Assisting Veterans with Financial Management and Fiduciary Services

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Overview

• Homelessness and Financial Problems
• Start with a Soft Touch - The Approach is Critical
• Dealing with Old Debt
• Using Harm Reduction Financial Strategies
• A Word of Caution
• Assisting Veterans Who Will Accept Voluntary Fiduciary Services
• Incompetency Status and Appointment of Guardians by Courts
• Q&A
Homelessness and Financial Problems

• A Leading Reason for Loss of Housing
• The Downward Spiral of Homelessness and Financial Problems
• Case Managers Checklist of Financial Issues
  - Outstanding Rent Payment Debt
  - Outstanding Utility Payment Debt
  - Unresolved Debt
  - Alimony and Child Support
  - Court Fees and Legal Obligations
  - Bad Credit Histories
• An Opportunity to Increase Housing Stability
Start with a Soft Touch - The Approach is Critical

• Do Not Start with Confrontation!
• Approach with an Understanding that Financial Problems are Embarrassing
• Engage the Client in Discussion about Financial Issues in a Non-Judgmental Way with Emphasis on Accepting Help
Dealing with Old Debt

• Focus on Debts that Could Impede Housing
  - Rental Debts / Utility Company Debts
• Using Agency Support for Old Debts
  - Legal Aid
  - Child Support Debt
    SSVF
    The HHS-VA-ABA Collaborative:
    https://www.acf.hhs.gov/css/toolkit-childsupport-collaborations-veterans
    State Departments of Veterans Affairs
• Credit Repair???
Using Harm Reduction Financial Strategies

• Start with Voluntary Efforts to Reduce Impulsive Spending Habits
• Setting Budget Priorities with a Focus on Survival Needs
• Automated Bank Drafts Timed to be Released when Electronic Pension Funds Reach the Bank
• Helping Clients Make Funds Less Accessible by Money Orders
Using Harm Reduction Financial Strategies (Continued)

• Encouraging Clients with Impulse Control Problems to Give Up ATM Cards
• Money Management Groups and Classes
  -Using Local Resources (Banks, Savings and Loans)

• [http://www.mentalhealthamerica.net/managing-your-money](http://www.mentalhealthamerica.net/managing-your-money)
• [https://www.money-basics.info/resources-info/mental-health-financial-issues/](https://www.money-basics.info/resources-info/mental-health-financial-issues/)
A Word of Caution!

• Veterans Sometimes Request that Case Managers or Providers Manage Their Money

• Under NO circumstances should VA Case Managers or VA Providers Manage Money for their Clients

• This is a Clear Violation of Standards of Ethical Conduct
Assisting Veterans Who Will Accept Voluntary Fiduciary Services

- Local Non-Profit, County, and Faith-Based Fiduciaries and Guardians
- VA Cannot Endorse a Specific Agency, but Case Managers Can Find Agencies and Individuals That Offer Fiduciary Services thru an Internet Search
- When VA and Social Security Benefits are Involved, the Fiduciary Must Apply and Meet the Strict Standards of VA and SSA
- Fiduciary Must Always Act in “Best Interest” of the Beneficiary
Social Security Benefit Fiduciary Appointment (Representative Payee)

• A Fairly Simple Process Usually Taking Two to Three Months
• Same Process for SS, SSI, and SSDI Benefits
• Requires a Physician completing:

  SSA-787 PHYSICIAN’S/MEDICAL OFFICER’S STATEMENT OF PATIENT’S CAPABILITY TO MANAGE BENEFITS
Social Security Benefit Fiduciary Appointment (Representative Payee)

- SSA Usually Uses Non-Profit Fiduciary Agencies if a Relative Cannot Be Found
- More Information Is Available on Social Security’s Web Site:

  https://www.ssa.gov/payee/
VA Benefit Fiduciary Appointment

• For Veterans Requesting Voluntary Appointment of a Representative Payee
• Assist the Veteran with Preparation of a Letter Requesting a Representative Payee
• Help the Veteran Describe Why They Need a Payee
• The Veteran Can Request a Waiver of the 60 Day Due Process Provision in the Letter
VA Benefit Fiduciary Appointment (Continued)

• Case Manager Should Provide a Homelessness Verification Letter

• The Veteran Will Need a Statement from His or Her Medical Provider stating that the Veteran is Incapable of Managing His or Her Funds for VA Purposes and the Reasons for that Opinion

• The Documentation of this Opinion is Usually Placed in a Progress Note
VA Benefit Fiduciary Appointment (Continued)

- Case Managers Send the Documents to the VA Fiduciary HUB of the State the Veteran Resides using Established Referral Protocol
- Fiduciary HUB Staff Will Appoint a Field Examiner
- A Field Examiner Will Conduct a Face-to-Face Interview with The Veteran to Determine Competency Status
- Case Managers Are Encouraged to Check with the Assigned Fiduciary HUB Staff on Status of Fiduciary Appointment
VA’S Website on Fiduciary Services:

https://benefits.va.gov/fiduciary/
VA Fiduciary HUB Map
Your Fiduciary HUBs

Fiduciary Hub

• Salt Lake City Fiduciary Hub
PO Box 58086
Salt Lake City, UT 84158
1-888-407-0144, #6
VA Email:
VAVBASLC/RO/FIDUCIARY/PRO MULGATION

Jurisdiction
Alaska   Idaho   Oregon
Arizona  Montana  Utah
California Nevada Washington
Colorado  New Mexico
Wyoming Hawaii
# Your Fiduciary HUBs

**Fiduciary Hub**
- **Lincoln Fiduciary Hub**
  PO Box 5444  
  Lincoln, NE 68505-5444  
  1-888-407-0144, #3  
  VA Email: VAVBALIN/RO/FIDUCIARY/PRO MULGATION

**Jurisdiction**
- Kansas
- Nebraska
- North Dakota
- Oklahoma
- Mexico
- Central and South America
- South Dakota
- Texas
- North Dakota
- Mexico
- Central and South America
# Your Fiduciary HUBs

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<tr>
<td>Milwaukee Fiduciary Hub</td>
<td>Arkansas</td>
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<tr>
<td>PO Box 14975</td>
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Your Fiduciary HUBs

Fiduciary HUB

- Columbia Fiduciary Hub
  PO Box 9367
  Columbia, SC 29209-9998
  1-888-407-0144, #1
  VA Email: VAVBACMS/RO/FIDUCIARY/PR
  OMULGATION

Jurisdiction

- Florida
- Georgia
- North Carolina
- South Carolina
Your Fiduciary HUBs

Fiduciary HUB
• Louisville Fiduciary Hub
  PO Box 3487
  Louisville, KY 40201
  1-888-407-0144, #4

VA Email:
VAVBALOU/RO/FIDUCIARY/PR
OMULGATION

Jurisdiction
Alabama
Kentucky
Mississippi
Virginia
Tennessee
Washington, DC
West Virginia
Puerto Rico

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Your Fiduciary HUBs

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<td>Manila Fiduciary Activity</td>
<td>Republic of the Philippines</td>
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<tr>
<td>1501 Roxas Boulevard</td>
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<tr>
<td>Pasay City, PI 1302</td>
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Incompetency Status and Appointment of Guardians by Courts

- Laws Vary from State to State on Who May File
- VA and SSA can Make a Ruling of Incompetency Without Court Process
- A Medical Opinion is Almost Always Required (Frequently a Mental Health Provider)
- The Beneficiary is Entitled to Due Process and Representation
- The Process for CourtDeclared Incompetency is Usually Longer
Summary

• Begin with the soft touch
• Try to get voluntary cooperation with financial harm reduction strategies
• Use court involvement with incompetency hearings only as a last resort
Questions? / Discussion