

Before You Call

A family worksheet — everything an accredited representative is going to ask you, gathered in one place, on your own time.

If you're the one in the family who ended up holding this — there's a parent or a grandparent who served, something's changed, and nobody's quite sure what he or she is entitled to — this is for you.

None of this is a VA form. Nothing here gets submitted anywhere and nothing here is binding. It's the information anyone helping your veteran is going to need before they can tell you what he or she actually qualifies for. Answer what you know, write "not sure" next to the rest, and please don't guess. A guess that makes it onto a filed claim causes more trouble than a blank does.

Print it. Fill it in over a couple of sittings — it's a lot, and some of it takes a phone call to a sibling. Then take it with you when you sit down with a VSO.

1. Papers to hunt for

The single most valuable piece of paper is the **DD-214** — the discharge papers. Older veterans tend to keep it somewhere deliberate: with the will, in a safe deposit box, in a fireproof box, in a folder of important papers. Some counties let veterans record it with the county recorder, so it may be on file in the county where they settled after discharge.

- ☐ DD-214, or any discharge certificate
- ☐ Anything at all with the service number on it
- ☐ Old photos in uniform — especially with a ship's name, a unit patch, or a base visible
- ☐ Any letter the VA has ever sent, even a denial from decades ago
- ☐ A VA ID card, or VA medical appointment paperwork
- ☐ Medicare card and any supplemental insurance cards
- ☐ Most recent Social Security benefit statement
- ☐ Marriage certificate, and any divorce decrees or a spouse's death certificate

If you can't find the DD-214, it isn't lost. Copies can be requested from the National Personnel Records Center. Worth knowing: the 1973 fire there destroyed an enormous number of Army and Air Force records from the 1912–1964 era. Navy, Marine Corps, and Coast Guard records were not in that part of the building and came through fine.

2. The service

- ☐ What year did they go in, and what year did they get out?

- ☐ One enlistment, or did they stay in? Did they *retire* from the military (20+ years)? This changes the picture significantly.

- ☐ Branch, and what was the job or rate? Anything they've ever mentioned counts.

- ☐ Where were they stationed, and what ships or units? Names or hull numbers if you've ever heard them.

- ☐ Did they serve during a wartime period, and did they ever go overseas or into a combat zone?

- ☐ What kind of discharge? (Honorable, general, other-than-honorable — it matters, but a less-than-honorable discharge is not automatically the end of the road.)

EXPOSURES — ASK ABOUT ALL OF THESE, EVEN IF IT SEEMS LIKE A STRETCH

- ☐ Loud machinery, engine rooms, flight lines, artillery, small arms — anything that meant shouting to be heard
- ☐ Asbestos: ships, boiler and engine rooms, older barracks, shipyard or maintenance work
- ☐ Radiation: badges or film badges worn, nuclear plant work, atmospheric test participation, occupation duty in Hiroshima or Nagasaki
- ☐ Herbicides such as Agent Orange (Vietnam, Korean DMZ, Thailand base perimeters, C-123 aircraft, certain test and storage sites)
- ☐ Burn pits, or other airborne hazards in Southwest Asia, Afghanistan, or Djibouti
- ☐ Contaminated water at Camp Lejeune, 1953–1987
- ☐ Solvents, fuels, degreasers, paints, pesticides — anything they handled bare-handed and remember the smell of

Why exposure questions carry so much weight. For certain exposures and certain conditions, the VA presumes the connection — meaning nobody has to prove the illness came from the service, only that the veteran was there and has the condition. Those presumptive lists get expanded fairly often, so a condition that wasn't covered ten years ago may be covered now.

3. Health right now

Don't diagnose. Just write down what's actually going on, in plain words.

- ☐ Hearing loss? Hearing aids? Ringing in the ears?
- ☐ Any cancer, ever — what kind, and when?
- ☐ Lung trouble: shortness of breath, COPD, scarring, asbestosis, anything found on a chest X-ray or CT?
- ☐ Heart conditions? Diabetes? Kidney problems?
- ☐ Any injury, illness, or hospitalization *during* the service — even one that seemed minor at the time?
- ☐ Memory trouble, confusion, or cognitive decline?
- ☐ Nightmares, jumpiness, anger, isolation, trouble sleeping? Nobody in that generation calls it PTSD. Write down what you actually see.
- ☐ Who are the current doctors, and is any one of them a VA doctor?

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- ☐ Are they already enrolled in VA health care? (Not the same thing as being a veteran — it's a separate enrollment.)

DAY TO DAY — BE BLUNT HERE

For each of these, note whether they need someone to help, someone to remind them, or someone to do it entirely:

- ☐ Bathing

- ☐ Dressing

- ☐ Getting to and using the toilet

- ☐ Getting out of a chair or a bed

- ☐ Preparing meals

- ☐ Taking medications correctly, on schedule

- ☐ Managing money and bills

- ☐ Driving, and getting to appointments

- ☐ Falls in the last twelve months — how many?

Families soften this list, and softening it is what gets claims denied. If he hasn't taken a real shower in three weeks because he's frightened of the tub, write that down in those words. If she says she cooks and what she actually eats is cereal twice a day, write that down. The people reading a claim can only see what's on the page — and there are benefits that exist specifically for veterans who need another person's help with daily living.

4. Money

This part feels invasive, and there's no way around that. It matters because some VA benefits are income-tested and some aren't, and you need to know which one you're chasing before you spend six months chasing it.

- ☐ Monthly Social Security amount

- ☐ Any pension from a civilian employer? Military retirement pay?

- ☐ Any other income — investments, rental property, part-time work?

- ☐ Roughly, total assets — *not* counting the house they live in and one vehicle

- ☐ Do they own their home or rent?

- ☐ Monthly cost of Medicare Part B, Part D, and any supplemental or Medigap plan

- ☐ Are they paying anyone out of pocket for help around the house right now? How much a month?

- ☐ **Has anything been given away, sold cheap, or transferred in the last three years?** Including to family, and including into a trust.

Two things to understand before you fill this in.

Out-of-pocket medical costs get subtracted from income for the needs-based benefits. Medicare premiums, supplement premiums, and especially paid in-home care all count. That deduction is frequently the whole difference between "makes too much" and "qualifies for the full amount," so don't skip the receipts.

The VA looks back three years at asset transfers and can impose a penalty period for assets moved for less than fair market value. Well-meaning families give the house to a child and accidentally disqualify a parent for years. If a transfer has already happened, say so out loud to the person helping you — it can often be worked around, but only if they know.

5. Living situation

- ☐ Where do they live, and how long have they been there?

- ☐ Genuinely alone, or does somebody check on them regularly?

- ☐ How far to the nearest VA medical center or clinic?

- ☐ Still driving? If not, how do they get to appointments?

- ☐ Is anyone named on a power of attorney — financial or health care?

- ☐ Do they handle their own bills and paperwork, or does someone help?

- ☐ Are they willing to accept help in the home? Some folks of that generation flatly refuse, and it's better to know that before you build a whole plan around it.

6. Two things worth doing this week

You don't have to finish this worksheet first. Both of these can happen while you're still hunting for the DD-214.

FILE AN INTENT TO FILE

VA Form 21-0966. It takes about ten minutes and needs no evidence, no records, and no doctor. It locks in a filing date and gives you a full year to assemble everything else — and any back pay eventually awarded gets calculated from that date. For an older veteran, a year of backdating is not a small thing. There's no downside and no obligation. It can also be started by phone at **1-800-827-1000**.

APPLY FOR VA HEALTH CARE ENROLLMENT

VA Form 10-10EZ. This is separate from any disability claim and separate from Medicare — a veteran can have all three. It's also the door to nearly every in-home service the VA offers: aides who come to the house, primary care teams that make home visits, and a program that lets a veteran hire and direct their own help. None of that requires winning a claim. If your veteran is living alone and struggling, this is usually the fastest route to actual help showing up at the door.

Ask about priority processing. VA Form 20-10207 requests faster handling, and the qualifying categories include being **85 years of age or older**, terminal illness, an ALS diagnosis, current or imminent homelessness, extreme financial hardship, former prisoner of war, and Medal of Honor or Purple Heart recipients. If any of those fit, it should be flagged on everything filed.

7. A word on who does the filing

Charging a veteran a fee to file an initial claim is illegal. Free, VA-accredited help exists in every state: your state department of veterans affairs, your county veterans service officer, and the big service organizations — DAV, VFW, American Legion, AMVETS, Purple Heart. They do this at no cost, and they're good at it.

If somebody offers to file an initial claim in exchange for a percentage of the back pay, that's a red flag. Walk away, and go find an accredited rep instead. You can verify anyone's accreditation yourself at va.gov/ogc/apps/accreditation/index.asp.

The honest fine print. This worksheet is general information for families, not advice about any particular claim, and it doesn't create any kind of representation. I'm not yet VA-accredited, which means I can't prepare, present, or prosecute a claim for anyone — so please take this to an accredited VSO, agent, or attorney and let them tell you what fits your veteran's situation. Form numbers and program rules do change; if something here looks off, search the form number at va.gov/find-forms. Net worth limits and benefit rates change every December 1.

Navigating the VA · navigatingtheva.com · You don't have to find your way alone.