

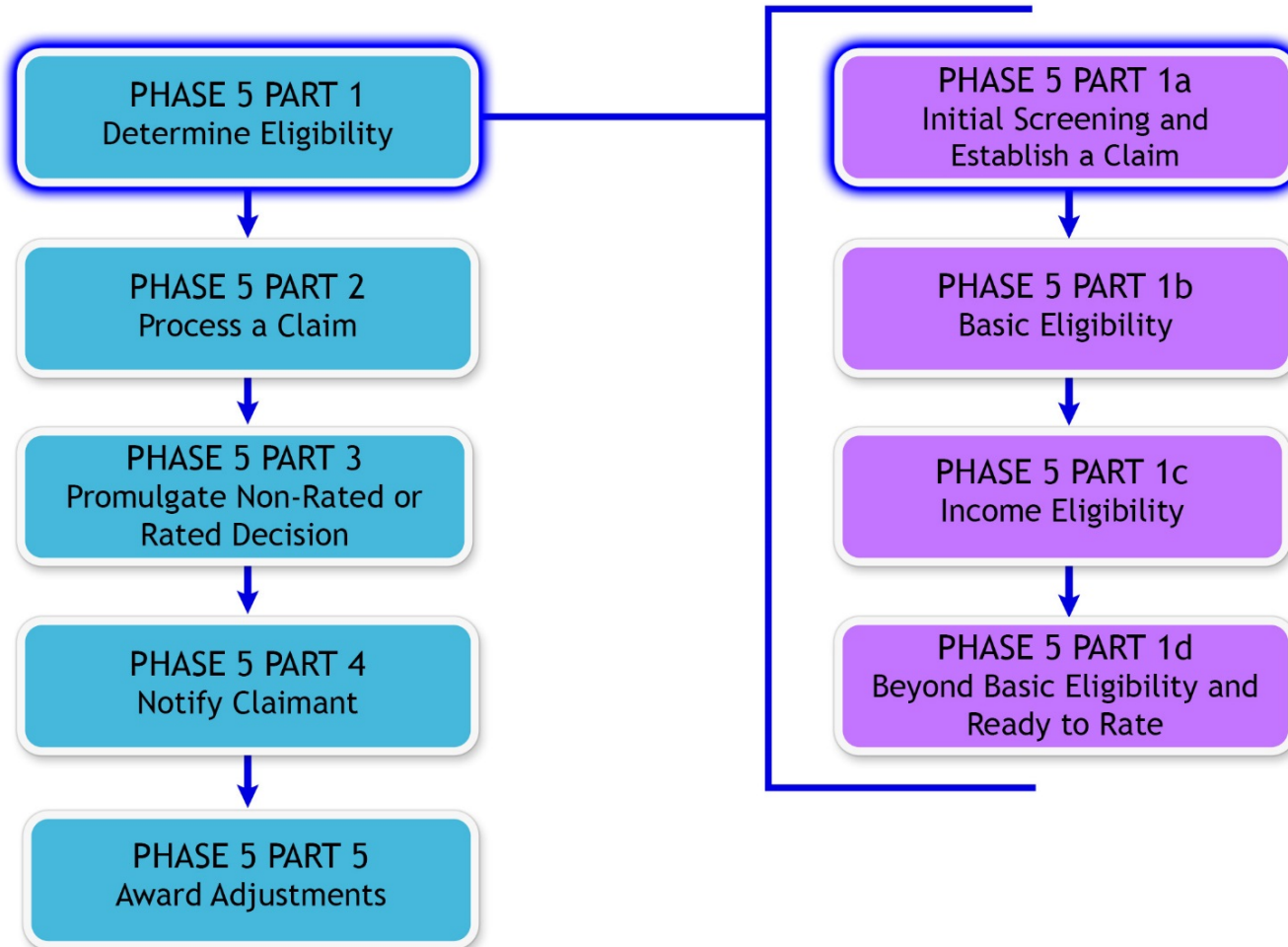


Phase 5, Part 1(c) Knowledge Check Preparation

PMC VSR Advanced Core Course
Phase 5: Stages of a Claim
Part 1: Determine Eligibility



You Are Here





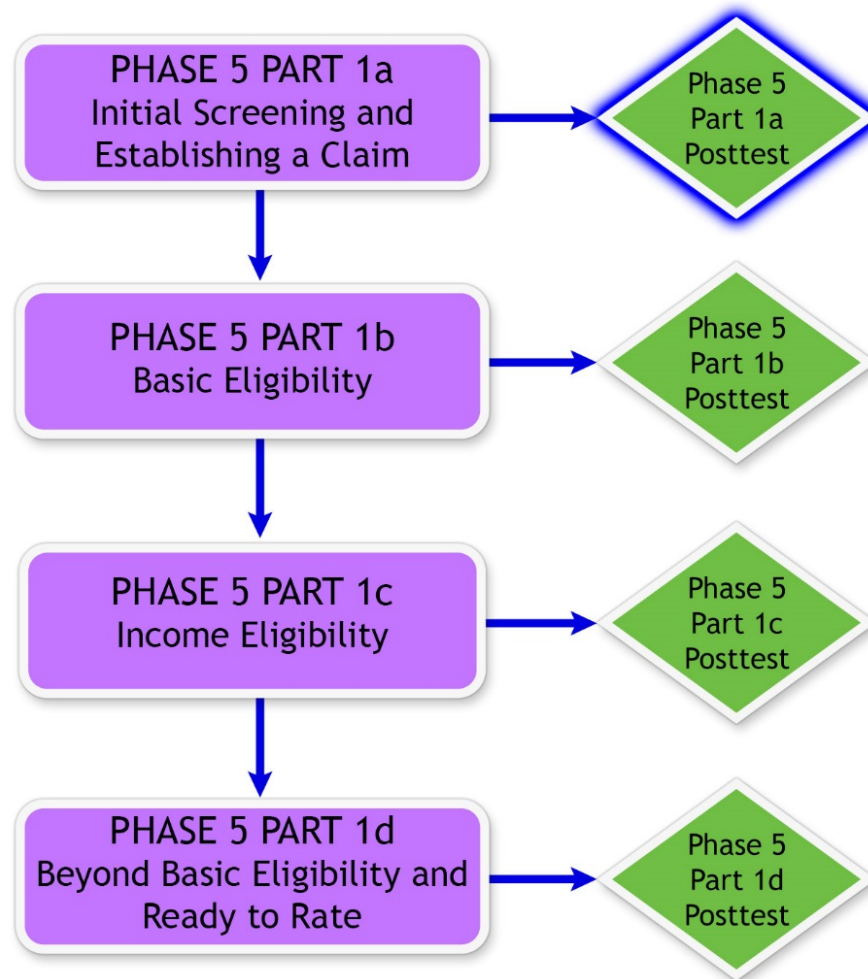
Why It Matters!

PMC VSRs are responsible for determining the income and net worth status of a claim. This includes:

- Selecting the effective dates
- Selecting initial year period
- Determining if the income is countable
- Selecting qualifying expenses
- Calculating Income for VA Purposes (IVAP)
- Performing upfront verification
- Determining if IVAP is within Monthly Annual Pension Rate (MAPR) limit
- Calculating net worth
- Determining if net worth is a factor



Knowledge Check





Knowledge Check Preparation Overview

This preparation will consist of the following:

- Lesson objectives review
- Partner activities
- Question/answer forum



Phase 5, Part 1(c) Lessons

Phase 5, Part 1(c)

Lesson

Establish Periods for Calculating Income

Lesson

Determine Types of Income

Lesson

Select Qualifying Expenses

Lesson

Determine Income Status

Lesson

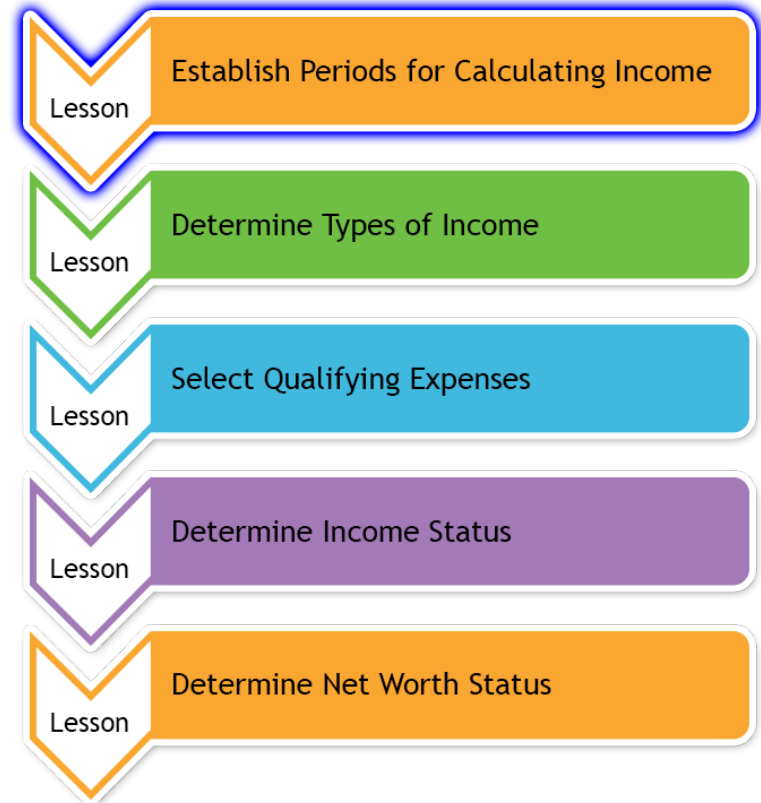
Determine Net Worth Status



Establish Periods for Calculating Income

- Selecting the correct dates for establishing the time periods is used to:
 - Calculate Income for VA Purposes (IVAP)
 - Determine income status
- Using incorrect dates may result in errors in denying or awarding benefits

Phase 5, Part 1(c)





Establish Periods for Calculating Income Objectives

- Establish periods for calculating income.
 - Select the effective date.
 - Derive the payment date.
 - Select the dates of initial year period.
 - Select the dates of the overlap period between the initial year and calendar year.
 - Select the dates beginning and ending the second 12-month period.



Establish Periods for Calculating Income Question Writing Opportunity

- Instructions:
 - Use Appendix E: Question and Answer Worksheet to write any questions regarding administrative decisions
 - Questions will be answered at the end of this preparation
- Time allowed: 5 minutes



Partner Activity—What's the Date?

- Instructions:
 - Divide into pairs
 - Review example claim in Appendix A: Example Claim 1
 - Complete Appendix B: Part A—What's the Date?
 - Use the **Initial Year** job aid to help answer the questions
 - Be prepared to share your finished activity with the class
- Time allowed: 7-10 minutes



Partner Activity—What's the Date?

Answers (1 of 2)

1. Entitlement date/effective date, beginning of initial year:
 - *4/02/2015*



Partner Activity—What's the Date?

Answers (2 of 2)

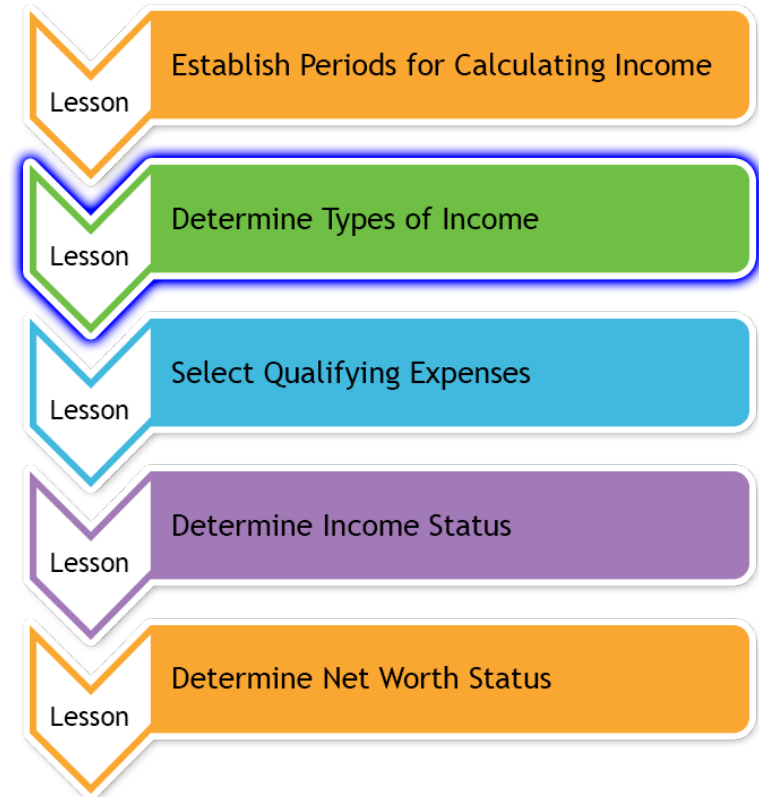
2. Provide the dates for the following periods:
- “A” period: *4/02/2015 to 12/31/2015*
 - End of “A” period: *12/31/2015*
 - Beginning of first full calendar year: *1/1/2016*
 - Overlap period or “B” period: *1/1/2016 to 4/30/2016*
 - End of initial year: *4/30/2016*
 - “C” period: *1/1/2016 to 12/31/2016*
 - End of first full calendar year: *12/31/2016*
 - End of second 12 months: *5/31/2017*



Determine Types of Income

- The PMC VSR is responsible for reviewing the claim to determine if the income is countable or excluded
- Income for all persons on an award is countable:
 - Veteran
 - Spouse/surviving spouse
 - Child dependents

Phase 5, Part 1(c)





Determine Types of Income Objectives

- Determine the types of income for pension purposes.
 - Define income for VA purposes.
 - Determine income inclusions.
 - Determine income exclusions.
 - Enter countable income into VBMS-A.



Types of Income Question Writing Opportunity

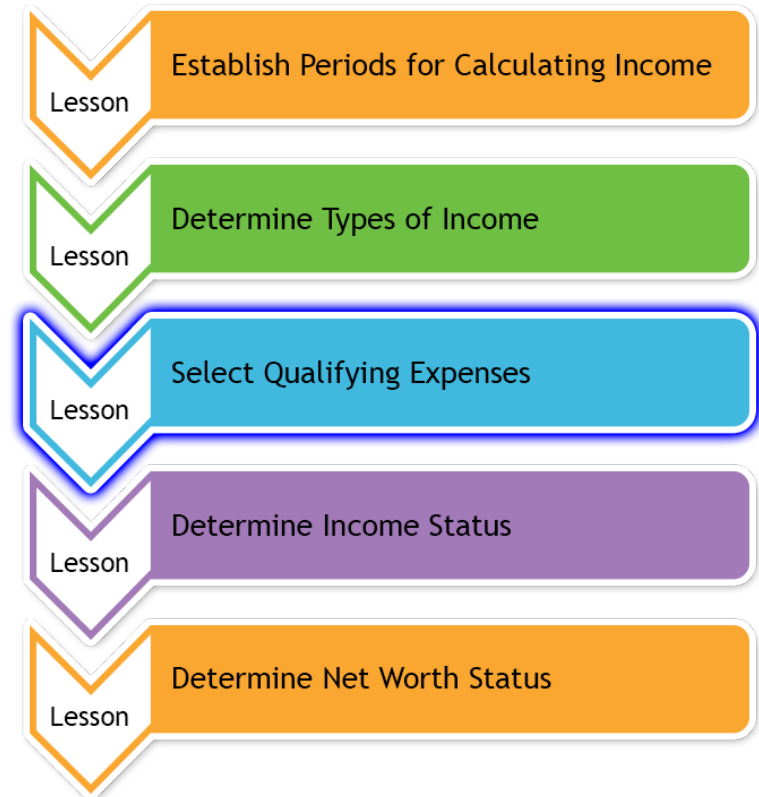
- Instructions:
 - Use Appendix E: Question and Answer Worksheet to write any questions regarding types of income
 - Questions will be answered at the end of this preparation
- Time allowed: 5 minutes



Select Qualifying Expenses

- Correct calculation of claimant income affects amount of benefit for claimant
- Qualifying expenses reduce claimant income; therefore, qualifying expenses may result in an increase in benefits
- The PMC VSR selects expenses that qualify for deduction from income

Phase 5, Part 1(c)





Select Qualifying Expenses Objectives

- Select qualifying expenses for calculating income.
 - Describe the rules for allowing medical expenses as a deduction when calculating income.
 - Describe the rules for allowing final expenses as a deduction when calculating income.
 - Describe the rules for allowing education expenses as a deduction when calculating income.
 - Determine if claimed expenses are acceptable when calculating income.
 - Determine whether to develop for claimed expenses when calculating income.



Qualifying Expenses Question Writing Opportunity

- Instructions:
 - Use Appendix E: Question and Answer Worksheet to write any questions regarding qualifying expenses
 - Questions will be answered at the end of this preparation
- Time allowed: 5 minutes



Partner Activity—Income and Expenses

- Instructions:
 - Divide into pairs
 - Review the example claim in Appendix A: Example Claim 1
 - Complete Appendix B: Part B—Income and Expenses Worksheet
 - Use the job aids to help answer the questions
 - Be prepared to share your finished activity with the class
- Time allowed: 10 minutes



Partner Activity—Income and Expenses Answers (1 of 2)

1. List the countable income and classification in the table.
 - *Refer to Appendix D: Answer Key for the countable income answers.*



Partner Activity—Income and Expenses Answers (2 of 2)

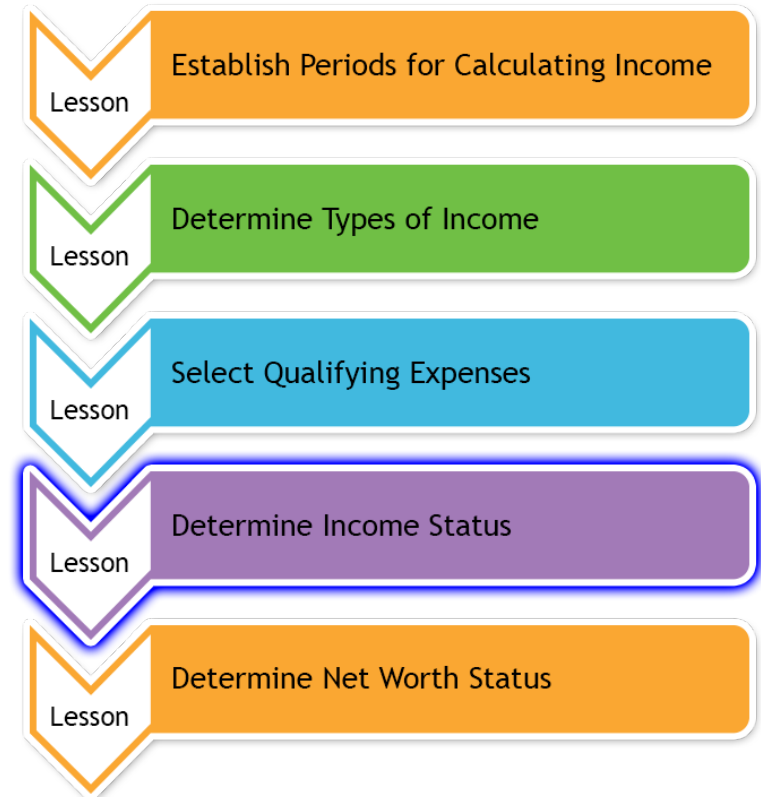
2. List the medical expenses in the table.
 - *Refer to Appendix D: Answer Key for the medical expenses answers.*



Determine Income Status

- Determining income status consists of the following:
 - Calculating IVAP from application
 - Performing upfront verification
 - Comparing IVAP with upfront verification IVAP
 - Determining if IVAP is within MAPR limit

Phase 5, Part 1(c)





Determine Income Status Objectives

- Determine income status.
 - Calculate IVAP from application.
 - Perform upfront verification.
 - Determine if IVAP is within MAPR limit.



Income Status Question Writing Opportunity

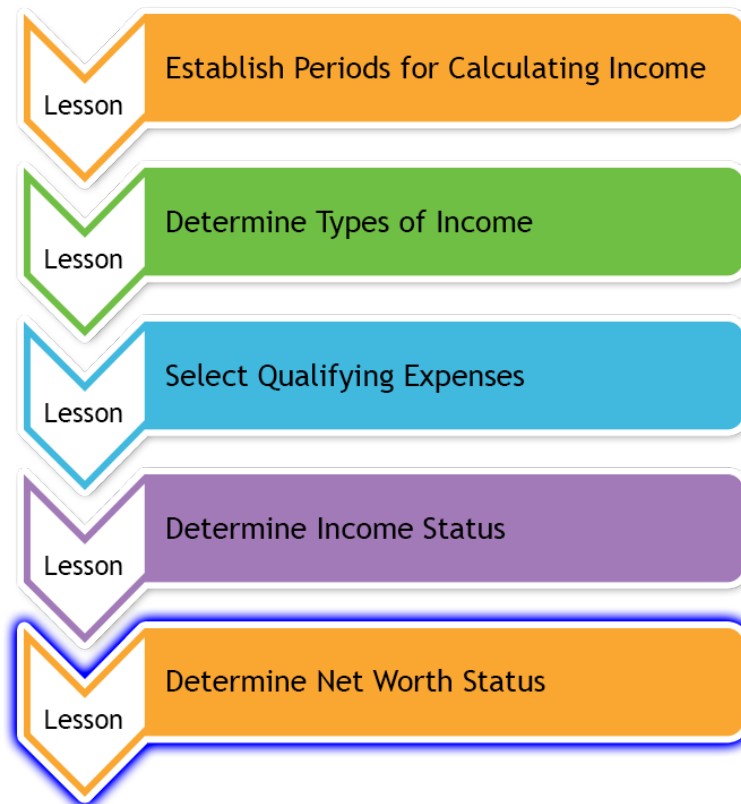
- Instructions:
 - Use Appendix E: Question and Answer Worksheet to write any questions regarding income status
 - Questions will be answered at the end of the Knowledge Check preparation
- Time allowed: 5 minutes



Determine Net Worth Status

- Net worth for VA purposes includes all personal property owned by the claimant, **except** for personal effects suitable to the claimant's reasonable mode of life
- If net worth is excessive, then a formal administrative decision needs to be prepared using VA Form 21-5427, Corpus of Estate Determination

Phase 5, Part 1(c)





Determine Net Worth Status Objectives

- Determine net worth status.
 - Define net worth for VA purposes.
 - Determine sources of net worth.
 - Calculate net worth.
 - Determine if net worth is a bar to benefits.



Net Worth Status Question Writing Opportunity

- Instructions:
 - Use Appendix E: Question and Answer Worksheet to write any questions regarding net worth status
 - Questions will be answered at the end of the preparation
- Time allowed: 5 minutes



Partner Activity—Net Worth

- Instructions:
 - Divide into pairs
 - Review example claim 2 in Appendix C: Example Claim 2
 - Answer the questions in Appendix B: Part C—Net Worth Worksheet to determine whether net worth is a bar to benefits
 - Use the **Income and Net Worth Status** job aid
 - Be prepared to share your finished activity with the class
- Time allowed: 20 minutes



Partner Activity—Net Worth Answers (1 of 2)

1. Use the documents in the example claim 2, to complete the following fields on VA Form 21-5427, Corpus of Estate Determination:
 - Total Amount of Estate
 - *\$107,200.00*
 - Total Income
 - *\$1,592.63*
 - Total Expenses
 - *\$5,525.25*



Partner Activity— Net Worth Answers (2 of 2)

- Do the monthly expenses exceed the claimant's income?
If so, by how much monthly?
 - *Yes, claimant's monthly expenses exceeds her income by \$3,932.52*
- Based on all the evidence provided in the example claim 2, is net worth a bar to benefits?
 - *PMC VSR Discretion*



Question and Answer Forum

- Instructions
 - Divide into groups of three or four
 - Review the Appendix E: Phase 5, Part 1(c) Question and Answer Worksheet with your group
 - Mark any questions that need further clarification from the instructor
- Time allowed: 10 minutes



Question and Answer Clarification





What's Next?

Phase 5, Part 1(c): Income Eligibility Knowledge Check