Santa Made His Annual Appearance at the 2013 IPVA Christmas Party!
A Message From The President
Jon R. Schneider

US DEPARTMENT OF VETERANS AFFAIRS INTERIM
FINAL RULE REGARDING SPECIALLY ADAPTED HOUSING
ELIGIBILITY FOR AMYOTROPHIC LATERAL SCIEROSIS
(ALS) BENEFICIARIES

Please be advised that the Department of Veterans Affairs (VA) has amended its adjudication regulation regarding specially adapted housing (SAH). This amendment authorizes automatic issuance of a certificate of eligibility for SAH to ALL veterans and active service members with service-connected amyotrophic lateral sclerosis (ALS) rated totally disabling under the VA Schedule for Rating Disabilities. Part of this rationale goes to the fact that because individuals with ALS quickly reach a level of total disability, the change was designed to eliminate the need to repeatedly reevaluate veterans suffering from ALS over a short period of time as symptoms worsen.

This rulemaking streamlines one aspect of the purpose within VA’s control, by establishing SAH eligibility for ALL veterans or service members with service-connected, totally disabling ALS. Again, by shortening these first stages of the SAH process, this regulatory change will greatly assist veterans and service members suffering from ALS in adapting their homes before their condition becomes too debilitating. It will also lengthen the period during which ALS-afflicted veterans and service members will be able to utilize the core SAH benefits.

A final note---By streamlining the eligibility process, this regulatory amendment will allow many veterans and service members with service-connected ALS to receive and utilize to maximum advantage the SAH benefit, WITHOUT unnecessary delay. The key here is that VA, intends to establish SAH eligibility for ALL rated person with service-connected ALS rated as TOTALLLY disabling.

This ruling is long over due. This issue has proven to be a HUGE problem for veterans suffering from ALS and also for the prosthetic professionals within the VA trying to provide the necessary care and adaptations to these veterans. Thank you to all of the advocacy professionals, NSO’s, Benefits Officers and any and all individuals who spearheaded this amendment to policy. This is one ruling which directly enhances the quality of life for our veteran heroes and their families.

Members of our IPVA Chapter who have questions should contact our National Service Officer (NSO) @ (515) 323-7544.

Jrs

VAN DONATION

We have been contacted by a kind individual who would like to donate a 2001 lift equipped van to a veteran. We have no specifics, but if you are in need of a van please call Kim at 515-669-8746 and she will get you connected with this individual.
This was my sixteenth year playing pool with the Iowa Chapter and the thirteenth year playing at the Iowa Veterans Home (IVH). Iowa PVA moved the annual pool tournament to the Iowa Veterans Home to give our members and other veterans a chance to compete with each other. Also they got to know about our organization and what we do for other veterans. It is a struggle for some of the veterans to play but in my book they were all winners to get out of bed and play with us. One of the residents that did not play, but stayed and watched the tournament all day, came up to me and told me thank you for holding the pool tournament there at IVH. When he was telling me that I could see his eyes tearing up and it made me feel good that we have kept this pool tournament going.

This year we had our first IVH resident woman play with us and the first IVH woman to win the tournament. We have had women play with us before but they were spouses or caregivers. The winner of this year’s tournament was Sonia Owens. Since I took third place, I got to play against her and I have to say she was a good player. The second place winner of the tournament was Randy Smith. Sonia told me afterwards that she had been practicing for a month before our tournament and it definitely showed. I have not played since a year ago when we played at IVH and if I had practiced maybe I could have done better. The main thing about this tournament is that we all had fun.

**Fraud Alert!!!!!**

A marketing company has acquired and is using two toll free numbers which are VERY SIMILAR to Veterans Benefit Assistance toll free numbers. The marketer is trying to get callers to sign up to receive a Wal-Mart gift card, and is asking for PII, to include credit card information. When asked if they are the VA, they reply vaguely, and explain that the VA is very busy and the call was directed to them. They don’t say they are the VA, but if asked if they can help with VA benefits, they say yes. In addition, they even offer to transfer the call to the VA, after the caller provides the credit card information to get the free Wal-Mart gift card. This issue has been reported to the Office of the Inspector General and the Federal Trade Commission for review.

**The VA is not participating in any gift card promotions.**

If you feel you have disclosed your personal information to an unauthorized individual, please contact your credit card company and advise them of the situation, review transactions, and request that a new card number be issued. You may request a free credit report from credit reporting agencies. In addition, you should also contact the Federal Trade Commission at 1-877-382-4357 and file a complaint.
Service-Disabled Veterans Insurance (S-DVI)
by
Andrew Bernstrom
National Service Officer

S-DVI is a life insurance benefit for Veterans who have service-connected disabilities who are otherwise in good health. S-DVI is available in a variety of permanent plans as well as term insurance.

Eligibility:
To obtain S-DVI, you must meet ALL of the following criteria:

You were discharged from service after April 25, 1951 under other than dishonorable conditions, AND
VA granted service connection for any disability (even if evaluated at zero percent), AND
You applied within two years from the date VA notified you of that new service-connected disability, AND
You are in good health, except for any service-connected conditions.

An increase in an existing service-connected disability or the granting of individual unemployability of a previous rated condition does not entitle a Veteran to S-DVI.

Coverage:
S-DVI policies are issued for a maximum face amount of $10,000.

Supplemental S-DVI

Supplemental S-DVI is additional supplemental insurance coverage if:

You have an S-DVI policy, AND
VA is waiving the premiums on your basic coverage due to total disability, AND
You apply for Supplemental S-DVI within one year of being notified of the waiver, AND
You are under 65 years of age

The insured has up to one year after being notified of his/her eligibility for waiver on the basic policy to apply. No waiver of premiums due to total disability can be granted on Supplemental S-DVI coverage.

Cost/Rates:
The premium you pay for S-DVI coverage depends on your age, type of plan (term or permanent), and the amount of coverage. If you are a Veteran eligible for basic S-DVI coverage and are totally disabled, then you may apply to have your premiums waived.

How to Apply:
Veterans who are granted service-connection for a disability will receive VA form 29-4364, Application For Service-Disabled Veterans Life Insurance, along with their Notice of Disability Rating. You must apply within two years from the date VA notifies you that you have been granted a new service-connected disability. You may also apply for S-DVI online. To apply for Supplemental S-DVI, you must file VA Form 29-0188, Application for Supplemental Service-Disabled Veterans (RH) Life Insurance or send a letter requesting this insurance over your signature. You must apply for the coverage within one year from being notified by VA of your S-DVI premium waiver.

If you have any questions regarding Service-Disabled Veterans Insurance, please contact your local National Service Officer at 515-323-7544 or the Department of Veterans Affairs (VA).

DISCLAIMER

Back Talk and the Iowa Chapter of the Paralyzed Veterans of America neither endorses nor guarantees any of the products or services advertised. We are pleased that we can offer you information about products and services that are available, but we strongly urge you to investigate any company or product yourself prior to using such services or products.

Back Talk is a publication of the Iowa PVA and is meant to inform its readers of Chapter activities, legislation, and other matters of concern to veterans and/or members of the disability community. Any opinions expressed in any article is that of the author and may not reflect the beliefs or policies of the Iowa Chapter.

Thank you.
From the Desk of the Executive Director

Kim Gould

I was recently contacted by a representative of Rebuilding Together Greater Des Moines. Rebuilding Together Greater Des Moines is a nonprofit organization that provides critical repairs to make homes safe and healthy for low-income homeowners who are unable to afford the repairs themselves. They are also willing to consider adaptive housing projects such as ramps, bathroom modifications, etc. The representative we visited with stated they work with Home Depot to assist with those types of projects. Priority is given to people who cannot help themselves physically or financially. These individuals or families are typically seniors, disabled, veterans or low income. For 2014 they have targeted funding to assist veterans!

Their guidelines for qualification are:

- Must be the title owner of your home and currently reside there. (No contract buyers, mobile homes or renters.)
- Your home must be assessed at $134,000 or less.
- You must be current on property taxes or property tax installment payment plan
- Must meet income eligibility guidelines by providing:
  1. Last two months bank statements and most recent tax return OR
  2. A copy of your SSI award letter or benefits statements from social security, pension, retirement, VA benefits, welfare or other fixed-income documentation.

*Specific Income guidelines can be found on the Rebuilding Together Greater Des Moines website*

There are two separate programs for which you may apply:
1. Annual Rebuilding Day where the repairs are completed on the first Saturday of May.
2. Special Projects where the projects are scheduled year round.

If your house is selected for a project, repairs will be completed free of charge by volunteers from the community. They do require that you and/or any able-bodied member of your household participate along side volunteers in repairs/projects to the best of your ability. Please understand that major structural repairs may not be possible because of the time commitment from volunteers. Special projects however will be considered such as adaptive modifications.

If your application is chosen, their staff will schedule a home visit to determine what repairs can be made. They will not provide services when hazardous or unhealthy conditions are present in the home (i.e. uncontrolled pets, animal fecal matter in or about the home, pest infestation, obstructed working conditions, verbal abuse or harassment, hoarding or evidence of drugs or firearms.)

To get started on the application process, simply send an email request to ljones@rebuildingdm.org or call 515-284-7403. They will also be happy to answer any questions you may have.

Kim

SUPPORT THE IOWA PVA

The Iowa Paralyzed Veterans of America relies solely on private donations and receives NO government funding! Your contribution is 100% tax deductible, as we are a 501(c)(3) corporation. Support by individual donors and businesses enable us to make our services FREE to members. Please support our mission through a direct donation to:

Iowa Paralyzed Veterans of America (Iowa PVA)
3703 1/2 Douglas Avenue
Des Moines, IA 50310

Thank you!
Adaptive Sports Iowa

I just wanted to let everyone know that we added bowling to our list of activities. It kicked off in April and will continue to be the second Tuesday of every month from 6pm to 8 pm at Warrior Lanes in Waukee Iowa.

Mark Houseman
Veteran Outreach
Adaptive Sports Iowa
1421 S. Bell Avenue #104
Ames, Iowa 50010
C (515) 707-3082

Check out their web and Facebook pages for more information and sporting opportunities.

www.adaptivesportsiowa.org
http://www.adaptivesportsiowa.org/Veterans.aspx
https://www.facebook.com/VeteranAdaptiveSportsIowa

Iowa PVA is also looking for people interested in Trapshooting! Call Kenny Lloyd at 515-570-1402 if you would like to join us.

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The deer hunt this year really surprised me. I was thinking before we started that if half of our hunters could bag a deer we would be doing well. It was bitterly cold and the DNR was predicting the deer population was lower than last year. We had eight hunters and in the two days that we hunted there were seven deer harvested.

Since it was so cold this year, we decided to put up some ground blinds and put some heaters in them. We used what they call a buddy heater, they were not all that warm. The temperature was around 10 degrees for the high and the low those days was 5 below. I can tell you that you would need a big heater to stay out there for very long. Our guys did not stay out as long as they usually do. As you can imagine they would get cold fast!

We had only one of the Hunt Masters this year since there seems to be a great demand for them here in our state. Iowa PVA donated one of them several years ago and the DNR received a grant to purchase another one several years later. I was talking to one of the DNR officers and they are thinking about purchasing two more Hunt Masters. I hope they get this accomplished since there is a need for them. I am glad to see that there are more disabled hunters getting involved again with the sport they loved to do. I did not hunt the first year after my accident because I was still in the hospital. The next year I started deer hunting again out of my pickup. I can say that did not work the best. I did shoot a few deer that way, but was not the ideal way to hunt. If the weather was not too bad, I would sit out in the open in my wheelchair. After our organization donated the Hunt Master, I started using that and it made for alot better hunting. If you love to hunt, I urge you to contact the DNR and reserve one of the Hunt Masters or come to one of our deer hunts. I will make sure you have the opportunity to hunt out of the Hunt Master.

I would like to say thank you to my wife Pauline for doing all the cooking the two days we hunted and George Barber's wife Alisha and her sister for helping out the second day. Also I want to say thank you to all our volunteers for getting us out to the field and field dressing the deer that we harvested. I can only imagine how cold it was on their hands when they were field dressing the deer. If you are interested in hunting with us call our office at 1-888-909-4782.
**OPERATION PAVE: PVA’s Vocational Program!**

**Ways to Overcome Employment Challenges**

Job seekers can face many challenges in the job hunt. Often it is a matter of sizing up what is in front of you and figuring a strategy. There really is no “Ideal” candidate for a job. Some challenges come from your prior behaviors and background. Some come from conditions outside your control like the economy, a high unemployment rate in your community, lack of skills for the work desired and more.

Here are some challenges that impact a job search:

**Fired?**

Understand the reason(s) why this happened.

*Poor Attendance Record*

Transportation issues?

**Laziness?**

*Difficult Attitude*

Non-cooperation?

Feel like you did not fit in?

Feel like others did not like you?

*Not Following Policies*

Hard time doing what told?

No desire to do the job?

Dislike team or supervisor?

Dislike job?

**NOTE:** When applying for a new job, on the application where it asks the reason for leaving, leave it blank or write, “prefer to discuss”.

**Not Enough Experience?**

You will face this challenge when you try to get a job that is new. The job may ask for experience you do not have, and you do not qualify for the job with your previous experience. Very frustrating.

You can offer this:

**Eagerness to learn**

Willingness to work shifts that are non-traditional

Acceptance of entry-level wage

Willingness to take classes needed for skills of the job

**Transferable skills**

Highlight skills like:

Speaking a foreign language

Computer skills

Organizational abilities

Written skills

Creativity

**Job Hopping?**

If you have held several jobs within several recent years then you are considered a “job hopper”

This is seen as a problem by employers so...

Explain commitment now.

State reasons clearly for leaving jobs and why things are different now.

Veterans with Spinal Cord Injury or Spinal Cord Disease who may be receiving SSDI or SSI and wish to work might consider calling a Paralyzed Veterans of America Certified Vocational Rehabilitation Counselor.

Interested in applying for services? Please complete the Client Intake Form:

http://pvaweb.pva.org/gethired

Contact information:

Joan Haskins, M.A.,CRC
Rehabilitation Counselor

Office:

562-826-8000 Ext: 4607

Toll-Free:

1-888-771-8387 Ext: 4607

Email:

joanh@pva.org

www.OperationPAVE.org
OPERATION PAVE:  

PVA’s Vocational Program  

SSD Ticket to Work Plan: “I want to work but I am receiving Social Security Disability Income.”

Most people would rather work than sit at home. Social Security provides a program that ensures people will continue to receive their disability income while testing “the waters” of a workday. Also after successfully returning to work, if the individual later determines that his or her disability makes it difficult to continue working, their disability benefits (income) can be resumed very easily.

What is a Trial Work Period?

Within any five-year period, you may attempt work and maintain your full disability benefits as long as your employment income does not exceed $750 per month and nine months of employment. For example, you may work one job for a month or two and if it doesn’t work out attempt the same or another position later—up to a total of nine months within a five year period. The nine months do not have to be consecutive. This nine month period is called “Trial Work Period”.

Is there Extended Eligibility for Benefits?

According to the Ticket to Work website (www.chooseworkttw.net), after you have successfully completed the Trial Work Period (working nine months in a five-year span), Social Security will give you an additional thirty-six month period of eligibility during which you can continue to work without necessarily losing your eligibility for benefits. During this time, you can receive your full disability benefits for any month you do not have “substantial” earnings. In 2013, earnings of $1040 per month are considered “Substantial Gainful Activity”; the amount is $1690 if you are blind.

What happens if you find yourself unable to work after your Trial Work Period?

Social Security makes it very easy to resume your benefits. For the five years following your termination of your disability income, you may get an immediate commencement of your benefits if you are again unable to work caused by the same disabling condition as before. You do not need to file a new application for benefits, but you do need to complete a form (Expeditied Reinstatement) requesting to resume your benefits.

Interested in applying for services? Please complete the Client Intake Form:  

http://pvaweb.pva.org/gethired

Veterans with Spinal Cord Injury or Spinal Cord Disease who may be receiving SSDI or SSI and wish to work might consider calling a Paralyzed Veterans of America Certified Vocational Rehabilitation Counselor.

Contact information:  

Jim Arndt  
1 Veterans Drive, Building 76, Room SC139  
Minneapolis, Minnesota 55417

Office:  
612-629-7021  
Email:  
jamesa@pva.org

www.OperationPAVE.org
CALENDAR OF UPCOMING EVENTS

1/9 - Bingo at the Des Moines VA CLC
1/20 - IPVA Office Closed in Observance of Martin Luther King Jr. Day
1/22 - Veterans Day on the Hill at the Iowa State Capitol Building - 9:00 a.m.– Noon
1/22 - IPVA Board of Directors Meeting at the IPVA Office - 1:30 p.m.
1/22 - Castaway Disabilities Fishing Event Planning Meeting - Iowa City VA - 3:00 p.m.
2/10 - 2/15 - PVA National Convention in Orlando, FL
2/13 - Bingo at the Des Moines VA CLC
2/17 - IPVA Office Closed in Observance of President’s Day Holiday
2/20 - IPVA Board of Directors Meeting at the IPVA Office - 11:00 a.m.

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Wheelchair Basketball

Adaptive Sports Iowa continues to host weekly wheelchair Basketball pickup games in Ankeny. The games are held at the First Family Church located at 317 SE Magazine Road. The facility is reserved from 6-8 p.m. every Thursday night. Adaptive Sports Iowa will have six sports chairs on site. There is no cost to participate. Come out and enjoy the fun.

Prosthetics News and Information

Iowa PVA recently held a meeting with the entire Des Moines VA SCI/D team. In attendance at this meeting were representatives from physical/occupational therapy as well as prosthetics. Two topics regarding prosthetics were discussed at length and may prove very informative and beneficial to our membership.

The first topic was in regards to recreational equipment. Recreation, as we all know, is a vital rehabilitation tool for those suffering from any type of injury. Spinal cord injury/disease is no exception. If you are interested in any type of recreational equipment (i.e. recumbent bicycle, sports wheelchair, etc.), discuss this with your physical therapist and/or primary care physician. These professionals can advise you on the practicality of these requests and submit the requests with all of the required documentation to the prosthetics department.

Topic number two was a discussion on major medical requests in excess of $3000.00. Requests for equipment in excess of $3000.00 require approval through special channels. Lisa Curnes, Prosthetics Manager at the Des Moines VA Medical center provided the following article regarding this issue.

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Macro Prosthetic Representative

The mission of the Prosthetic & Sensory Aid Service (PSAS) is to provide comprehensive support to optimize health and independence of the Veteran. Our vision is to be the premier source of prosthetic and orthotic services, sensory aids, medical equipment, and support services for Veterans.

The mission and purpose of the Procurement and Logistics Office (PLO) is to procure high quality healthcare products and services in the most cost effective manner, surpass socio-economic procurement goals set by VHA, implementing a comprehensive plan for standardization of healthcare supplies and equipment through aggressive contracting and monitoring logistics benchmarking data.

Why did this happen? Nationally, there was a need to professionalize the procurement function with the Veterans Health Administration (VHA).

Veterans Integrated Service Network (VISN) 23 began implementation of the transition of the macro (greater than $3000) purchases to PLO June 2012. April 2013 VISN 23 had successfully transitioned 100% of those macro purchases. During this transition VISN 23 recognized the need for a specialized individual; we were approved for eight Prosthetic Representatives (Macro Prosthetic Rep). The role would be to streamline and standardize the handoff of those requests that exceed $3000. The MPR is located within PSAS and works closely with the clinician, vendor, contracting and the Veteran in the role of subject matter expert and liaison.

Our success is greatly attributed to the commitment of PSAS, PLO and the MPR. Prosthetic staff continues to be the point of contact for the Veteran. Our transition has been seamless with little or no impact on our Veteran population.
**ATTENTION**

1. Please check out our new and improved web page! Many items of interest will be posted frequently. This will bring you news about the chapter between newsletters. It is a work in progress, but you will find it very interesting and informative. www.iowapva.org.

2. Please provide us with your email address. We would like to provide you your newsletter and other information electronically. This will make it easier for you and less expensive for us.

**Cookbooks**

The cookbooks have arrived and are going like hotcakes!!!!! With every donation of at least $20.00, you will receive a free cookbook. Please send your donation directly to our office at:

**Iowa Paralyzed Veterans of America**  
3703 1/2 Douglas Ave.  
Des Moines, IA  50310

**Associate Membership Drive**

Please consider becoming an Associate Member of Iowa Paralyzed Veterans of America. Simply contact our office and request an Associate Membership Application. Complete it and mail it with a check for $75.00 back to our office. Applicants for Associate Membership will receive a free cookbook.

Be sure to include the address you would like your gift sent to. Thank you!!!!!!!!!
Are you moving???

Don’t forget to notify the office of your new address. If you are a PVA member, we will let National PVA and PN PARAPLEGIA NEWS know where you are moving to, so you won’t miss a single issue.

Call us at 888-909-4782.