



VETERANS VOICE

Winnebago County Department of Veterans Services Newsletter

October 2021

VA Debts and Debt Relief Notification

VA resumed debt notification to Veterans Oct. 1, 2021.

If you owe money to VA for an overpayment related to Veterans benefits, or for medical care and pharmacy debt, here is what you need to know.

Benefit Debt

VA automatically deferred collection on benefit debts created on or after April 6, 2020, through Sept. 30, 2021, to provide relief from the COVID-19 pandemic. Benefit debts created prior to April 6, 2020 had collection deferred upon request. VA also paused all collection activity on debts under the jurisdiction of the U.S. Department of the Treasury until Sept. 30, 2021.

Most VBA benefit debts are collected by the VA Debt Management Center (DMC). This includes debts for benefits, like compensation, pension and education. If VBA created a debt for you while collection was deferred, you likely received informational letters from DMC letting you know your debt existed, but you didn't need to act until after September 30 unless you chose to do so.

On Oct. 1, 2021, the DMC began sending debt notification letters, which include timelines for next steps. The letters will be sent in phases over a period of several months, so you may not receive your debt notification in October. If you requested DMC to temporarily stop your payment plan due to the COVID-19 pandemic, it will not automatically resume on Oct. 1, 2021.

Continued on Page 2..

“Change the way you look at things and the things you look at change.”

- Wayne W. Dyer

In This Issue

- VA Debts and Debt Relief Notification
- Domestic Violence Awareness Month
- Stressed about Finances? VA Resources for Veterans
- Upcoming Events

Contact us to make arrangements for outstanding VA benefits debts

FOR HELP contact Debt Management Center, Call or submit your request online

1-800-827-0648

<https://iris.custhelp.va.gov>

If you have questions about your VA benefits or the status of your claim

VA Regional Office <i>for other VA benefits</i>	1-800-827-1000
Health Resource Center <i>for health care debts</i>	1-888-827-4817
VA Education Call Center <i>for education benefits</i>	1-888-442-4551

Continued...

If you are experiencing financial difficulty and can't repay your VA debt right away, there are a variety of relief options available, including:

- Extending repayment plans
- Requesting debt forgiveness through the waiver process
- Submitting a compromise offer to settle the debt for less than the full amount
- Requesting a temporary hardship suspension of repayment until Sept. 30, 2022

If you are receiving VA benefits, VA will withhold money from your benefit payments to pay an outstanding debt. It is important to contact DMC once you receive your debt notification letter if the amount VA is proposing to withhold from your benefits doesn't work for you.

Eventually, unpaid debts can become delinquent and subject to referral to the Department of the Treasury and/or Credit Reporting Agencies. Currently, DMC is continuing to pause new benefit debt referrals to the Department of Treasury or Credit Reporting Agencies to make sure Veterans have plenty of time to make payment arrangements or request relief. For any debts that were already referred before the pandemic, Treasury is resuming collection activities beginning Oct. 1, 2021.

If you need assistance with options for your VBA benefit debt, call the DMC at 1-800-827-0648 or submit your request online at: <https://iris.custhelp.va.gov/app/ask/>. Veterans can also access benefit debt information, such as balance and debt letters at <https://www.va.gov/manage-va-debt>.

Medical Care and Pharmacy Debt

The American Rescue Plan, passed in March 2021, included a provision that canceled copayments for medical care and pharmacy services April 6, 2020 through Sept. 30, 2021, and directed refunds to be issued. To date, VA has canceled \$880 million in copayments for over 2.4 million Veterans, issuing over \$240 million in refunds to 1.5 million Veterans who made payments on charges established prior to the passing of the American Rescue Plan.

Collection of copayments for medical care and pharmacy services resumed Oct. 1, 2021. October 2021 statements will show charges incurred for medical care and pharmacy services provided prior to April 6, 2020 and on or after Oct. 1, 2021.

Debt relief options are available. Veterans can [click here](#) for information or call 866-400-1238, Monday - Friday, 8 am - 8 pm ET to learn more. Patient statements can be viewed online: <https://eauth.va.gov/accessva/>



Domestic Violence Awareness Month

The purpose of Domestic Violence Awareness Month (DVAM) is to mourn those lost to abuse, celebrate survivors, and network for change. This national event takes place each year during the month of October to connect advocates working to end violence within the home.

DVAM started as the "Day of Unity" held in October 1981 and was developed by the National Coalition Against Domestic Violence. Over time, the "Day of Unity" turned into a week of local, state, and national events before becoming a month-long affair. The first DVAM was held in October 1987, the same year that the first national toll-free domestic violence hotline was launched. U.S. Congress designated DVAM by law two years later.

Domestic violence is violence or abuse that happens in a domestic setting. It's a serious problem that affects many families and does not only refer to physical violence; it also takes into account threats, unwanted visits and phone calls, insults, forced sex, and taking financial control.

If you or someone you know has been affected by domestic violence, know that there are many resources out there that can help, including the National Domestic Violence Hotline (1-800-799-SAFE). Online counseling services like [Better Help](#) are another option, offering convenient access to trained and experienced counselors and therapists matched to your specific needs.

Stressed About Finances? VA Resources For Veterans

VA understands the toll financial challenges can have, especially during the COVID-19 pandemic. That's why we remain dedicated to supporting Veterans, service members and their families with VA resources during these difficult times. If you or someone you know is struggling financially, Reach Out to VA for support. Overcoming financial challenges can be stressful. You don't have to carry that burden alone.

VA's Home Loan Assistance: Solutions to help you keep your home

Housing hardships have remained one of the top concerns for many people throughout the COVID-19 pandemic. If you have found yourself struggling to afford housing, [VA's home loan assistance](#) may be able to help. If you fall behind on your mortgage payments, your mortgage servicer (the company that handles collecting the money for your lender) can take your house to cover the money you owe. This process is called foreclosure.

However, VA is here to help and guide eligible Veterans in understanding your home retention options. There are six general ways to avoid foreclosure:

- Repayment plan: If you've missed a few mortgage payments, this plan lets you go back to making your regular payments, with an added amount each month to cover the ones you've missed.
- Special forbearance: This plan gives you some extra time to repay the missed mortgage payments. At the end of the forbearance, you must repay the missed payments in full to bring the loan current.
- Loan modification: This plan lets you add the missed mortgage payments and any related legal costs to your total loan balance. You and your mortgage servicer then agree upon a new mortgage payment schedule.
- Extra time to arrange a private sale: If you need to sell your home, this plan lets you delay a foreclosure, so you have time to sell.
- Short sale: If you owe more money than your house is worth, your servicer might agree to a short sale. This means the servicer will accept the total proceeds from the home sale (even if it's less than the full amount you owe on the mortgage) as full payment of the debt you owe.
- Deed in lieu of foreclosure: This plan lets you avoid the foreclosure process by signing over the deed to the home to your servicer. The home will then belong to the servicer.

VA loan technicians are available to answer any questions you may have about debt, VA loans and other housing financial concerns. You may also be eligible to receive VA financial counseling to help avoid foreclosure.

If you are struggling with how to make your mortgage payments, visit <https://www.va.gov/housing-assistance/home-loans/trouble-making-payments/> to learn more or contact your nearest VA Regional Loan Center to explore your options and find solutions. You can also contact a VA Home Loan Representative by calling 1-877-827-3702 Monday through Friday, 8:00 am to 6:00 pm EST. VA also provides Veterans, service members and their families with a wide range of [financial literacy resources](#) to help you better manage your money, including financial counseling. For more information, visit VA's housing assistance site at <https://www.va.gov/housing-assistance/>.

We are aware of the stress that financial challenges may cause. If you find yourself in crisis, do not hesitate to reach out for immediate help. Emergency care is available by calling 911 or going to your nearest emergency department. The Veterans Crisis Line is available 24/7 and can be reached by calling 1-800-273-8255 (Press 1 if you are a Veteran) or chat/text at 838255, or [chat online](#).

Upcoming Events



Sons of the American Legion Squadron 70

PRESENTS

The largest Vietnam Veterans Memorial replica in existence!

AMERICAN VETERANS TRAVELING TRIBUTE

The memorial will be available 24 hours/day

THURSDAY, OCTOBER 7 | 3PM thru
SUNDAY, OCTOBER 10 | 12PM

Sunnyview Expo Center, 500 East County Road Y, Oshkosh, WI



An arrival escort will leave the Winnebago County Courthouse
at 415 Jackson Street at approximately 6:30PM on October 6



CONTACT US

**Winnebago County
Veterans Service Office**

Oshkosh Location
112 Otter St.
Oshkosh, WI 54901
(920) 232-3400

Neenah Location
211 N. Commercial
Neenah, WI 54956
(920) 729-4820

**Stay informed about bene-
fits; join our e-mail list.
Send a request to:**

CVSO@co.winnebago.wi.us

Visit us on the web at:

**[www.co.winnebago.wi.us/
veterans](http://www.co.winnebago.wi.us/veterans)**



**[www.facebook.com/
WinnebagoCVSO](http://www.facebook.com/WinnebagoCVSO)**

**For a list of more events,
check out our [calendar!](#)**

**PIZZA! PIZZA! PIZZA!
OR CHICKEN**

**At The Pizza Ranch in Oshkosh
November 8 from
4:00 - 8:00 pm
AN MVMEC
FUNDRAISER EVENT!**

