any necessary care at a VA facility or through their Fee Basis funding. Also, VA can pay for student health fees for Chapter 31 participants in certain circumstances. VA Acquisition Regulations govern the procurement of medical services, including health care fees, outside VA facilities:

VAAR 831.7001-4 Medical services and hospital care.

(a) VA may pay the customary student health fee when payment of the fee is required for similarly circumstanced nonveterans

From the VR&E manual:

Medical Services Under Non-VA Health Care Contracts. The VA may pay student health care fees as a part of established school costs.

<VRE Letter 28-10-15.DOC>

On Mar 19, 2012, at 2:56 PM, Turcotte, Sherrie, VBASTPL wrote:

Hi Ben,

My understanding is that there is a policy in place to require the waiver. However, I will double check on this and let you know what I find out.

Sherrie

From: Ben Krause [mailto:benkrause@disabledveterans.org]

Sent: Monday, March 19, 2012 2:49 PM

To: Turcotte, Sherrie, VBASTPL

Subject: Re: DC Trip - Director Fanning Meeting

It was very productive.

So there is currently a policy in place to require the waiver or is it an RO specific policy?

Many moons ago, Callie Overturn told me the following:

"If you do not sign the waiver, our finance department will not sign off on any bills/invoices that you may receive."

On Mar 19, 2012, at 2:09 PM, Turcotte, Sherrie, VBASTPL wrote:

It sounds like a very productive visit! I look forward to getting the written policy change so we can start implementing it. It will make life much easier for many veterans!

From: Ben Krause [mailto:benkrause@disabledveterans.org]
Sent: Monday, March 19, 2012 1:50 PM
To: Turcotte, Sherrie, VBASTPL
Subject: DC Trip - Director Fanning Meeting

Hi Sherrie,

I wanted to follow up with you after our meeting to let you know of a major position Director Fanning took on required health insurance fees.

I met with her and Steve Westerfeld, Communications Director for VBA. Great meeting.

Director Fanning resolved that moving forward, when health insurance is required, that VR&E will pay the fee rather than to require that veterans apply for the waiver. While most universities have given VA a pass until this point, the fact is, given the ambiguity with health care between VHA and VBA, that VHA care is just not the same as insurance. Period. Claiming that it does so violates the intent of the insurance requirement, which is to ensure all students have the ability to receive care while not being concerned about payment for the care.

I just emailed her to confirm the process for facilitating the switch over. As you know, UMN does require its full time students to have insurance. Please contact me or Director Fanning with questions.

I did include the list of offices we met with while in DC at the bottom of this email, in case you were curious. The trip was a great success for veterans!

Best regards,

Benjamin Krause
Founder, DisabledVeterans.org
Assistant Director for Policy Advocacy, Veterans for Common Sense
benkrause@disabledveterans.org
503.703.3454 phone

Stay in touch:

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