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Statement of Diana Rubens
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Before the
Senate Committee on Veterans' Affairs Field Hearing

Oahu, Hawaii
January 11, 2006

Senator Akaka, I appreciate this opportunity to testify today on the Veterans Benefits Administration's (VBA) response to the needs of veterans returning from Operation Enduring Freedom and Operation Iraqi Freedom (OEF/OIF). I am accompanied today by James Carilli, Acting Director of the Honolulu Regional Office.

Veterans returning from Iraq and Afghanistan are eligible for a full array of benefits offered through VBA. These include:

- ? Disability Compensation and Related Benefits
- ? Education and Training Benefits
- ? Vocational Rehabilitation and Employment Benefits and Services
- ? Home Loan Guaranties
- ? Life Insurance
- ? Burial Benefits
- ? Dependents' and Survivors' Benefits

The VA Honolulu Regional Office serves an estimated veteran population of more than 107,000 veterans in the State of Hawaii. Of the 21,842 veterans, surviving spouses, and surviving children who receive VA benefits each month, 16,754 are service-disabled veterans. In addition, the Regional Office effectively participates in numerous outreach activities to inform and assist returning servicemembers who are soon to be released from active duty.

SEPARATING SERVICEMEMBERS

The Honolulu RO's Veterans Service Center has a designated Military Services Coordinator (MSC) who performs many of the outreach functions provided to returning servicemembers. The Military Services Coordinator conducts regular briefings covering the full range of VA benefits as part of the military Transition Assistance Program (TAP) at various military installations in Hawaii. A Veterans Service Representative is also outbased in Guam to provide TAP briefings there. Each month there are four TAP briefings at Schofield Barracks; three at Pearl Harbor Naval Base; two or three at Marine Base Hawaii; and one a month at Hickam Air

Force Base in Hawaii, Anderson Air Force Base in Guam, and Guam Naval Station. There is also a briefing every three months at the Coast Guard facility at Sand Island, Hawaii. In addition, the Military Service Coordinator conducts briefings for members of the Army or Navy being discharged for medical disabilities. These briefings, which are part of the Physical Evaluation Board orientations, are conducted three or four times each month at Pearl Harbor Naval Regional Medical Center and Tripler Army Medical Center.

During fiscal year 2005, the Honolulu Regional Office conducted 219 separate briefings reaching over 4,500 active duty members and spouses, in Hawaii and Guam. A total of 623 servicemembers were interviewed following these briefings. Activity was especially heavy during January through June 2005, when a large contingent of the 25th Infantry Division returned from deployment. Already in fiscal year 2006, the Honolulu Regional Office conducted 32 military briefings for 845 servicemembers and conducted 98 post-briefing interviews with active duty servicemembers.

MEMBERS OF THE NATIONAL GUARD AND RESERVES

Honolulu's Veterans Service Center staff provide VA benefit briefings to National Guard members and Reservists, as part of the Army Deployment Cycle Support program to reorient servicemembers returning from Iraq and Afghanistan. All attendees receive a copy of the VA pamphlet, A Summary of VA Benefits, as well as the VA Health Care and Benefit Information for Veterans Wallet Card. Briefings are scheduled on demand based upon the dates of return of the various units. The Honolulu Regional Office anticipates conducting numerous briefings in January and February 2006 when an estimated 2,100 servicemembers are expected to return to Hawaii.

In addition, veteran service center staff provides individual case management for seriously disabled OEF/OIF veterans. The Honolulu Regional Office receives periodic referrals from Tripler Army Medical Center social workers about seriously disabled OEF/OIF servicemembers. The Military Services Coordinator provides a comprehensive briefing on VA benefits and assists with appropriate applications. Acting Director Carilli personally meets with all OEF/OIF soldiers who visit the Regional Office to assure them that VA will provide them the best possible service. Each month, the Honolulu Regional Office follows up by calling each servicemember to ensure them that their claims are being processed expeditiously.

In addition, the Regional Office gets immediate information about returning disabled soldiers who are likely to be eligible for VA compensation or other benefits. Veteran service center staff either visit these servicemembers at the Deployment Health Center or during ?Medical Hold? or ?Medical Board? briefings.

VOCATIONAL REHABILITATION & EMPLOYMENT ACTIVITIES

The Vocational Rehabilitation and Employment (VR&E) Division at the Honolulu Regional Office is working closely with Tripler Medical Army Center inpatients, National Guard members, and Reservists to make sure patients receive information about the Vocational Rehabilitation and Employment Program. When appropriate, they also refer patients to the Honolulu Regional Office for assistance with their disability claims.

The Tripler Army Medical Center has created a special Deployment Health Center to assist returning Reservists and National Guard members. It is staffed by professional treatment providers and caregivers, as well as a VA Employment Specialist from the Honolulu Regional Office. The VA Employment Specialist sees three or four servicemembers a week at the Deployment Health Center and makes referrals accordingly. Some recuperating soldiers have been referred to the local Disabled Veteran Outreach Program (DVOP) for employment briefings as part of the Department of Labor's Recovery & Employment Assistance Lifelines (ReaLifelines) Program.

The VR&E Division provides ongoing monthly briefings at Disabled Transition Assistance Program (DTAP) sessions at Pearl Harbor Naval Base and Schofield Army Barracks.

VA's liaison to the Department of Labor's Disabled Veteran Outreach Program, who is co-located in the Regional Office VR&E Division, regularly meets with all "Medical Hold" servicemembers and special services liaisons to provide job finding assistance.

The Schofield Barracks Army Base established a Soldier and Family Assistance Center to provide one-stop service for returning servicemembers and their families. VR&E personnel, along with VA Mental Health clinic personnel, participate in this program.

HOME LOAN GUARANTY ACTIVITIES

With the increasing activation of Reservists and National Guard, these servicemembers are becoming eligible for VA home loan benefits faster and in greater numbers than they would have had they not been activated. Instead of the time-in-service requirement of six years as a member of the Reserves or National Guard, these active duty personnel and veterans become eligible for benefits under the Loan Guaranty and Native American Veteran Direct Loan Programs after having 90 days or more of active wartime service. As a result, VBA anticipates that there will be an increase in eligible veterans applying for VA loan guaranty benefits through both the Loan Guaranty Program and Native American Direct Loan Program.

Further, as a result of P.L. 108-454, veterans will be eligible for VA guaranteed loans equal to the Freddie Mac conforming loan limit. As of January 1, 2006, that rate increased to \$625,500 for high cost areas such as Hawaii and Guam. VA anticipates that this will make VA guaranteed home loans much more attractive to veterans.

CONCLUSION

Ranking Member Akaka, I hope this testimony has given you and the members of the committee a better understanding of the benefits, services, and outreach that VA is providing to veterans of the OEF/OIF conflicts. I assure you that the Honolulu Regional Office is ready and eager to serve the men and women coming home to Hawaii and the Pacific. This concludes my testimony. Mr. Carilli and I will be pleased to answer any questions you might have.