# Navigating VA Disability Benefits

Reporting on Veterans' Experiences When Leaving the Military

A survey of U.S. military veterans and their perceptions of disability benefits through the U.S. Department of Veterans Affairs, sponsored by Allsup Veterans Disability Appeal Services®



### Research Background

**Research objectives:** Explore the awareness, perceptions and experiences of veterans on the topic of disability benefits that are claimed through the U.S. Department of Veterans Administration (VA).

**Methodology**: Pinkston conducted a survey of 1,041 military veterans from Sept. 2-12, 2022. Participants included a mix across military branch, time period served, rank, active duty and national guard, and gender. Respondents were recruited from an online research panel and surveyed across a combination of computer, mobile and tablet devices. Survey questions were administered in English. The margin of error is +/-3% at the 95% confidence interval.



### **Key Insights**

From a survey of 1,041 veterans, many report:

- 1. The process of filing disability claims and appeals is unclear.
- 2. Navigating and accessing VA benefits can be hit or miss as they exit the military and reenter civilian life.
- 3. At least 4 in 10 members of the military experience service-connected conditions, but only 32% apply for VA disability benefits and many miss vital benefits due to perceived hassles with the process.



### Key Insights: Unclear Process

- 39% of veterans disagree that they received good guidance about benefits, etc., at discharge from the military.
- Half (48%) do not understand their disability benefits today.
- For veterans diagnosed with a service-related condition but who have not filed a disability claim, the top deterrents are:
  - Too much hassle (27%)
  - Didn't report injury / accident previously (25%)
  - Not sure the condition is service related (24%)
  - Condition is not serious enough (23%)



### Key Insights: Seeking Guidance

65% of veterans are pleased with support and programs offered by the VA.

#### However:

- Only 15% of veterans strongly agree that they got good guidance on VA benefits and resources when exiting the military.
- Of veterans who found it difficult to file a claim:
  - 52% wish they had help.
  - 58% said navigating paperwork was a challenge.
- About half (44%) of those whose claim was not approved filed an appeal; 10% did not know they could appeal.

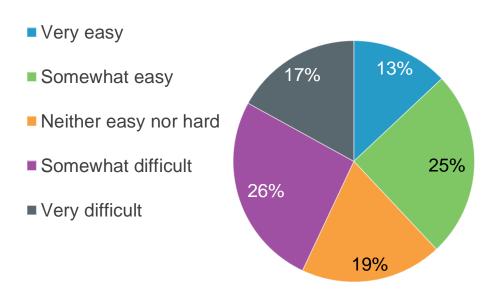


# Veterans' Experiences With VA Disability Benefits

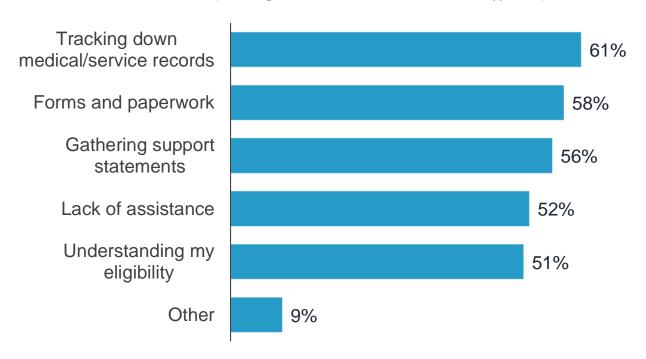


# Experiences filing a claim are mixed: Records are a major challenge and many needed assistance.

How would you describe the process to file a VA disability claim?



What was difficult about filing a claim? (among those who considered it difficult)



Respondents = 329 who filed a claim

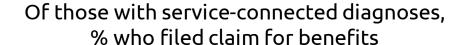
Respondents = 142 who found claim process difficult

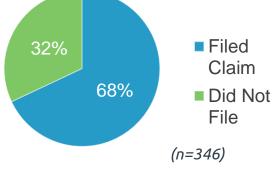


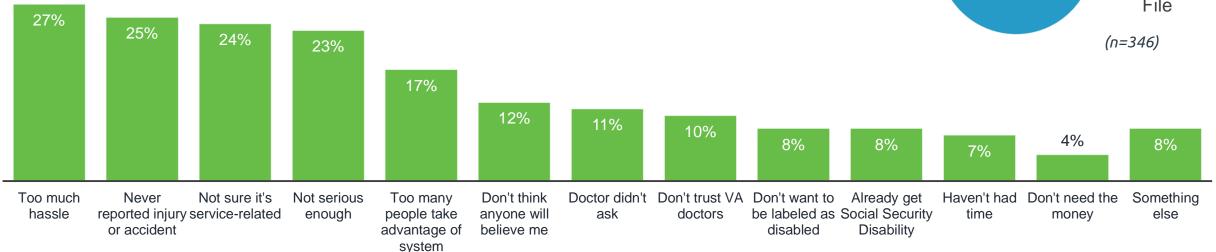
# Multiple factors can deter veterans from filing for VA disability benefits: 68% with diagnoses don't file.

Of the veterans who did NOT file a claim for a diagnosed service-connected condition...

Why they did not file a claim:





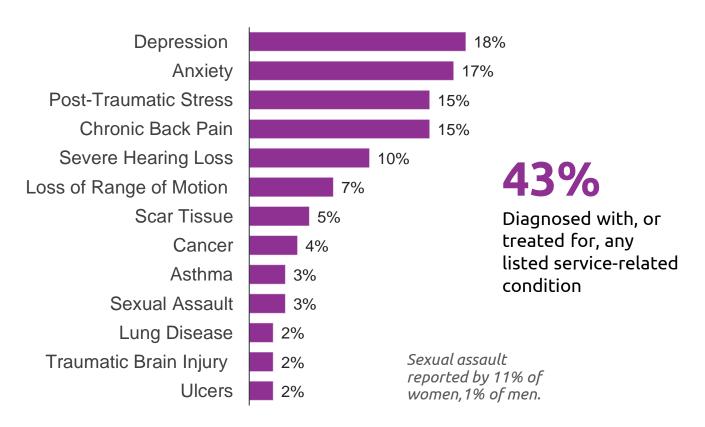


(n=186)



# Depression, anxiety, post-traumatic stress and chronic back pain are the most common service-related diagnoses.

Diagnosed with, or received treatment for, service-connected conditions:



*Post-Gulf War Distinction:* 

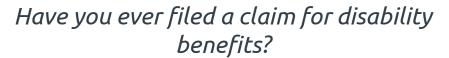
Those who served post-Gulf War are significantly more likely to report all of these conditions (2X or higher), report they are more informed about benefits and are more likely to file a claim.

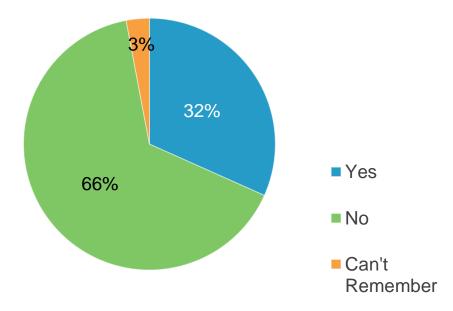
Claims filed mirror diagnosed conditions.



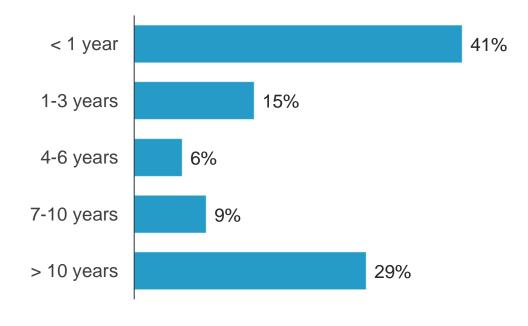
## Nearly one-third of veterans who file for VA disability benefits do so more than 10 years after they leave the military.

There are no differences by military branch in filing for disability. Those who served in active combat or post-Gulf War are more likely to file. These veterans also filed sooner: 0–3 years after service. Women are more likely to file immediately; men later.





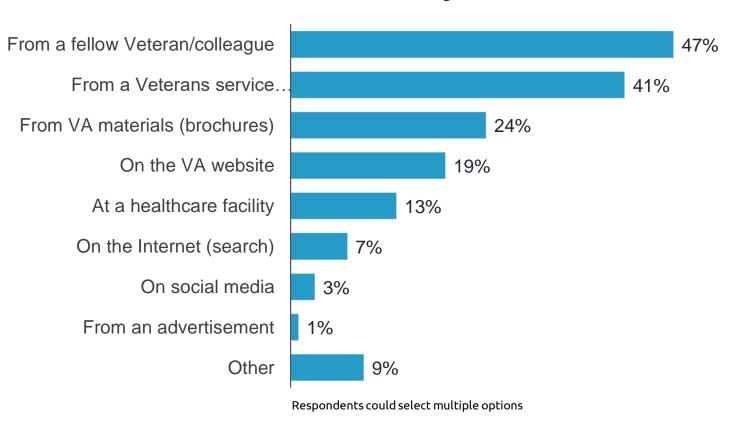
#### When did you file for benefits?





# A fellow veteran was their top source for information. More than half are unaware they could qualify for both VA and Social Security disability benefits.

How Learned about VA Disability Benefits



Did you know that Veterans with servicerelated disabilities may be eligible for Social Security disability benefits, even if they have received VA disability benefits?



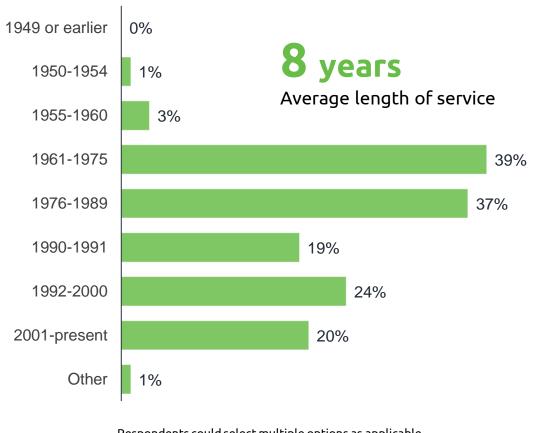


### Profile of Veterans



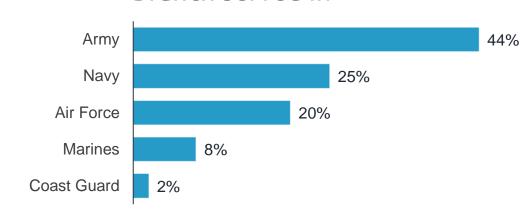
### Service in the U.S. Armed Forces

#### Time period(s) served\*

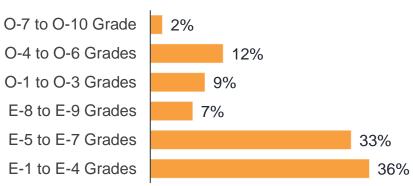


#### Respondents could select multiple options as applicable

#### Branch served in



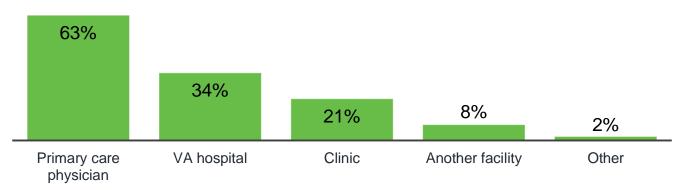
#### Highest rank attained



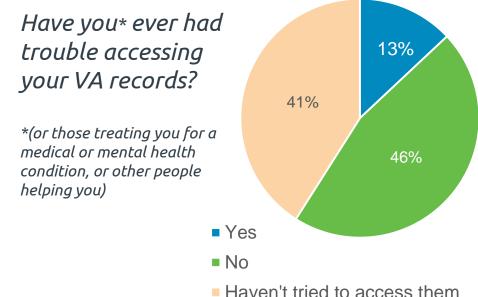


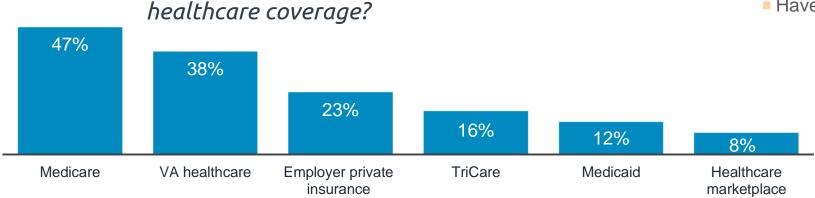
### VA healthcare and disability benefits

Where do you receive medical treatments?



Do you currently have any of the following

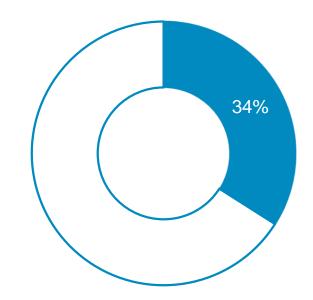




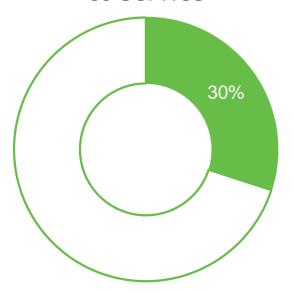


## One-third served in combat operations, and nearly one-third report a <u>current disability</u> related to their time in service.

Served in combat operations



Have a current disability related to service

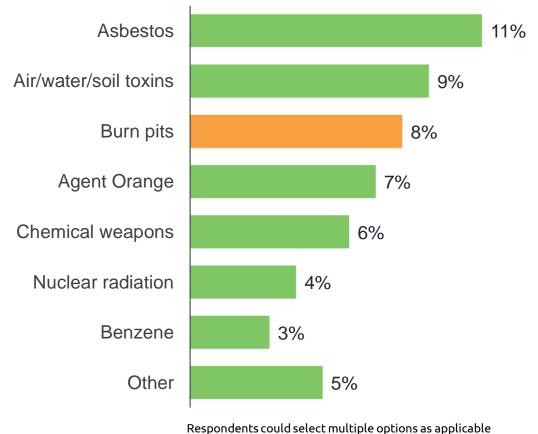


Actual question: Do you have a current disability related to an event, injury or disease from your service?



#### Among the toxin exposures mentioned by veterans, burn pits ranked third at 8% in the wake of recent legislation.

#### Exposed to toxins during military service







# Support & Assistance



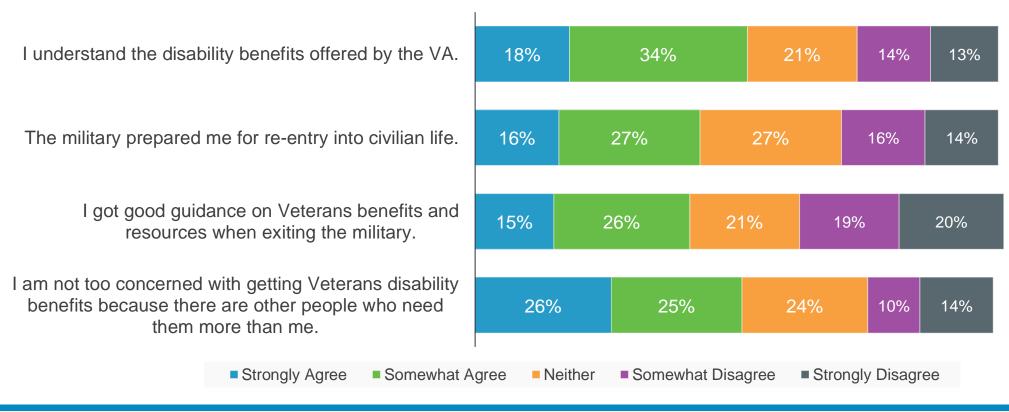
#### More than half of veterans are relatively pleased with the support of the VA.

I am pleased with the support and programs offered to 29% 36% 19% 9% 8% me by the Veterans Administration. The VA has been helpful to me. 33% 30% 20% 7% 10% I am pleased with the care provided to me by the VA 31% 21% 9% 30% 9% hospital and healthcare system. I think the VA system works effectively in meeting my 25% 30% 21% 12% 11% needs as a Veteran. Strongly Agree ■ Somewhat Agree Neither ■ Somewhat Disagree ■ Strongly Disagree



# However, opinions about the transition to civilian life are less positive; veterans need more help with re-entry.

**Less than half** agree that the military helped them transition well and that they understood their benefits when exiting. **Half** do not understand disability benefits today. Additionally, a significant proportion of veterans downplay their needs, especially those who did not serve in combat.





### **Additional Characteristics of Respondents**

Gender	
Male	80%
Female	20%

Which of the following ethnicities best describes you?	
(select all that apply)	
Asian-American or Pacific Islander	2%
Black or African-American	13%
Hispanic or Latino(a)	6%
White or Caucasian	81%

Marital Status	
Single	13%
Married/Living with Partner	62%
Divorced or Separated	18%
Widowed	6%
Prefer not to say	0%

Vote	
Democratic	34%
Republican	39%
Independent	20%
Other	1%
Not Registered to Vote	5%



Highest Level of Education	
Some high school	0%
HS Diploma/GED	15%
Associates/Technical Degree	17%
Some College	27%
Bachelors Degree	27%
Post-Grad Degree	14%

Employment Status	
Full time employment	34%
Part Time (under 30 hours a week)	8%
Student	1%
Unemployed and looking	5%
Retired	48%
Other	5%

Region	
Central South	18%
Midwest	20%
Northeast	14%
Southeast	27%
West	21%

Current Military Status	
Currently in National Guard/Reserves	1%
Previously Active Duty	85%
Previously in Nat'l Guard/Reserves	19%

Area Live In	
Urban/city	22%
Suburban	49%
Rural or small town	29%



### About Allsup Veterans Disability Appeal Services®

Allsup Veterans Disability Appeal Services® provides compensation assistance for your service-connected benefits. For veterans who have been denied veterans benefits or don't receive a fully favorable rating decision for one or more disabilities, we can help you appeal. Veterans who use a paid disability representative like us generally see their annual average benefits nearly double compared to those who appeal on their own.

Our VA-accredited Claims Agents include veterans who understand the VA process and know how to develop a well-document appeal that is likely to succeed. We also can help veterans with both VA and Social Security Disability Insurance (SSDI) claims. Our services are veteran-owned, veteran-led and we have a 95% success rate having helped hundreds of veterans to successfully appeal their VA disability claims.

Allsup LLC and its subsidiaries provide nationwide Social Security disability, veterans disability appeal, return to work, and healthcare benefits services for individuals, their employers and insurance carriers. Allsup professionals deliver specialized services supporting people with disabilities and seniors so they may lead lives that are as financially secure and as healthy as possible. Founded in 1984, the company is based in Belleville, Illinois, near St. Louis.

Find more information at Allsup.com, email wecanhelp@allsup.com or call (888) 372-1190.

