

Obtaining VA Benefits for PTSD

There are two basic steps to receive a disability from the Veterans Administration for PTSD. The first step is filing a claim with the VA for PTSD. The second, and most Important, is submitting a stressor letter. Most combat veterans do not trust the government or the VA. This is understandable considering the treatment most veterans received during and after the Vietnam War. But the VA has improved in most places, and the benefits are there for the combat veterans. The VA does not go looking for the combat veteran with PTSD. You must push aside any bad feelings and make the effort to receive the earned benefits.

FILING A CLAIM

As ridiculous as It may seem, ail combat veterans must not only prove that they were In combat, they must also prove that they were in the military. This process screens out the phony combat veterans. It is surprising how many combat veterans have surfaced who were on top secret missions, and of course, there is no record of their even being in the military because their missions were so secret.

You can file a claim on your own, but there are several veteran's organizations who will represent you on a disability claim. The best of these is probably the American Veterans (AMVETS), since their primary purpose Is helping the veterans file claims for disability. If you do not have an AMVETS office in your area where you can meet with a service officer, you can call the nearest AMVETS office and tell them you want to file a claim for disability. The AMVETS, will send you a **power of attorney** form . You sign this paper and send it back through the mail. This gives the AMVETS your permission to represent you in your claim. The AMVETS opens your claim and forwards it to the VA regional office in your area. Opening the claim is actually a simple process.

THE STRESSOR LETTER

This is the single most important factor In obtaining disability for the combat veteran. After your claim has been filed, usually within 30 to 60 days, you will receive a letter from the VA stating that they have received your claim for PTSD. Then you will be asked to submit a **stressor letter**. This is a written record of combat experiences which you felt were life threatening or have caused you to display symptoms of PTSD. They will also note that they understand how difficult this can be for some veterans (thinking about war experiences and writing them down). And for many this is difficult. Some can't write well. Some are to terrified to think in detail about their war experience.

Chances are the average veteran cannot write a stressor letter that will pass the rating board. Once a stressor letter has been rejected by the rating board, the process to receive disability can be long and discouraging. Many veterans give up and never receive the disability they deserve. The VA will tell you how to write the letter or what details to include. If the letter is rejected, many combat veterans will give up before appealing the rating board decision. So a veteran must submit a solid stressor letter to pass the rating board. This is my area of expertise. I know what to put in the letter and how to present it so that the rating board will grant anywhere from 10% to 50% disability just from your stressor letter without rejection and VA appeal hearings. It will be impossible to receive a 100% rating from a stressor letter, but once the VA agrees you are disabled, you can appeal for a higher percentage.

PTSD IS A RECOGNIZED DISORDER WHICH DOES NOT GO AWAY. THE REACTIONS TO COMBAT STRESS OFTEN BECOMES A PERMANENT PART OF THE VETERAN'S PERSONALITY.

WHAT COMES NEXT: THE COMP EXAM

At some point after you file for disability, either before or after you have submitted your stressor letter, you will receive a letter asking you to come to the nearest VA Hospital in your area for a **Compensation Examination**. This just means that you are going to speak to a VA psychiatrist. The psychiatrist will ask you many questions about your background (including your childhood and current social life) and your war service. The meeting with the doctor will probably last anywhere from 20 to 45 minutes. The VA will also reimburse you with a small travel allowance for coming.

You must show up for this comp exam. If for some reason you can't make it, then call the VA and they will schedule you again. Most of all, relax. This psychiatrist is not your enemy, and it is his or her job to send a report to the VA regional office as to whether you show symptoms of PTSD. The psychiatrist is impartial. If you show symptoms of PTSD, it will be reported without any favor toward the VA. So relax and answer questions to the best of your knowledge. **Always stress the negative side of your life...never the positive.** Just like at the close of the stressor letter. You can do this and still tell the truth just by avoiding the positive. Here are some things **not** to say at a Comp Exam.

- 1) My life is okay. It is not or you wouldn't be there.
- 2) I sometimes hear voices. Hearing voices can lead to a diagnosis of schizophrenia, and your PTSD claim may be rejected.
- 3) I am happily married. It has often been decided that having PTSD automatically means an unhappy marriage. It can but not always.

- 4) I love my job. I have been there twenty years. If you have managed to keep one job, it may be determined that you interact normally and do not have PTSD. You can have one job and still be miserable. It's a matter of survival.
- 5) I have lots of friends. Never admit you have lots of friends. Chances are you don't anyway. At least, not like the friends you made in combat situations who you can trust with your life.
- 6) Don't threaten the doctor. Some veterans scream, yell, and threaten to kill the doctor in an attempt to show symptoms of PTSD. 99% of the time this is an act and won't help your claim.

The main thing is to stress the negative side of your life, just as in the end of the stressor letter. If you have had a substance abuse problem since before your war service, it would be best not to mention it. Stress the fact that you are depressed and have nightmares and feel that the war has altered your life. Just remember to stress the negative instead of anything positive in your life.

WHAT TO INCLUDE IN A STRESSOR LETTER

1. Name, Rank, Service Number, Dates of Time in War Zone:

Make sure your current correct address and claim number are at the top of your stressor letter. Begin by re-stating your name, rank, and service number. Then begin with your war service. Do not mention time spent in the United States. Many veterans ramble on about stateside service, and this has nothing to do with combat stress, if your MOS or specialty was something other than combat related (supply, motor transport, etc.) but you did not serve in your MOS or specialty, mention it here because the VA will turn you down unless you prove you were in combat. If you were in Special Forces or Recon, etc., don't go into any detail about stateside training.

2. Were you wounded?:

If you were wounded include dates, if possible, and number of times wounded. This refers only to wounds which were treated by medics, corpsmen, or doctors for which you received a purple heart and are a matter of record. If you have malaria or any type malaria fever and were treated for it, mention it also, if you believe it may be in your records.

3. If you killed the enemy:

Include the times you actually saw the enemy and killed them. Be specific if possible. Don't say something like (my outfit killed 53 NVA in the fire fight). This is too general. State what you were doing when the enemy was killed and how it affected you. (I kept firing and I could see them falling as they ran toward us).

4. If you saw Americans die:

Most combat vets lost close friends in combat. For some vets remembering names is difficult, but this will definitely help your claim if you can remember the approximate date and names of

men in your outfit killed while you were there. If someone killed was your best friend, mention it and how it affected you. The names will be checked by the VA against KIA lists. If friends were wounded bad enough to be shipped home, you may mention this and include their names if possible. (This is all verification that you were in combat. Try to use real names instead of nicknames at all times).

5. If you saw civilian dead:

In villages, the jungle, or other places. This was traumatic to many combat troops, especially if they had to handle the bodies. Seeing dead children often has long range effects on combat vets, particularly if the children or civilians were killed during fire fights or mistaken for the enemy.

6. If you were on body detail:

Or if you otherwise handled the bodies of dead Americans, either in the field or in the rear where the bodies were stripped for shipment home. This often causes extreme trauma to those who handled the bodies.

7. Times you did not think you would survive:

Incidents when you thought you would not be alive the next day help with a PTSD claim. When you had given up hope and thought for sure you would be killed with no chance of survival. (Describe in detail).

8. All incidents of combat:

Small arms fire, fire fights, mortar and rocket attacks, booby traps, mines, artillery, etc. Each time you were in a life threatening situation whether you were able to return fire or not. (Walking through mine fields, walking point, etc.)

9. Names of operations or search and destroy:

Remembering names of specific field operations and sweeps can often be helpful because the military often left much Information out of service records. Some combat troops have very complete service records. Others have had their records lost or destroyed, or Information was never entered. Any Information you can remember about field operations Is verification of combat role.

10. How your life has changed because of the war:

State your problems today because of your war service. Divorce, substance abuse, nightmares, paranoia, trouble holding jobs, lack of feeling, etc. If you have been in therapy or other treatment, mention this. Stress the negative side of your life. Mention nothing good that has happened to you. Don't say you get along great with people and you are happy most of the lime. Stress that life is a constant struggle due to your combat service, (You used to love fireworks but

now when you hear them you hit the ground. You used to love to go to sporting events but now you can't cope with being in crowds, etc.)

NOTE: These ten points will help you write a stressor letter which will have a good chance of passing the VA rating board. When writing about combat, **write how it affected you personally.** Don't write stuff like...(We sat around and ate dinner and then the sergeant told us a story about his wife and then Joe tried to steal my bean and wieners). Too many vets go in to detail which is not important. Begin each segment of combat with the combat and how it affected you. (You were scared. You thought you were going to die, etc.). Many veterans are afraid to mention certain situations when they killed people for fear of charges being brought against them. This will not happen. Killings during combat are for survival. The government would have to prove you killed on purpose without just cause, and in the case of enemy troops and civilians, this is not possible.

Many of these ten points overlap with each other. You must try to put them in some kind of order. Think about what you want to say for a few weeks before writing it down. Then try to arrange your thoughts in some kind of order. The best solution is to be brief and to the point. This is difficult for many veterans, which is why so many veterans with PTSD never follow through with a claim. The best average length for a stressor letter is not more than four pages single-spaced.

DISABILITY RATINGS

If the VA assigns you a disability rating, the percentage assigned will reflect how they feel your condition impacts on your ability to carry out activities of daily living:

- 0% - Neurotic symptoms which may somewhat adversely affect relationships with others but which do not cause impairment of working ability.
- 10% - The psychoneurotic disorder produces mild social and Industrial Impairment.
- 30% - The symptoms result in such reduction in initiative, flexibility, efficiency, and reliability levels as to produce definite industrial Impairment There will be definite impairment in the ability to establish or maintain effective and wholesome relationships with people.
- 50% - The veteran's ability to establish or maintain effective or favorable relationships with people is considerably impaired. By reason of psychoneurotic symptoms the reliability, flexibility, and efficiency levels are so reduced as to result in considerable industrial Impairment.
- 70% - The disability severely impairs the veteran's ability to establish and maintain effective or favorable relationships with people. The psychoneurotic symptoms are of

such severity and persistence that there is severe impairment in the ability to obtain and retain employment.

- 100% - The attitudes of all contacts except the most Intimate are so adversely affected as to result in virtual isolation in the community. Total Incapacitating psychoneurotic symptoms bordering on gross repudiation of reality with disturbed thought or behavioral processes associated with almost all daily activities such as fantasy, confusion, panic, and explosions of aggressive energy resulting in profound retreat from mature behavior will be present. He or she will be demonstrably unable to obtain or retain employment

The rating assigned also reflects the GAF Score rating you were assigned. A GAF (Global Assessment of Functioning) score is utilized by clinicians to gauge an individual's overall level of functioning and his/her ability to carry out activities of daily living. This information is useful in planning treatment, measuring its impact, and predicting outcome. The GAF is a 100-point scale that measures a patient's overall level of psychological, social, and occupational functioning on a hypothetical continuum. The GAF following Report decision tree is designed to guide clinicians through a methodical and comprehensive consideration of all aspects of a patients symptoms and functioning to determine a patients GAF rating in less than 3 minutes.

- **100-91 Superior functioning in a wide range of activities.** Life's problems never seem to get out of hand, is sought out by others because of his or her many positive qualities. No symptoms.
- **90-81 Absent or minimum symptoms** (e.g. mild anxiety before an exam), good functioning in all areas, interested and involved in a wide range of activities, socially effective, generally satisfied with life, no more than everyday problems or concerns ("e.g.. an occasional argument with family members).
- **80-71 If symptoms are present, they are transient and expectable** reactions to psychosocial stressors (e.g., difficulty concentrating after family argument); no more than slight impairment in social, occupational, or school functioning (e.g... temporarily failing behind in schoolwork).
- **70-61 Some mild symptoms** (e.g., depressed mood and mild insomnia) OR some difficulty in social, occupational, or school functioning (e.g., occasional truancy, or theft within the household), but generally functioning pretty well, has some meaningful interpersonal relationships.
- **60-51 Moderate symptoms** (e.g.. flat affect and circumstantial speech, occasional panic attacks) OR moderate difficulty in social, occupational, or school functioning (e.g., few friends, conflicts with peers or co-workers).
- **50-41 Serious symptoms** (e.g., suicidal ideation, severe obsessional rituals, frequent shoplifting) OR any serious impairment in social, occupational, or school functioning (e.g., no friends, unable to keep a job).

- **40-31 Some impairment in reality testing or communication** (e.g... speech is at times illogical, obscure, or irrelevant) OR major impairment in several areas, such as work or school, family relations, judgment, thinking, or mood (e.g... depressed man avoids friends, neglects family, and is unable to work: child frequently beats up younger children. Is defiant at home, and is failing at school).
- **30-21 Behavior is considerably influenced by delusions or hallucinations OR serious impairment in communication or judgment** (e.g., sometimes incoherent, acts grossly inappropriately, suicidal preoccupation) OR inability to function in almost all areas. (e.g... stays in bed all day; no job, home, or friends).
- **20-11 Some danger of hurting self or others** (e.g., suicide attempts without clear expectation of death, frequency violent; manic excitement) OR occasionally fails to maintain minimal personal hygiene (e.g... smears feces) OR gross impairment in communication (e.g., largely incoherent or mute.)
- **10-01 Persistent danger of severely hurting self or others.** (e.g... recurrent violence) OR recurrent inability to maintain minimal personal hygiene OR Serious suicidal act with clear expectation of death.
- **0** - Inadequate information

Are you ready to File a PTSD Claim?

Now that you have read about Stressors, Gaf scores, and finding a service officer lets think about one other area you need to be prepared for. Your chances of getting a higher rating are diminished greatly if you have not been under the care of a shrink, have not had meds given to you for PTSD symptoms and also if you have not been going to the either the shrink, social worker or a PTSD group or all of these for at least 6 months on a regular basis. You must show that you have tried to have your illness treated. This carries allot of weight with your claim. I feel you need to do the following to strengthen you claim.

First get a complete copy of your VA records, you will have to sign for them and usually wait a few weeks, once you have these copies carry them with you Always when you go to the VA, especially your records concerning your PTSD claim. Remember the VA has the bad habit of losing your records. Have them updated at least quarterly.

Go to your Shrink, the Dr. that ordered your meds, any group leader you have had for PTSD group, any social worker and any civilian Dr. you have worked with and ask them all to write you a Personal Letter rating you with the severity of your PTSD and also have them include your Gaff score in the letter. They will not offer these letters and don't ask for a letter in front of others do it privately. You should never be refused. The letter may not say what you want but the chances of you getting a solid letter from them is highly likely. Once you have these letters have

them included in your file by your Service Officer. Do not trust that the VA will include them. Always have them with you at all times also.

I would recommend that when possible that you do not subject yourself to a extended lock down for PTSD, Try using group or one on one counseling in lieu of this or PTSD group.

Remember if you don't show emotion and tears in your interviews or groups that you are probably going to go no where with your claim. I know it's hard and you have in many cases had your feelings hidden for years now, but you have to release them. This is not the time for you to be sucking up your pain as you have been doing for years. Don't try and be a hard ass and don't ever curse or threaten your Dr. or go there under the influence of any drugs or alcohol other than what has been prescribed by the VA to you. You will find that not only will this benefit your claim but it will also benefit your personal well being by helping you expunge many of the horrors you experienced in combat.

When you go for your C & P. Take your records and these letters with you and offer them Before the C & P begins. Chances are they won't have this information. This same applies if you apply for Social Security.

Remember if you end up with a total disability rating of 70% or more for PTSD or a combination of Service Connected disabilities you are considered unemployable (that's assuming you are not working) and you can get 100% from the VA and if you have worked enough quarters from Social Security also.

I encourage you to call me if I can assist you, If you like call me prior to a C & P maybe I can help you get a idea on what's going to occur in this very important meeting. Don't forget we did things by the numbers in the Military if you do them by the numbers for your claim your chances of being turned down the first time have been greatly decreased. The least that will happen is that out of the gate whatever rating you get will be higher than it would have been without this supportive information. You can always appeal a lower rating which is allot easier to appeal than a flat denial.

Welcome Home and Good Luck

Gary J. Chenett
PMB 345
828 Rue Royal Street New Orleans, Louisiana 70116-3199
Tel: 504-595-8949 email fuzzyfrog@2fords.net