

# Burial VSOs Research Findings & Knowledge Transfer

December 2024

Non-disability benefit team | Fiorella Geedi



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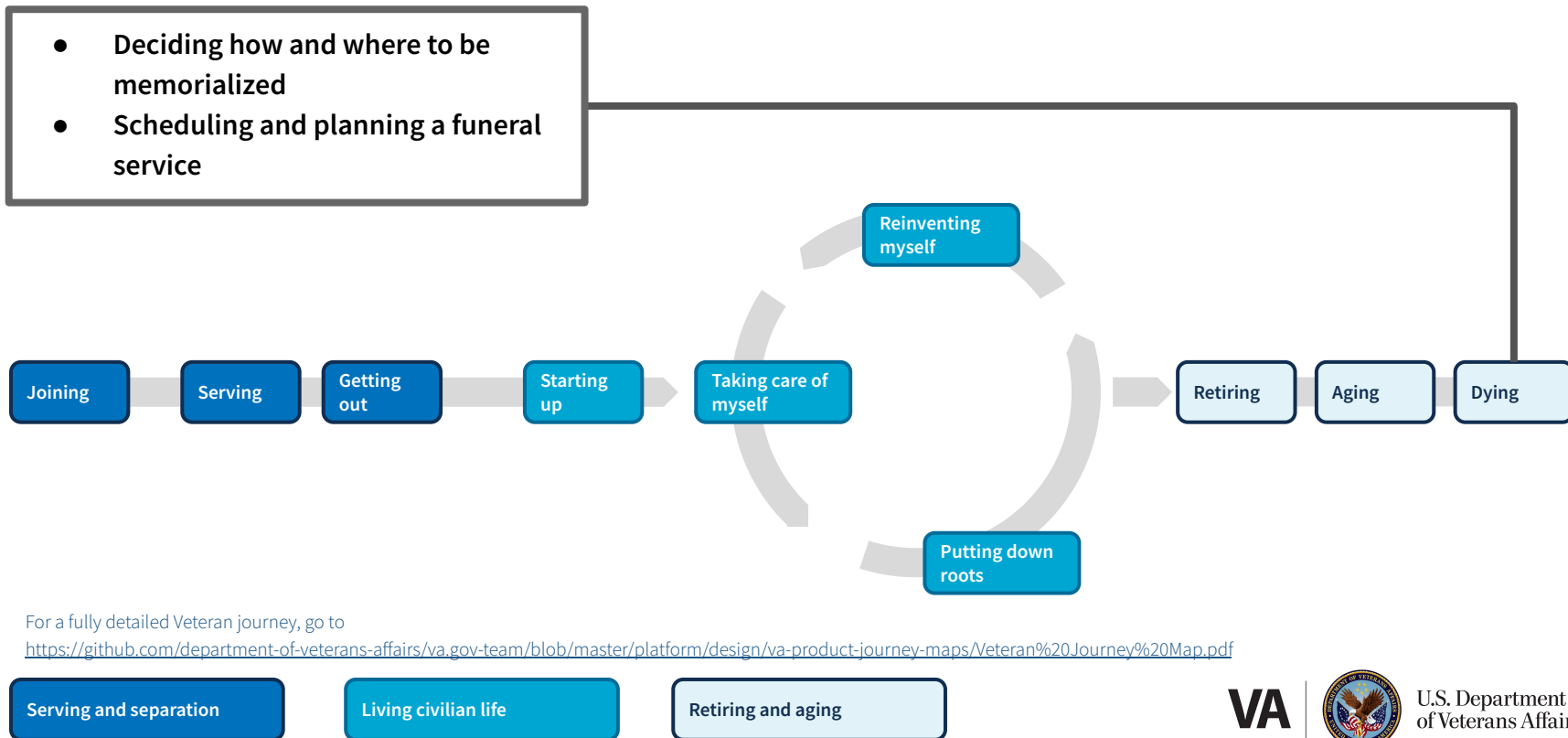
# Agenda

Discovery Research on Burial VSOs Research Findings | December 2024

1. Background
2. Research goals
3. Research questions
4. Research method & participants
5. Key findings
6. Secondary finding
7. Further research needed
8. Recommendations
9. Next steps
10. Questions

# How this research maps to the Veteran journey

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For a fully detailed Veteran journey, go to

<https://github.com/departement-of-veterans-affairs/va.gov-team/blob/master/platform/design/va-product-journey-maps/Veteran%20Journey%20Map.pdf>

# FY 24 OCTO goals supported

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**Objective 1: Our digital experiences are the best way to access VA health care and benefits.**

**Key Result 3: All new products have a faster transaction time than those they replaced.**

**Key Result 4: No transactions accepted by our products have a fatal error.**

**Objective 2: Our platforms are the best way to deliver products at VA.**

**Key Result 2: Our platforms measure and improve the satisfaction of their internal users.**

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# Background

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VA Form 21P-530 (Application for Burial Benefits) enables eligible individuals to apply for compensation to help cover burial, plot, and transportation costs. We know this form is “often the first time a Veteran’s family interacts directly with VA is during a high-emotional time of a Veteran’s death.”

Our team aimed to better understand the claimants’ mental models regarding the Burial Benefits form, primarily through the insights of Veterans Service Officers (VSOs), County Veterans Service Officers (CVSOs), and National Service Officers (NSOs). We aimed to identify which sections of the form need clarification and what factors create obstacles, such as drop-offs and delays in the application process.

[VSO Research plan on Github](#)

# Research goals

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- Understand how VSOs support claimants through the application and post-submission process
- Understand VSOs' experiences working with claimants and the claimant's experience by proxy
- Understand what impedes claimants from continuing the Burial benefits form

[VSO Research plan on Github](#)

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# Research questions

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- Understand how VSOs support claimants
  - **What brings claimants to seek VSO support?**
  - **What areas of the application VSOs may need to clarify?**
  - What tools do they use to help claimants apply for Burial benefits?
  - What are the typical causes for issuing development letters when working on the Burial Benefits application?
- Understand VSOs' experiences working with claimants and the claimant's experience by proxy.
  - Understand the claimant by proxy: Is it typically family members, friends, caretakers, etc.? **What are the claimant's environment, factors, behaviors, and feelings about the Burial benefits from by proxy through VSOs?**
  - **What is the VSOs' mental model of Burial, the Burial application, Burial service, behaviors, and sentiments?**
  - How do they verify that the claimant is a relative, friend, etc., of the deceased Veteran?
- Understand what impedes claimants from continuing the Burial benefits form
  - **What may stop someone from applying for the burial benefits form online or on paper?**
  - Why do claimants not complete and successfully submit the Burial benefits form?
  - **What sections of the application do claimants need more assistance with?**
  - **What information is most critical?**
  - Why might an application be delayed or denied?

# Research method & participants

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We conducted semi-structured interviews with **six VSOs**, who assist claimants with the Burial Benefits form. Three of the six VSOs had previously participated in the VSO Pension research.

Findings include the perspectives of the following:

- 1 VSO, 2 CVSOs, 2 SVSOs, 2 NSOs
- 3 from rural areas
- 3 from urban/suburban areas
- 2 worked in Veteran charity organizations
  - Wounded Warrior
  - Disabled American Veterans (DAV)
- 4 worked in regional offices
  - North Dakota Department of Veteran Affairs (NDDVA)
  - California Association of County Veteran Service Officers (CACVSO)
  - Minnesota Brown County VSO
  - Nevada Department of Veteran Services

[VSO Research plan on Github](#)



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# Key findings



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# Key findings

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1. The typical claimants are spouses and children of the deceased Veteran. VSOs rarely work with extended family, friends, caregivers, funeral homes, state cemeteries and executors.
2. Claimants face emotional challenges, including grief and the stress of navigating bureaucratic processes during a time of loss
3. VSOs support Veterans' end-of-life journey by preparing them and their families for burial benefits.
4. VSOs have indicated that application process delays are common, primarily due to the need for supporting documents. These delays can range from 7 days to 90 days and, in rare instances, may extend up to a year.

# Key findings con't

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5. VSOs help obtain supporting evidence during the Burial Benefits application process and reduce delays.
6. Many claimants mistakenly believe Burial Benefits will fully cover funeral expenses, unaware it is a reimbursement for specific costs, not a full payment for services
7. Claimants find some of the terminology used in the form confusing and hard to understand.
8. VSOs offer DIC benefits to surviving spouses and suggest streamlining the process for service-connected Veterans. Requires additional validation.



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# Who tends to file for Burial Benefits?



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# Who tends to file for Burial Benefits?

**1) We identified that the typical claimants are spouses and children of the deceased Veteran. VSOs rarely work with extended family, friends, caregivers, funeral homes, state cemeteries, and executors.**

In rare cases, Veterans who do not have living family members or those who are unclaimed may require assistance from state cemeteries or funeral homes.

We had one participant mentioned that funeral homes actively help claimant with the Burial Benefits, while another mentioned concerns on funeral home using unethical tactics to pay more for services.

*“It's usually the next of kin (NOK), the family members. Surviving spouse. The son or daughter, that sort of thing. There have been one or two [executors], but let's see. I've been doing this job for about 7 years, and those are few and far between. We may get one every other year. And I think we've maybe had one, maybe two, unclaimed Veterans that we've done a burial for the funeral home who was claiming it - P1*

# Navigating Veteran End-of-Life, Death, Burial, the Claimants' Experience

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# Emotional Burden of Navigating deaths and burials

## 2) Claimants face emotional challenges, including grief and the stress of navigating bureaucratic processes during a time of loss

VSOs noted that spouses often feel overwhelmed with the responsibilities of planning everything from the funeral to the burial. To assist, the VSOs do everything possible to simplify the application by preparing Veterans and their families for the Veteran's end-of-life (F3), gathering all the necessary supporting documents (F5) and even suggesting additional benefits (F8) such as DIC for surviving spouses.

**Recommendation:** 1) HMW put less burden on claimants during the Burial Benefits application process. 2) Consider automating and auto-populating as much information we can about the deceased Veteran.

*“I make it as easy as I can for somebody who is grieving. I don't want them to get multiple letters. And we run with what we have instead of trying to put more stuff on the spouse. It can be overwhelming.” - P6*

*“They have enough to worry about already, and they're already grieving. They're already trying to plan a funeral and do all this other stuff like adjusting to life without their spouse.” - P1*

# The role VSOs play in supporting end-of-life and Veteran deaths.

## 3) VSOs support Veterans' end-of-life journey by preparing them and their families for burial benefits.

VSOs typically provide informational packets outlining all the VA benefits they may be eligible for along with a checklist.

VSO actively provide outreach effort such as visiting nursing homes. Monitor obituaries and maintain active subscriptions with funeral homes.

**Recommendation:** 1) Ensure that we are preparing Veterans and their families for the death of the Veteran. 2) HMW leverage ways VSOs prepare Veteran's and their families into our digital space 3) HMW reach out to claimants after the death of a Veteran?

*“Someone should write a book on what to do after the death of a loved one. Some people are pretty lost.” - P4*

*“We tell our Veterans, don't try to do this alone. Just have your spouse come to us, and we'll do it for them. They have enough to worry about already, and they're already grieving. They're already trying to plan a funeral” - P1*



# Timeframe for navigating death and burial.

**4) VSOs have indicated that application process delays are common, primarily due to the need for supporting documents. These delays can range from 7 days to 90 days and, in rare instances, may extend up to a year.**

VSOs try to be resourceful in obtaining all supporting documents they can before asking claimants.

**Recommendation:** 1) Clearly outline the expected time frames for obtaining supporting documents. 2) Review the checklist one of the VSO participants shared to ensure claimants know what supporting documents. HMW provide this service digitally?

*“We instruct claimants not to come to see us or not make an appointment until they have the funeral receipt in hand, which can be up to 30 days because we're going to be submitting a funeral bill to validate for the plot along with opening and closing of the plot.” - P4*

*“I've had a couple of those where there's an investigated death where they won't release a death certificate...I've had a couple that have gone on for several months and almost a year. The cause of death was part of an investigation of a crime.” - P5*

# The role VSOs play in obtaining evidence.

## 5) VSOs help obtain supporting evidence during the Burial Benefits application process and reduce delays.

VSOs will inform and help obtain all the necessary documentation required for a successful application and will consistently submit the Burial Benefits form through the Fully Developed Claim (FDC) program. Their applications rarely result on a development letter.

**Recommendation:** 1) Identify if the claimant or the deceased Veteran is already receiving VA benefits. We might not need military information, and DD214 since they have been verified by VA. 2) Ensure claimants have included all the necessary information and supporting documents before they submit the form.

*“If they're already receiving VA benefits, I'm not concerned with the DD214 because that means VA has already verified them” - P6*

*“We're actually in a process right now of digitizing all of the paper DD214s that were in the county's. We're also trying to get those digitized and put into Vetrospec at the moment. So that's been a huge thing.” - P1*

*“Usually the development letters are coming because they did it themselves.” - P3*

# Comprehension of Burial Benefits and Eligibility

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# Misperception of Burial Benefits and its allowances as similar to compensation rather than a reimbursement.

**6) Many claimants need help to distinguish between various allowances, particularly the transportation allowance and are not informed about the extent of the Burial Benefits and assumed VA will cover all expenses.** VSO have also had to explain to claimants that only those who pay for the expenses get reimbursed.

**Recommendation:** 1) Set the expectation that the VA will not cover all expenses but only a small portion. 2) Incorporate additional information about how much reimbursement a claimant can get when they apply for Burial Benefits. 3) Include the maximum and minimum amounts someone might get depending on their eligibility in the paper form. 4) Change “allowance” to “reimbursement” so claimants understand that receipts are needed 5) Explain each type of allowance, specifically transportation allowances, and various scenarios where transportation expenses could be reimbursed

*“It depends on what they hear. The initial impression is that [VA] will cover the entire cost. They don't know what percentage.” - P7*

*“They are trying to plan financially for expenses and need to understand what the benefits will be.” - P7*

*“I have to keep bringing it up that it is a reimbursement. It would probably help if there was more verbiage saying reimbursement on it instead of allowance. I think that's where they get confused.” - P6*

# Confusion about the terminology used in the form

## 7) Claimants find some of the terminology used in the form confusing and hard to understand.

We heard claimants are most confused about whether they are “service-connected” vs. “no service-connected.” Others don’t understand “unclaimed remains” or what a “file number” is. One VSO (P1) mentioned that some claimants don’t understand the “place of internment.”

**Recommendation:** 1) Consider using plain language throughout the form. 2) Provide more explanations regarding these terms online and on the paper form: service-connected, not service-connected, file number, and place of internment.

*“Explaining service-connected versus non-service-connected is one of the longer portions of the conversation because they always want to believe the sense that the Veterans served. They're entitled to whatever is available out there and explaining to them that sometimes they are not entitled to benefits is one of the more difficult conversations.” - P5*

# DIC , service-connected death, and eligibility for total compensation.

Requires additional validation.

## 8) VSOs offer DIC benefits to surviving spouses and suggest streamlining the process for service-connected Veterans.

VSOs start applications for DIC before Burial Benefits because the spouse will automatically receive the \$2,000 maximum Burial benefit amount after submitting a DIC application. They will begin the Burial Benefits if DIC doesn't automatically trigger it.

**Recommendation:** Research the connection between DIC and Burial Benefits. There's an opportunity to raise awareness of DIC in the Burial Benefits paper and online forms and vice versa. We can also streamline the process by guiding a surviving spouse to apply for DIC first if the Veteran passes away from service-connected implications.

*“90% of the time, we don't do the 530. We do the DIC claim, which is automatically generated when it is a spouse... I try to be as efficient as possible, knowing that the VA is gonna automatically do the burial benefits when they determine service-connected. ” - P6*

*“There should almost be an option to streamline the application instead of having to do a whole separate one. If streamlined, the person isn't getting more than \$2,000 for funeral expenses.” - P5*

# Secondary findings



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# Secondary findings

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1. Some VSOs advise claimants on what to include in their death certificate to max out benefits from VA. **“Is making sure what's on the death certificate so that he or she could possibly get DIC benefits.” - P3**
2. VSOs provide support to claimants with language barriers
3. VSOs suggested improvements to the Burial Benefits form, including adding bank information fields for direct reimbursements. **“Mail around here right now is very inconsistent. And it can take a while for something to get to you, and then having a check for like \$2,000 floating around out there. And there's nowhere on the 530 form in which you can provide a bank account.” - P1**
4. VSOs suggest a 30-60-day timeframe to receive the Burial Benefits **“Anytime that we've submitted one, usually it's within 30 or 60 days to get the payment.” - P7**



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# Secondary findings

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5. VSOs suggested improvements to the award letter and the paper form and other additional suggestions.  
“Everyone will call us and say, ‘Well, I don't understand why I was denied this benefit.’ And we explain, ‘Well, we didn't even apply for that benefit.’...it throws people off because it says, ‘We denied your application for Transportation.’ They didn't apply for it to start with.” - P4
6. Some claimants are unaware of VA and Burial Benefits, resulting in some missing out on years of benefits they are entitled to. **“Some have no idea that when their husband died x amounts of years ago, they would've been entitled to this because he died of a service-connected condition.”** P6
7. VSO recommendations: contacting claimants, mailing information packets after a Veteran's passing, automatically sending families their presidential letter, and granting VSOs access to VA.gov.
8. VSO tools: Vetraspec, Vetspro, Tyler Veteran's Benefits, Quick submit, and VA.gov



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# Further research needed

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# Further research needed

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1. Claimants might incur additional fees to obtain supporting documentation.

“In Minnesota, we don't pay for any documents. We have laws that allow us to obtain those for free. If I call to Kentucky looking for a death certificate, they might want to charge \$25 bucks.” - P4

2. Some claimants might face name change challenges.

“We've had a couple of times where the burial allowance check went out with the married name. So they couldn't cash the check because it wasn't actually their name. So we've had to fight to get the check reissued using the correct name.” - P1

3. Some VSOs mentioned that some claimants can face challenges if the Veteran never taps into VA benefits.

“They never tapped into VA, meaning they never came into our offices. They never filed a claim” - P3

“You're not even eligible because the Veteran never filed anything with the VA. That happened to both my grandfathers. Neither one filed a claim, so when their times came, they got headstone. Well, one got a heads stone. One got a marker. There were no burial benefits.” - P6



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# Further research needed

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4. Some VSOs mentioned funeral homes are proactive in helping claimants complete the Burial benefits form. In contrast, others could take advantage of claimants unfamiliar with it.

“Their surviving spouse will say ‘we’re working with the funeral director. They’re helping us complete the form because they’ll have all the information.’ So, lot of times you’re seeing that the 530 are being completed upfront by the funeral directors helping the families.” - P7

“I think some of that might be some unsavory tactics to get them to spend more money on a funeral, and all of a sudden, you say, ‘Nope, you’re only going to get this much.’ But they spent so much more with the funeral, and then you gotta explain. It’s not even a part of that. The funeral expenses aren’t what can be reimbursed.” - P6

5. Claimants might get confused about tribal contributions about related to Q19A, and others might have issues with supplemental claims.

“The questions I’m getting about the form when they’re filling it out is if a federal or state government, or Veterans employer contributed to the burial. The most recent question I got about it was about tribal contributions. Technically, they’re not federal, and they’re not state. They’re a sovereign nation” - P1



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# Recommendations



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# Recommendations

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1. HMW put less burden to claimants during the Burial Benefits application process
2. Consider automating and auto-populating as much information we can about the deceased Veteran
3. Ensure that we are preparing Veterans and their families for the death of the Veteran
4. HMW leverage ways VSOs prepare Veteran's and their families into our digital space?
5. HMW reach out to claimants after the death of a Veteran?
6. Clearly outline the expected time frames for obtaining supporting documents.
7. Review the checklist one of the VSO participants shared that's used to ensure claimants know what supporting documents. HMW provide this service digitally?



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# Recommendations con't

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8. Identify if the claimant or the deceased Veteran is already receiving VA benefits. We might not need military information for these claimants since the VA has already verified their military history.
9. Ensure claimants have included all the necessary information and supporting documents before they submit the form.
10. Set the expectation that the VA will not cover all expenses but only a small portion.
11. Incorporate additional information about how much reimbursement a claimant can get when they apply for Burial Benefits.
12. Include the maximum and minimum amounts someone might get depending on their eligibility in the paper form.



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# Recommendations con't

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13. Change “allowance” to “reimbursement” so claimants understand that receipts are needed to claim Burial Benefits and further explain that the person incurring the expenses should be the person claiming the benefit.
14. Explain each type of allowance, specifically transportation allowances, and various scenarios where transportation expenses could be reimbursed
15. Consider using plain language throughout the form.
16. Provide more explanations regarding these terms online and on the paper form: service-connected, not service-connected, file number, and place of interment.
17. Research the connection between DIC and Burial Benefits. There’s an opportunity to bring awareness to the DIC in the Burial Benefits paper form and online form and vice versa. There’s also an opportunity to streamline the process, where we can guide a surviving spouse to apply for DIC first if the Veteran passes away from service-connected implications



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# Next steps

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# Next steps

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- Pension Burial team can share this deck and report with their VBA partners
- Incorporate findings into the following Burial Benefits enhancement
- To verify the findings in this research, additional research should be conducted involving spouses, children, extended family, friends, caregivers, funeral homes, state cemeteries, and executors, while ensuring an emotionally sensitive approach to carry out this research.
- Research the connection between DIC and Burial Benefits. There's an opportunity to bring awareness to the DIC in the Burial Benefits paper form and online form and vice versa. There's also an opportunity to streamline the process, where we can guide a surviving spouse to apply for DIC first if the Veteran passes away from service-connected implications.

# Next steps: quick wins

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- Include bank information on the paper and online forms so claimants can get reimbursement faster.
- Consider using plain language throughout the form.
- Explain each type of allowance, specifically transportation allowances, and various scenarios where transportation expenses could be reimbursed.
- Provide more explanations regarding these terms online and on the paper form: service-connected, not service-connected, file number, and place of interment.
- Clearly outline the expected time frames for obtaining supporting documents and receiving Burial Benefits reimbursement.
- Include the maximum and minimum amounts someone might get depending on their eligibility in the paper form.



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# Questions?

What was most interesting to you?

What was surprising to you?

What did these findings validate for you?

What are you most excited about improving?