



PENSION AND FIDUCIARY SERVICE

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

Lesson 19: Determine Income Status

Lesson Plan

October 28, 2016

Version 1.0

Lesson 19 Determine Income Status
Lesson Plan

Determine Income Status

Lesson Overview

Topic	Description
Time Estimate:	3.5 hours
Purpose of the Lesson:	This lesson is part of the entry-level curriculum, Core Course for PMC VSRs. The purpose of this lesson is to prepare PMC VSRs to calculate a claimant's Income for VA Purposes (IVAP) and determine income status.
Prerequisite Training Requirements:	Prior to taking the Determine Income Status lesson, trainees must complete PMC VSR Core Course Phases 1–4, and Phase 5, Part 1, lessons 1-18. (Refer to the Master Course Map learning aid for a list of lessons.)
Target Audience:	This lesson is for entry-level PMC VSRs.

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Lesson References:	<ul style="list-style-type: none"> • Master Course Map learning aid • Compensation and Pension Knowledge Management (CPKM) • M21-1 V.i.3.A (General Information on Income and Net Worth Development) • M21-1 V.iii.1.A.2.f (Action to Take When Income Reported on the Application Is Different Than FTI Found in Share) • M21-1 V.iii.1.A.3 (Denying a Claim When IVAP Is Excessive) • M21-1 V.iii.1.B (Social Security Administration (SSA) Benefits Program) • M21-1 V.iii.1.E.2.a (General Information on MAPR) • M21-1 V.iii.1.E.7.I (Counting the Second 12 Months of Income for Disallowed Claims). • M21-1 V.iii.1.G (Pension Deductible Expenses) <ul style="list-style-type: none"> ○ M21-1 V.iii.1.G.4 (Processing UME Deductions) ○ M21-1 V.iii.1.G.4.p (Overlapping Initial Year and Calendar Year Periods) ○ M21-1 V.iii.1.G.7 (Processing Final Expense Deductions) ○ M21-1 V.iii.1.G.7.a (Period to Deduct Final Expenses) ○ M21-1 V.iii.1.G.8 (Educational Expense Deductions) ○ M21-1 V.iii.1.G.9.d (Deducting a Child’s Postsecondary Education Expenses) • M21-1 V.iii.1.I (Improved Pension—Counting Specific Types of Income) • M21-1 X.9.A.1 (FTI Match: General Information) <ul style="list-style-type: none"> ○ M21-1 X.9.A.1.b (Definition of FTI) ○ M21-1 X.9.A.1.d (Upfront Verification) • 38 CFR 3.271 (Computation of income) • Claim Types job aid • Countable Income job aid • Federal Tax Information (FTI) Income Reference List job aid
October 28, 2016 Version	<ul style="list-style-type: none"> • Income Classification and Counting Table job aid 3 / Page • Income and Net Worth Status job aid • Initial Year job aid

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Topic	Description
Technical Competencies:	<ul style="list-style-type: none">• Program Benefits and Eligibility (PMC VSR)• Income Counting and Net Worth• VBA Applications (PMC VSR)
Knowledge Check:	Phase 5: Stages of a Claim Part 1(c)—Income Eligibility Knowledge Check
Lesson Objectives:	<ul style="list-style-type: none">• Determine income status.<ul style="list-style-type: none">○ Calculate IVAP from application.○ Perform upfront verification.○ Determine if IVAP is within Maximum Annual Pension Rate (MAPR) limit.

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What You Need	<ul style="list-style-type: none"> • Lesson Plan • Master Course Map learning aid • Appendix A: Determine Income Status Worksheet • Slides • Projector • Whiteboard/flip chart with different colored markers • Access to VBMS-A User Guide • Access to VSR Assistant—Income/Net Worth Determination EPSS • Access to the following job aids from VSR Assistant: <ul style="list-style-type: none"> ○ Claim Types job aid ○ Countable Income job aid ○ Federal Tax Information (FTI) Income Reference List job aid ○ Income Classification and Counting Table job aid ○ Income and Net Worth Status job aid ○ Initial Year job aid ○ Upfront Verification job aid • Example of SSA and IRS information in SHARE (for instructor demonstration) • Claim 1 (pmc_vsr_case_9) in academy/training mode, used for all the group activity and practice exercises. • Claim 2 (pmc_vsr_case_10) this will be an individual practice exercise. The claim should be in academy mode for VBMS and VBMS-A.

Instructor Notes

This lesson provides trainees with the information and references to be able to determine the income status for pension claims using demonstrations, claim examples, and job aids.


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PowerPoint Slides	Instructor Activities
<p>Lesson 19: Determine Income Status</p>	<p>DISPLAY slide</p> <ol style="list-style-type: none"> 1. "Lesson 19: Determine Income Status" <p>INTRODUCE yourself as the instructor.</p> <p>INTRODUCE the lesson.</p>
<p>You Are Here</p>	<p>DISPLAY slide</p> <ol style="list-style-type: none"> 2. "You Are Here" <p>REFER to the Master Course Map learning aid in the Trainee Guide.</p> <p>INFORM trainees that Phase 5, Part 1: Determine Eligibility contains four subparts. Subpart 1c contains several lessons that focus on determining income eligibility.</p>
<p>Why It Matters!</p> <ul style="list-style-type: none"> • Establish Periods for Calculating Income • Determine Types of Income • Select Qualifying Expenses • Determine Income Status • Determine Net Worth Status 	<p>DISPLAY slide</p> <ol style="list-style-type: none"> 3. "Why It Matters!" <p>REMINDE trainees that pension is an income-based program.</p> <p>EXPLAIN that in VA income-based benefit programs, the amount of Income for VA Purposes (IVAP) determines the VA benefit rate payable. The higher a claimant's IVAP, the lower the benefit rate.</p> <p>If a claimant's IVAP exceeds the applicable income limit or Maximum Annual Pension Rate (MAPR) then the claimant would be denied pension benefits.</p> <p>As a PMC VSR, it is your <i>duty to assist</i> the claimant, so it is important to consider all factors before making an income determination.</p>

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PowerPoint Slides	Instructor Activities
<p>Technical Competencies</p> <ul style="list-style-type: none"> • Program Benefits and Eligibility (PMC VSR) • VBA Applications (PMC VSR) • Income Counting and Net Worth 	<p>DISPLAY slide</p> <p>4. "Technical Competencies"</p> <p>REVIEW technical competencies with trainees:</p> <ul style="list-style-type: none"> • Program Benefits and Eligibility (PMC VSR) • VBA Applications (PMC VSR) • Income Counting and Net Worth
<p>Lesson Objectives</p> <p>Determine income status.</p> <ul style="list-style-type: none"> • Calculate IVAP from application. • Perform upfront verification. • Determine if IVAP is within MAPR limit. 	<p>DISPLAY slide</p> <p>5. "Lesson Objectives"</p> <p>PRESENT the objectives for the lesson.</p>
<p>Knowledge Check</p>	<p>DISPLAY slide</p> <p>6. "Knowledge Check"</p> <p>INFORM trainees that they will be assessed on this content in the Phase 5: Stages of a Claim, Part 1(c)—Income Eligibility Knowledge Check. The Knowledge Check will be given after Phase 5, Part 1, Lesson 22.</p>  <p>REFER to the Master Course Map learning aid, <i>Lessons by Phase</i> section, to review the lessons included within the Knowledge Check.</p>


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PowerPoint Slides	Instructor Activities
<p>Income Status for Original Award</p> <ul style="list-style-type: none">• This lesson will focus on income and expenses for an original claim.• Income and expense adjustments for a running award will be taught later in the course.	<p>DISPLAY slide 7. "Income Status for Original Award"</p> <p>EMPHASIZE that this lesson will address income and expenses for an original claim.</p> <p>REMINDE trainees to review the Claim Types job aid for more information on the different claim types.</p> <p>INFORM trainees that income and expense adjustments for a running award will be taught later in the course.</p>


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PowerPoint Slides	Instructor Activities
<p>Income Eligibility Process</p> <p>The previous lessons addressed the following topics in the income eligibility process:</p> <ol style="list-style-type: none">1. Effective date and payment date2. Initial year and calendar year3. Countable income4. Qualifying expenses	<p>DISPLAY slide</p> <p>8. "Income Eligibility Process"</p> <p>EXPLAIN to trainees that the previous lessons provided all the guidelines and rules for the income eligibility process. This lesson will give them the opportunity to apply what they learned in order to determine income status.</p>  <p>REFER to the Income and Net Worth Status job aid as a reference for the income eligibility process.</p> <p>ALLOW 5 minutes to review steps 1–6 in the job aid.</p> <p>REMINDE them that the previous lessons addressed the following topics in the income eligibility process:</p> <ol style="list-style-type: none">1. Effective date and payment date2. Initial year and calendar year3. Countable income4. Qualifying expenses <p>NOTE: These topics will be discussed in upcoming slides.</p> <p>REMINDE trainees to keep this job aid open because it will be referenced throughout the rest of the lesson.</p>


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PowerPoint Slides	Instructor Activities
<p>Establish Periods for Calculating Income Review</p> <p>Define the following terms:</p> <ul style="list-style-type: none">• Effective date• Payment date• Initial year• Calendar year	<p>DISPLAY slide 9. "Establish Periods for Calculating Income Review"</p> <p>TRANSITION to the review of effective date, payment date, initial year, and calendar year.</p>  <p>REFER trainees to the Initial Year job aid.</p> <p>SELECT four trainees (one for each term) to look up the definitions for the following terms:</p> <ul style="list-style-type: none">• Effective date• Payment date• Initial year• Calendar year <p>DIRECT each trainee to read his or her term and definition aloud.</p> <p>CLARIFY that the initial year is determined for an original claim.</p> <p>EXPLAIN that during the initial year, some calculations may be performed so that the outcome is in the best interest of the claimant. The calculations are based on the period of time in which certain income sources and expenses are counted.</p>

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PowerPoint Slides	Instructor Activities
<p>Determine Types of Income Review</p> <ul style="list-style-type: none"> • What are some examples of countable income? • What are the four income classifications? 	<p>DISPLAY slide</p> <p>10. "Determine Types of Income Review"</p> <p>TRANSITION to the review of countable income.</p> <p>SELECT two or more trainees to answer the following questions:</p> <ul style="list-style-type: none"> • What are some examples of countable income? • What are the four income classifications?
<p>Determine Types of Income Review Answer</p> <ul style="list-style-type: none"> • What are some examples of countable income? <ul style="list-style-type: none"> ◦ Access the Countable Income job aid for examples of countable income • What are the four income classifications? <ol style="list-style-type: none"> 1. <i>Non-recurring</i> 2. <i>Recurring</i> 3. <i>Short-term recurring</i> 4. <i>Irregular</i> 	<p>DISPLAY slide</p> <p>11. "Determine Types of Income Review Answer"</p>  <p>REFER trainees to the Countable Income job aid for examples of countable income.</p> <p>REMIND trainees that the first part of determining whether the claimant's income meets requirements is to:</p> <ul style="list-style-type: none"> • Gather all the sources of income from the application • Determine what income is countable for VA purposes <p>EXPLAIN that all income must generally be counted for at least 12 months, which is referred to as annualizing.</p> <p>It is useful to classify income before attempting to count it. The classifications depict <i>how to count</i> the income based on frequency. There are four income classifications:</p> <ol style="list-style-type: none"> 1. Non-recurring 2. Recurring 3. Short-term recurring 4. Irregular

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PowerPoint Slides	Instructor Activities
<p>Select Qualifying Expenses Review</p> <p>What are three types of expenses that can be deducted from countable income for pension claims?</p>	<p>DISPLAY slide 12. "Select Qualifying Expenses Review"</p> <p>TRANSITION to the review of qualifying expenses.</p> <p>SELECT two or more trainees to answer the following question: What are three types of expenses that can be deducted from countable income for pension claims?</p>



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PowerPoint Slides	Instructor Activities
<p>Select Qualifying Expenses Review Answers</p> <p>What are three types of expenses that can be deducted from countable income for pension claims?</p> <ul style="list-style-type: none">• <i>Final expenses</i>• <i>Educational expenses</i>• <i>Medical expenses</i>	<p>DISPLAY slide 13. "Select Qualifying Expenses Review Answers"</p> <p>PROVIDE the answers:</p> <ul style="list-style-type: none">• <i>Final expenses</i>• <i>Educational expenses</i>• <i>Medical expenses</i> <p>REMINDE trainees that they learned about the rules that apply for final, educational, and medical expenses.</p> <p>INFORM trainees that a claimant's IVAP may be reduced by deducting amounts paid for:</p> <ul style="list-style-type: none">• Certain funeral and other last expenses• Veteran's or surviving spouse's tuition, fees, books, and necessary materials <p>REMINDE trainees that qualifying medical expenses over 5% of MAPR may be deducted from the claimant's calculated income. This is referred to as the 5% deductible.</p> <p>There are two types of medical expenses:</p> <ul style="list-style-type: none">• Unreimbursed Medical Expenses (UMEs) are medical expenses of a claimant or member of the household that have been paid and have not been reimbursed.• Continuing Medical Expenses (CMEs) are a prediction of future expenses because amount and frequency of payment are easily predictable. CMEs are subject to adjustment. <p>NOTE: Only briefly go into detail regarding expenses. This will be discussed later in the lesson.</p>


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PowerPoint Slides	Instructor Activities
<p>Practice Exercise—Income and Expenses</p> <ul style="list-style-type: none">• Instructions:<ul style="list-style-type: none">○ Work in groups of three.○ Access Claim 1.○ Complete Part A of Appendix A: Determine Income Status Worksheet.○ Use the Income and Net Worth Status job aid for manual references and job aids regarding income eligibility.○ Be prepared to share your finished exercise with other trainees.• Time allowed: 20–25 minutes	<p>DISPLAY slide 14. “Practice Exercise—Income and Expenses”</p> <p>DIVIDE trainees into groups of three.</p> <p>EXPLAIN that this practice exercise will help refresh what was taught in the previous lessons.</p>  <p>REFER trainees to access Claim 1 and Part A of Appendix A: Determine Income Status Worksheet.</p>  <p>REFER trainees to the Income and Net Worth Status job aid for manual references and job aids regarding income eligibility.</p> <p>DIRECT trainees to complete the worksheet using the example claim and job aids.</p> <p>ALLOW 20–25 minutes to complete this exercise.</p>


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PowerPoint Slides	Instructor Activities
<p>Practice Exercise—Income and Expenses Answers</p> <p><i>Answers provided by instructor based on example claims selected.</i></p>	<p>DISPLAY slide</p> <p>15. “Practice Exercise—Income and Expenses Answers”</p> <p>REVIEW answers to practice exercise.</p> <ul style="list-style-type: none"> • <i>Answers provided by instructor based on example claims selected.</i> <p>INFORM trainees that the information gathered in this practice exercise will be used to calculate IVAP.</p> <p>NOTE: <i>Briefly</i> review the answers for the practice exercise. Any discussions regarding income and expenses will be discussed in upcoming slides.</p> <p>DIRECT trainees that they will remain in their groups of three for the rest of the lesson.</p>
<p>Determine Income Status</p> <p>Determining income status consists of the following:</p> <ul style="list-style-type: none"> • Calculate IVAP from application. • Perform upfront verification. • Compare IVAP with upfront verification IVAP. • Determine if IVAP is within MAPR limit. 	<p>DISPLAY slide</p> <p>16. “Determine Income Status”</p>  <p>REFER to the Income and Net Worth Status job aid as a reference for the income eligibility process.</p> <p>ALLOW 5 minutes to review steps 7–10 in the job aid.</p> <p>EXPLAIN that an important part of the income eligibility process is determining the income status. Determining income status consists of the following:</p> <ul style="list-style-type: none"> • Calculate IVAP from application. • Perform upfront verification. • Compare IVAP with upfront verification IVAP. • Determine if IVAP is within MAPR limit.

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PowerPoint Slides	Instructor Activities
<p>Calculating IVAP Overview</p> <p>Calculating IVAP consists of the following steps:</p> <ol style="list-style-type: none">1. Enter countable income into VBMS-A.2. Enter final and educational expenses into VBMS-A.3. Decide if medical expenses are in initial year.4. Enter medical expenses into VBMS-A medical expense sub-page.5. Enter total medical expense amount for the reporting periods into VBMS-A Financial Decisions Detail sub-page.6. Review all income and expense information in VBMS-A.	<p>DISPLAY slide</p> <p>17. "Calculating IVAP Overview"</p> <p>TRANSITION to the first part of determining income status: calculate IVAP from application.</p>  <p>REFER to step 7 in the Income and Net Worth Status job aid.</p> <p>EXPLAIN that calculating IVAP consists of the following steps:</p> <ol style="list-style-type: none">1. Enter countable income into VBMS-A.2. Enter final and educational expenses into VBMS-A.3. Decide if medical expenses are in initial year.4. Enter medical expenses into VBMS-A Medical Expense sub-page.5. Enter total medical expense amount for the reporting periods into VBMS-A Financial Decisions Detail sub-page.6. Review all income and expense information in VBMS-A. <p>INFORM trainees that the income and expense gathered in the practice exercise will be used to calculate IVAP.</p>



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PowerPoint Slides	Instructor Activities
<p>Practice Exercise—Enter Countable Income into VBMS-A</p> <ul style="list-style-type: none"> • Instructions: <ul style="list-style-type: none"> ○ Work with your group of three. ○ Access Claim 1. ○ Use VBMS-A User Guide section 7.11.1.9.2. ○ Add the effective date (entitlement date) and payment date (financial decision effective date). ○ Enter the income types into the Financial Decisions Detail sub-page for the example claim used in the previous practice exercise. ○ Be prepared to share your finished exercise with other trainees. • Time allowed: 15–20 minutes 	<p>DISPLAY slide</p> <p>18. “Practice Exercise—Enter Countable Income into VBMS-A”</p> <p>TRANSITION to the first step for calculating income: enter countable income into VBMS-A.</p> <p>REMIND trainees that they learned how to enter the countable income into the VBMS-A in the Determine Income Types lesson.</p> <p>CLARIFY that in the VBMS-A, the <i>effective date</i> is referred to as <i>entitlement date</i>. The <i>payment date</i> is referred to as <i>the financial decision effective date</i> or <i>effective date field set</i>.</p> <p>DIRECT trainees to:</p> <ul style="list-style-type: none"> • Use VBMS-A User Guide section 7.11.1.9.2 (Adding Financial Decisions Detail for an Effective Date Set). • Add the effective date (entitlement date) and payment date (financial decision effective date) to the Financial Decisions Detail sub-page. • Enter the income types into the Financial Decisions Detail sub-page from Claim 1 used in the previous practice exercise. <p>ALLOW 15–20 minutes to complete this exercise.</p> <p><i>Answers provided by instructor based on example claim selected.</i></p>

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PowerPoint Slides	Instructor Activities
<p>Practice Exercise—Enter Countable Income into VBMS-A Answers</p> <p><i>Answers provided by instructor based on example claim selected.</i></p> 	<p>DISPLAY slide</p> <p>19. “Practice Exercise—Enter Countable Income into VBMS-A Answers”</p>  <p>DEMONSTRATE what should be entered in the Financial Decisions Detail sub-page of the VBMS-A based on the Claim 1.</p> <p>NOTE: The instructor view of Financial Decisions Detail sub-page should already be completed with the income and expenses for Claim 1.</p> <p>Only show the answers that relate to the countable income types. Expenses will be discussed in the next slide.</p> <p><i>Answers provided by instructor based on example claim selected.</i></p>



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PowerPoint Slides	Instructor Activities
<p>Practice Exercise—Enter Final and Educational Expenses into VBMS-A</p> <ul style="list-style-type: none">• Instructions:<ul style="list-style-type: none">○ Work with your group of three.○ Access Claim 1.○ Use VBMS-A User Guide section 7.11.1.9.2.○ Enter any final and educational expenses into the Financial Decisions Detail sub-page based on:<ul style="list-style-type: none">▪ Claim 1 used in the first practice exercise.▪ Part A of Appendix A: Determine Income Status Worksheet.▪ Be prepared to share your finished exercise with other trainees.• Time allowed: 5–10 minutes	<p>DISPLAY slide 20. “Practice Exercise—Enter Final and Educational Expenses into VBMS-A”</p> <p>TRANSITION to the second step for calculating income: enter any final and educational expenses into VBMS-A.</p> <p>REMIND trainees that final and educational expenses are entered on the same Financial Decisions Detail sub-page as the countable income.</p> <p>DIRECT trainees to:</p> <ul style="list-style-type: none">• Use VBMS-A User Guide section 7.11.1.9.2.• Enter the income types into the Financial Decisions Detail sub-page using:<ul style="list-style-type: none">○ Claim 1 used in the first practice exercise.○ Part A of Appendix A: Determine Income Status Worksheet. <p>ALLOW 5–10 minutes to complete this exercise.</p>


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PowerPoint Slides	Instructor Activities
<p>Practice Exercise—Enter Final and Educational Expenses into VBMS-A Answers</p> <p><i>Answers provided by instructor based on example claim selected.</i></p> 	<p>DISPLAY slide</p> <p>21. “Practice Exercise—Enter Final and Educational Expenses into VBMS-A Answers”</p>  <p>DEMONSTRATE what should be entered in the Financial Decisions Detail sub-page of the VBMS-A based on Claim 1.</p> <p><i>Answers provided by instructor based on example claim selected.</i></p>

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PowerPoint Slides	Instructor Activities
<p>Decide If Medical Expenses Are in Initial Year</p> <ul style="list-style-type: none">• Medical expenses that are before the effective date do not qualify and will not be considered when calculating IVAP.• However, if a medical expense is a CME, then it would be considered when calculating IVAP.	<p>DISPLAY slide</p> <p>22. "Decide If Medical Expenses Are in Initial Year"</p> <p>TRANSITION to the third step for calculating income: decide if medical expenses are in initial year.</p> <p>REMIND trainees that for an original claim that only medical expenses that are in the initial year are used to calculate IVAP.</p>  <p>REFER to Part A of Appendix A: Determine Income Status Worksheet and have trainees navigate to the Medical Expenses table.</p> <p>SELECT one of the trainees to provide the effective date based on Claim 1.</p> <p>EXPLAIN that any medical expenses before the effective date do not qualify and will not be considered when calculating IVAP. However, if a medical expense is a CME, then it would be considered when calculating IVAP.</p> <p>TELL trainees to keep the learning aid open because it will be used in the next slide for a group activity.</p>

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PowerPoint Slides	Instructor Activities
<p>Group Activity—Medical Expenses in Initial Year</p> <ul style="list-style-type: none">• Instructions<ul style="list-style-type: none">○ Remain in your group.○ Access Claim 1.○ Work as a group to decide if medical expenses should be counted.○ Circle the medical expense that will be counted in the initial year.○ Provide answer when selected by the instructor.• Time allowed 10–15 minutes	<p>DISPLAY slide</p> <p>23. “Group Activity—Medical Expenses in Initial Year”</p> <p>DIRECT trainees to remain in their groups.</p> <p>EXPLAIN that each group will decide if the medical expense will be counted in the initial year and share with the class.</p> <p>DIRECT trainees to review the Medical Expenses table and circle each medical expense that will be counted in the initial year.</p> <p>SELECT a group to explain if the medical expense is in the initial year. Continue selecting different groups until all the medical expenses have been reviewed.</p> <p>ALLOW 10–15 minutes to complete the group activity.</p> <p><i>Answers will be based on example claim selected.</i></p>




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PowerPoint Slides	Instructor Activities
<p>Enter Medical Expense into VBMS-A (1 of 2)</p> <ul style="list-style-type: none">• Medical expenses are first calculated using the Medical Expenses Detail sub-page.• After the medical expenses are calculated, the calculated amount is entered on the Financial Decision Detail sub-page.	<p>DISPLAY slide</p> <p>24. "Enter Medical Expenses into VBMS-A (1 of 2)"</p> <p>TRANSITION to the fourth step for calculating income: enter medical expense into VBMS-A Medical Expense sub-page.</p> <p>INFORM trainees that medical expenses are not directly entered into the Financial Decision Detail sub-page like countable income, final expenses, and educational expenses.</p> <p>EXPLAIN that medical expenses are first calculated using the Medical Expenses Detail sub-page. After the medical expenses are calculated, the total expense amount for the initial year and calendar year period are entered on the Financial Decision Detail sub-page.</p> <p>REMIND trainees that when gross medical expenses are entered in the Medical Expense Detail sub-page in the VBMS-A, the system performs the necessary calculations including the 5% deductible.</p>



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PowerPoint Slides	Instructor Activities
<p data-bbox="155 296 618 369">Enter Medical Expenses into VBMS-A (2 of 2)</p> <p data-bbox="155 394 699 468">VBMS-A User Guide section 7.11.2.2 (Adding Expenses Detail)</p> 	<p data-bbox="729 296 951 327">DISPLAY slide</p> <p data-bbox="729 352 1430 426">25. "Enter Medical Expenses into VBMS-A (2 of 2)"</p>  <p data-bbox="729 625 1373 699">REFER them to VBMS-A User Guide section 7.11.2.2 (Adding Expenses Detail).</p> <p data-bbox="729 724 1425 798">ALLOW 5 minutes to review this section of the user guide.</p>  <p data-bbox="729 940 1435 1014">DEMONSTRATE how to add a medical expense for an initial year.</p> <p data-bbox="729 1039 1419 1113">SHOW the trainees how to complete the fields for a medical expense.</p> <p data-bbox="729 1138 1451 1247">NOTE: Adding the calculated medical expenses to the Financial Decision Details sub-page will be done later in this lesson.</p> <p data-bbox="729 1272 1455 1425">REMIND trainees to pay attention to the annualized and monthly expense amount. VBMS-A automatically calculates based on the frequency entered.</p>


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PowerPoint Slides	Instructor Activities
<p>Practice Exercise—Enter Medical Expenses into VBMS-A</p> <ul style="list-style-type: none"> • Instructions: <ul style="list-style-type: none"> ○ Work with your group ○ Use VBMS-A User Guide section 7.11.2.2 ○ Enter the medical expenses into the Medical Expenses Detail sub-page based on: <ul style="list-style-type: none"> ▪ Claim 1 used in the first practice exercise ▪ Part A of Appendix A: Determine Income Status Worksheet ○ Be prepared to share your finished exercise with other trainees. • Time allowed: 20 minutes 	<p>DISPLAY slide 26. “Practice Exercise—Enter Medical Expenses into VBMS-A”</p> <p>REMIND trainees that Medical Expense Detail sub-page is where the medical expenses are calculated based on the period they are received.</p> <p>CLARIFY that in the VBMS-A, the <i>effective date</i> is referred to as <i>entitlement date</i>. The <i>payment date</i> is referred to as <i>the financial decision effective date</i>.</p> <p>DIRECT trainees to:</p> <ul style="list-style-type: none"> • Use VBMS-A User Guide section: 7.11.2.2 (Adding Expenses Detail) • Enter the medical expenses into the Medical Expenses Detail sub-page from Claim 1 used in the first practice exercise <p>ALLOW 20 minutes to complete this exercise.</p>
<p>Practice Exercise—Enter Medical Expenses into VBMS-A Answers</p> <p><i>Answers provided by instructor based on example claim selected.</i></p> 	<p>DISPLAY slide 27. “Practice Exercise—Enter Medical Expenses into VBMS-A Answers”</p>  <p>DEMONSTRATE what should be entered in the Medical Expense sub-page of the VBMS-A based on Claim 1.</p> <p><i>Answers provided by instructor based on example claim selected.</i></p>

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PowerPoint Slides	Instructor Activities
<p>Practice Exercise: Enter Calculated Medical Expense in VBMS-A</p> <ul style="list-style-type: none"> • Work with your group <ul style="list-style-type: none"> ○ Use VBMS-A User Guide section 7.11.9.2. ○ Access Claim 1. ○ Enter calculated medical expenses into the Financial Decisions Detail sub-page based on medical expenses calculated on the Medical Expenses Decision Detail sub-page. ○ Be prepared to share your finished exercise with other trainees. • Time allowed: 5–7 minutes 	<p>DISPLAY slide</p> <p>28. “Practice Exercise: Enter Calculated Medical Expense in VBMS-A”</p> <p>TRANSITION to the fifth step for calculating income: enter calculated medical expense in VBMS-A Financial Decision Details sub-page.</p> <p>EXPLAIN that after the medical expenses have been entered into the Medical Expense Detail sub-page, the calculated medical expenses are entered on the Financial Decisions Detail sub-page.</p> <p>DIRECT trainees to:</p> <ul style="list-style-type: none"> • Use VBMS-A User Guide section 7.11.9.2 • Enter calculated medical expenses into the Financial Decisions Detail sub-page based on medical expenses calculated on the Medical Expenses Decision Detail sub-page • Be prepared to share your finished exercise with other trainees <p>ALLOW 5–7 minutes to complete this exercise.</p>
<p>Practice Exercise: Enter Calculated Medical Expense in VBMS-A Answer</p> <p><i>Answer provided by instructor based on example claim selected.</i></p> 	<p>DISPLAY slide</p> <p>29. “Practice Exercise: Enter Calculated Medical Expense in VBMS-A”</p> <p>PROVIDE the answer to the calculated medical expense in VBMS-A.</p> <p><i>Answer provided by instructor based on example claims selected.</i></p>

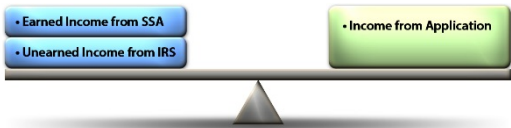

Lesson 19 Determine Income Status

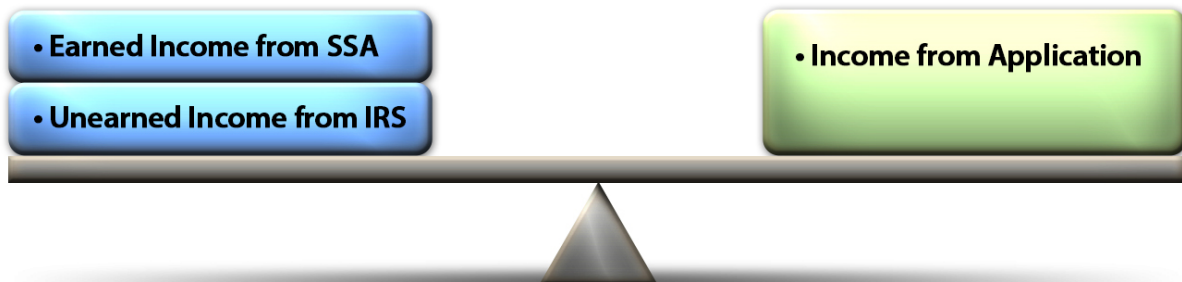
Lesson Plan

PowerPoint Slides	Instructor Activities
<p>Group Activity—Verify Income and Expense Information in VBMS-A</p> <ul style="list-style-type: none">• Instructions:<ul style="list-style-type: none">○ Remain in your group.○ Access Claim 1.○ Work with your group to verify that all income and expenses entered into the Financial Decision Detail sub-page is accurate.○ Make any necessary corrections if needed.○ Select the Done button to save all changes.○ Provide IVAP amount when selected by the instructor.• Time allowed: 5–7 minutes	<p>DISPLAY slide</p> <p>30. “Group Activity—Verify Income and Expense Information in VBMS-A”</p> <p>TRANSITION to the final step for calculating income: verify income and expense information in VBMS-A.</p> <p>REMIND trainees that the VBMS-A automatically calculates the IVAP.</p> <p>DIRECT trainees to verify all the income and expenses entered into the Financial Decision Detail sub-page with their group.</p> <ul style="list-style-type: none">• Have them make any corrections if needed.• Have them select the Done button to save all changes. <p>SELECT one group to provide the IVAP amount to the class.</p> <p>ALLOW 5–7 minute to complete activity.</p> <p>PROVIDE trainees with the correct IVAP amount.</p> <p>REMIND trainees that this IVAP amount will be used later in the lesson when comparing IVAP with upfront verification IVAP.</p>

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Lesson Plan

PowerPoint Slides	Instructor Activities
 <p>What Is Upfront Verification?</p>	<p>DISPLAY slide 31. "What Is Upfront Verification?"</p> <p>TRANSITION to the second part of determining income status: perform upfront verification.</p>  <p>REFER to step 8 in the Income and Net Worth Status job aid.</p> <p>EXPLAIN the importance of verifying that the income information provided on the application is accurate. In order to do this, the PMC VSR checks the unearned and earned income records.</p> <p>INFORM trainees that the Internal Revenue Service (IRS) provides VA with unearned income records including retirement income. The SSA provides VA with earned income records.</p> <p>CLARIFY that upfront verification allows VA to view earned and unearned income from SSA and IRS and compare it to income information provided by an applicant seeking income based benefits from VA. The VA will use this information to verify income on original Veteran and survivors pension claims.</p>






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Lesson Plan

PowerPoint Slides	Instructor Activities
<p>What Is Federal Tax Information (FTI)?</p> <ul style="list-style-type: none">• FTI is any return or return information received from the IRS or secondary source, such as SSA• Federal Tax Information (FTI) Income Reference List job aid	<p>DISPLAY slide 32. "What Is Federal Tax Information (FTI)?"</p>  <p>REFER to M21-1 X.9.A.1.b (Definition of FTI). Have one of the trainees read the reference aloud.</p> <p>SELECT one of the trainees to define FTI in his or her own words.</p>  <p>REFER to Federal Tax Information (FTI) Income Reference List job aid.</p> <p>ALLOW 5 minutes to review the job aid.</p> <p>EXPLAIN that this job aid provides the source of income and the type of income reported in the IRS screen and indicates whether it is countable for purposes of income verification.</p>

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Lesson Plan

PowerPoint Slides	Instructor Activities
<p>Perform Upfront Verification</p> <ul style="list-style-type: none">• Upfront Verification job aid• Federal Tax Information (FTI) Income Reference List job aid 	<p>DISPLAY slide 33. "Perform Upfront Verification"</p>  <p>DEMONSTRATE how to perform upfront verification. Focus on checking the IRS and SSA in SHARE. Use example provided for this demonstration.</p>  <p>REFER to the Upfront Verification job aid and focus on the following:</p> <ul style="list-style-type: none">• Check IRS and SSA tabs for FTI listed benefit information.• Determine earned income information provided by the IRS and SSA using the Federal Tax Information (FTI) Income Reference List job aid.• Add the IRS and SSA benefit information that is countable for purposes of upfront verification. <p>EXPLAIN that in order to complete the upfront verification, the upfront verification IVAP will need to be calculated. This is similar to the process for calculating IVAP from the application, in that you subtract the calculated medical expenses and other expenses from the countable income.</p>




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Lesson Plan

PowerPoint Slides	Instructor Activities
<p>Practice Exercise—Perform Upfront Verification</p> <ul style="list-style-type: none"> • Instructions: <ul style="list-style-type: none"> ○ Work with your group. ○ Access Claim 1. ○ Complete Part B of Appendix A: Determine Income Status Worksheet. ○ Refer to the following job aids: <ul style="list-style-type: none"> ▪ Upfront Verification ▪ Federal Tax Information (FTI) Income Reference List ○ Be prepared to share your finished exercise with other trainees. • Time allowed: 15–20 minutes 	<p>DISPLAY slide</p> <p>34. “ Practice Exercise—Perform Upfront Verification”</p> <p>DIRECT trainees to remain with their groups. Use Claim 1 that was prepared for this exercise.</p> <p>DIRECT trainees to access Part B of Appendix A: Determine Income Status Worksheet.</p> <p>EXPLAIN that there are three parts to the exercise:</p> <ul style="list-style-type: none"> • For steps 1–3, trainees will be checking the IRS tab for FTI listed benefit information: <ul style="list-style-type: none"> ○ Determine if unearned income information provided by the IRS is countable using the Federal Tax Information (FTI) Income Reference List job aid. • For steps 4–5, they will be checking the SSA tab for FTI listed benefit information: <ul style="list-style-type: none"> ○ Determine if earned income information provided by the SSA is countable using the Federal Tax Information (FTI) Income Reference List job aid. • For steps 6–7, they will be adding IRS and SSA benefit information that is countable for upfront verification purposes and subtracting the calculated medical expenses <p>ALLOW 15–20 minutes to complete this exercise.</p>
<p>Practice Exercise—Perform Upfront Verification Answers</p> <p><i>Answer provided by instructor based on example claim selected.</i></p>	<p>DISPLAY slide</p> <p>35. “ Practice Exercise—Perform Upfront Verification Answers”</p> <p>REVIEW the answers with the class.</p> <p><i>Answer provided by instructor based on example claim selected.</i></p>

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Lesson Plan

PowerPoint Slides	Instructor Activities
<p>Compare IVAP with IVAP Upfront Verification</p> <p>When evaluating countable income, use the higher countable income based on:</p> <ul style="list-style-type: none">• Application• Information provided by FTI	<p>DISPLAY slide</p> <p>36. “Compare IVAP with IVAP Upfront Verification”</p> <p>TRANSITION to the third part of determining income status: compare IVAP from application with upfront verification IVAP.</p> <p></p> <p>REFER to step 9 in the Income and Net Worth Status job aid.</p> <p>REMINDE trainees that the IVAP from the application is the IVAP previously calculated and is located on the Record Decisions Page—Financial Decisions in the VBMS-A.</p> <p></p> <p>REFER to the table in M21-1 V.iii.1.A.2.f (Action to Take When Income Reported on the Application Is Different Than FTI Found in Share).</p> <p>ALLOW 5 minutes to review the table.</p> <p></p> <p>EMPHASIZE that they should use the higher countable income based on the application or as provided by the FTI when evaluating countable income.</p>




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Lesson Plan

PowerPoint Slides	Instructor Activities
<p>Group Activity—Compare IVAP with IVAP Upfront Verification</p> <ul style="list-style-type: none">• Instructions:<ul style="list-style-type: none">○ Remain in your group.○ Access Claim 1.○ Work with your group to compare the IVAP from the application with the IVAP from the upfront verification.○ Provide the greater IVAP amount when selected by the instructor.• Time allowed: 5–7 minutes.	<p>DISPLAY slide</p> <p>37. “Group Activity—Compare IVAP with IVAP Upfront Verification”</p> <p>DIRECT trainees to work with their groups to compare the IVAP from VBMS-A and the upfront verification IVAP.</p> <p>DEBRIEF the class with the correct answer.</p> <p><i>Answer provided by instructor based on example claim.</i></p> <p>REMIND trainees that if the higher IVAP is the upfront verification, then the income information in the VBMS-A needs to be updated with the higher countable income amount.</p>

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Lesson Plan

PowerPoint Slides	Instructor Activities
<p>Determine If IVAP Is within MAPR Limit</p> <ul style="list-style-type: none">Once the IVAP is entered into the VBMS-A, the system automatically determines if the IVAP is within MAPR limits.If IVAP exceeds MAPR, determine if claimant may qualify in second 12-month period.	<p>DISPLAY slide 38. "Determine If IVAP Is within MAPR Limit"</p> <p>TRANSITION to the final part of determining income status: determine if IVAP is within MAPR limit.</p> <p></p> <p>REFER to step 10 in the Income and Net Worth Status job aid.</p> <p></p> <p>REFER to M21-1 V.iii.1.E.2.a (General Information on MAPR). Have one of the trainees read the first paragraph aloud.</p> <p>EXPLAIN that once IVAP has been calculated and compared with the upfront verification, then the PMC VSR has to determine if IVAP is within MAPR limits.</p> <p>INFORM trainees that once the IVAP is entered into the VBMS-A, the system automatically determines if the IVAP is within MAPR limits.</p> <p></p> <p>EMPHASIZE that if the IVAP exceeds the MAPR the system will generate an award with \$0.00 for the monthly benefit. If this occurs, the PMC VSR will determine if the claimant qualifies for the following 12-month period.</p>


Lesson 19 Determine Income Status

Lesson Plan

PowerPoint Slides	Instructor Activities
<p>Group Activity—Determine If IVAP Is within MAPR Limit</p> <ul style="list-style-type: none"> • Instructions: <ul style="list-style-type: none"> ○ Work with your group. ○ Access Claim 1. ○ Access the VBMS-A Financial Decision page and select Generate Award. ○ Review the IVAP and MAPR fields on the Generate Award page. ○ Determine if IVAP is within MAPR limit. • Time allowed: 5–7 minutes 	<p>DISPLAY slide</p> <p>39. “Group Activity—Determine If IVAP Is within MAPR Limit”</p> <p>DIRECT trainees work with their groups to compare the IVAP from VBMS-A with the MAPR.</p> <p>DIRECT trainees to perform the following:</p> <ul style="list-style-type: none"> • Access the VBMS-A Financial Decision page and select Generate Award. • Review the IVAP and MAPR fields on the Generate Award page. • Determine if IVAP is within MAPR limit. <p>DEBRIEF the class with the correct answer.</p> <p><i>Answer provided by instructor based on example claim.</i></p>
<p>Additional Considerations for Determining Income Status</p> <p>Consider the following when determining income status for an original claim:</p> <ul style="list-style-type: none"> • Supplemental information • Second 12-month period 	<p>DISPLAY slide</p> <p>40. “Additional Considerations for Determining Income Status”</p> <p>EXPLAIN that as a PMC VSR it is very important to also consider the following when determining income status for an original award:</p> <ul style="list-style-type: none"> • Supplemental information • Second 12-month period



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Lesson Plan

PowerPoint Slides	Instructor Activities
<p>Supplemental Information</p> <p>Consider the following when processing an original claim:</p> <ul style="list-style-type: none">• Original application form• Any supplemental information such as:<ul style="list-style-type: none">○ VA Form 21P-8416 (Medical Expenses Report)○ VA Form 21-4138 (Statement in Support of Claim)○ Income increase or decrease documentation○ Other expense information	<p>DISPLAY slide</p> <p>41. "Supplemental Information"</p> <p>TRANSITION to the first topic of additional considerations for determining income status: supplemental information.</p> <p>EXPLAIN that the length of time it takes for an application to go from submission to processing may be several months. During those months, the claimant may submit supplemental information due to changes in circumstances.</p> <p></p> <p>EMPHASIZE that the following should be considered when processing an original claim:</p> <ul style="list-style-type: none">• Original application form• Any supplemental information such as:<ul style="list-style-type: none">○ VA Form 21P-8416 (Medical Expenses Report)○ VA Form 21-4138 (Statement in Support of Claim)○ Income increase or decrease documentation○ Other expense information



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PowerPoint Slides	Instructor Activities
<p>Second 12-month Period</p> <p>Scenario:</p> <p>Veteran Ericka Monroe submitted a claim for nonservice-connected Veterans Pension on April 3, 2014. On her original application, she reported that she earned \$3,500.00 monthly. On March 30, 2015, Ericka submitted VA Form 21-4138 (Statement in Support of Claim) indicating that she was laid off on March 25, 2015, and now has zero income. The original claim was reviewed and processed by a PMC VSR on April 12, 2015. The PMC VSR classified Ericka's reported income as short term and considered \$38,500 (11 months x \$3,500) in wages for the initial year period of April 3, 2014, through April 30, 2015, which caused her to be over the income limit. Since the claim contains a change in circumstances, the PMC VSR also considered entitlement for the following 12-month period of May 1, 2015, through April 30, 2016, and benefits were granted at the MAPR for this period.</p>	<p>DISPLAY slide</p> <p>42. "Second 12-month Period"</p> <p>TRANSITION to the second topic of additional considerations for determining income status: second 12-month period.</p> <p></p> <p>REFER to the M21-1 V.iii.1.E.7.I (Counting the Second 12 Months of Income for Disallowed Claims). Have a trainee read the first paragraph from the reference.</p> <p></p> <p>EMPHASIZE that it is the PMC VSR's duty to thoroughly evaluate the original application and supplemental information to determine if entitlement exists due to changes in income.</p> <p>DISCUSS the second 12-month period of income. Use the scenario to guide your discussion.</p> <p>SELECT a trainee to read the scenario aloud.</p>



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PowerPoint Slides	Instructor Activities
<p>Practice Exercise— Supplemental Information</p> <ul style="list-style-type: none"> • Instructions: <ul style="list-style-type: none"> ○ Access Claim 2. ○ Complete Part C of Appendix A: Determine Income Status Worksheet. ○ Use the Income and Net Worth Status job aid for manual references and job aids regarding income eligibility. ○ Enter the income and expenses information into the VBMS-A. ○ Be prepared to share your finished exercise with other trainees. • Time allowed: 30–35 minutes 	<p>DISPLAY slide 43. “Practice Exercise—Supplemental Information”</p> <p>DIRECT trainees to return to their original seats. Let them know this will be an individual exercise.</p>  <p>REFER trainees to access the following:</p> <ul style="list-style-type: none"> • Claim 2 • Part C of Appendix A: Determine Income Status Worksheet <p>REMIND trainees to look for any supplemental information with the claim.</p>  <p>REFER to the Income and Net Worth Status job aid for manual references and job aids regarding income eligibility.</p> <p>DIRECT trainees to complete the worksheet using the Claim 2 and job aid.</p> <p>ALLOW 30–35 minutes to complete this exercise.</p>
<p>Practice Exercise— Supplemental Information Answer</p> <p><i>Answer provided by instructor based on example claim selected.</i></p>	<p>DISPLAY slide 44. “Practice Exercise—Supplemental Information Answer”</p> <p>PROVIDE the answer to the exercise.</p> <p><i>Answer provided by instructor based on example claim selected.</i></p>

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PowerPoint Slides	Instructor Activities
<p>Questions?</p> 	<p>DISPLAY slide 45. "Questions?"</p>  <p>ASK if they have any questions or concerns regarding determining the types of income. Use this time to clear up any confusion or misconceptions about the information presented.</p>
<p>Lesson Summary</p> <ul style="list-style-type: none">• What are the steps for calculating IVAP?• What is upfront verification?• Why do you compare IVAP from the application with the upfront verification IVAP?• What is the second 12-month period?	<p>DISPLAY slide 46. "Lesson Summary"</p> <p>REVIEW the key points of the lesson with a guided discussion using the following questions:</p> <ul style="list-style-type: none">• What are the steps for calculating IVAP?• What is upfront verification?• Why do you compare IVAP from the application with the upfront verification IVAP?• What is the second 12-month period?

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PowerPoint Slides	Instructor Activities
<p>Lesson Summary Answers (1 of 3)</p> <p>What are the steps for calculating IVAP?</p> <ol style="list-style-type: none">1. Enter countable income into VBMS-A.2. Enter final and educational expenses into VBMS-A.3. Decide if medical expenses are in initial year.4. Enter medical expense into VBMS-A Medical Expense sub-page.5. Enter total medical expense amount for the reporting periods into VBMS-A Financial Decisions Detail sub-page.6. Review all income and expense information in VBMS-A.	<p>DISPLAY slide</p> <p>47. "Lesson Summary Answers (1 of 3)"</p> <p>DISCUSS the answers with the trainees.</p> <p>What are the steps for calculating IVAP?</p> <ol style="list-style-type: none">1. Enter countable income into VBMS-A.2. Enter final and educational expenses into VBMS-A.3. Decide if medical expenses are in initial year.4. Enter medical expense into VBMS-A Medical Expense sub-page.5. Enter total medical expense amount for the reporting periods into VBMS-A Financial Decisions Detail sub-page.6. Review all income and expense information in VBMS-A.

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PowerPoint Slides	Instructor Activities
<p>Lesson Summary Answers (2 of 3)</p> <p>What is upfront verification?</p> <ul style="list-style-type: none"> • <i>Upfront verification allows VA to view earned and unearned income from SSA and IRS and compare it to income information provided by an applicant seeking income based benefits from VA. The VA will use this information to verify income on original Veteran and survivors pension claims.</i> 	<p>DISPLAY slide</p> <p>48. "Lesson Summary Answers (2 of 3)"</p> <p>DISCUSS the answer with the trainees.</p> <p>What is upfront verification?</p> <ul style="list-style-type: none"> • <i>Upfront verification allows VA to view earned and unearned income from SSA and IRS and compare it to income information provided by an applicant seeking income based benefits from VA. The VA will use this information to verify income on original Veteran and survivors pension claims.</i>
<p>Lesson Summary Answers (3 of 3)</p> <ul style="list-style-type: none"> • Why do you compare IVAP from the application with the upfront verification IVAP? <ul style="list-style-type: none"> ○ <i>The higher IVAP, whether from the application or provided by the FTI, is used when evaluating countable income.</i> • What is the second 12-month period? <ul style="list-style-type: none"> ○ <i>The second 12-month period is an additional counting period if the claimant was denied for excessive income in the initial period.</i> 	<p>DISPLAY slide</p> <p>49. "Lesson Summary Answers (3 of 3)"</p> <p>DISCUSS the answers with the trainees.</p> <ul style="list-style-type: none"> • Why do you compare IVAP from the application with the upfront verification IVAP? <ul style="list-style-type: none"> ○ <i>The higher IVAP, whether from the application or provided by the FTI, is used when evaluating countable income.</i> • What is the second 12-month period? <ul style="list-style-type: none"> ○ <i>The second 12-month period is an additional counting period if the claimant was denied for excessive income in the initial period.</i>
<p>What's Next</p> <p>Phases 5 Part 1, 20: Determine Net Worth Status</p>	<p>DISPLAY slide</p> <p>50. "What's Next"</p> <p>DISCUSS the upcoming Stage 5, Part 1, Lesson 20: Determine Net Worth Status</p>

***Lesson 19 Determine Income Status
Lesson Plan***
