Dependent Management Research

Usability Study and Semi-Structured Interview Readout
Benefits and Claims - Dependent Management Team

November 2023

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Agenda

1. Background
2. Research Goals and Questions
3. Research Methods & Prototype
4. Findings
    a. Do Veterans find our notification MVP to be trustworthy and effective?
    b. What are Veterans' device and notification preferences?
    c. How do Veterans understand dependent benefits as they relate to compensation, and how do they navigate the process today?
5. Recommendations / How Might We Statements

Background

Veterans can get additional compensation for a qualified spouse, child, and parent if they have a combined disability rating of at least 30%. To verify dependent status, VA mails Form 21-0538 to Veterans with dependents only every eight years. The burden is on the Veteran to notify VA of any changes in dependent status in between these infrequent notifications. **This results in significant over and underpayments, costing VA ~ $250 million per year and burdening Veterans with debt.**

An online dependent verification feature was developed in 2021, but was put on pause due to concerns with its limited reach.

As an MVP, we are developing an annual email notification to remind Veterans to verify their dependents more frequently. We're also exploring future enhancements and new features.

Research Methods

We used a combination of evaluative and generative methods, including two distinct conversation guides:

- A semi-structured interview focused on learning how the Veteran understands dependent benefits overall
- A usability test focused on evaluating perceived trustworthiness and effectiveness of proposed notification MVP

The dual guide approach allowed us to be flexible and responsive to the participant if an individual session lends itself better to one or the other, or in some cases where we had time to cover both.

We recruited Veterans who had claimed dependents on their benefits, and conducted **15 interviews** over two weeks. We heard from 9 Veterans in generative semi-structured interviews, and evaluated our MVP prototype with 12 Veterans.

Veterans we spoke to had experience with minor children, adult children, stepchildren, spouses, and combinations thereof. We did *not* speak with anyone who had a permanently disabled child or a parent as a dependent.

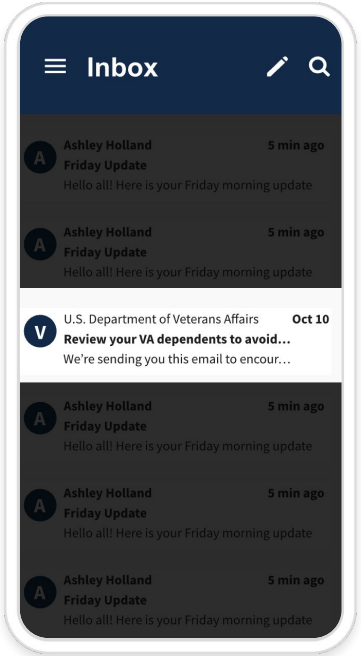
Prototype

In our evaluative sessions, we tested a series of screens to replicate the experience of receiving an email notification, opening the email, and following the link to VA.gov.

We started by asking the Veteran's preference between checking email on mobile vs desktop, and shared the prototypes that aligned with their response.

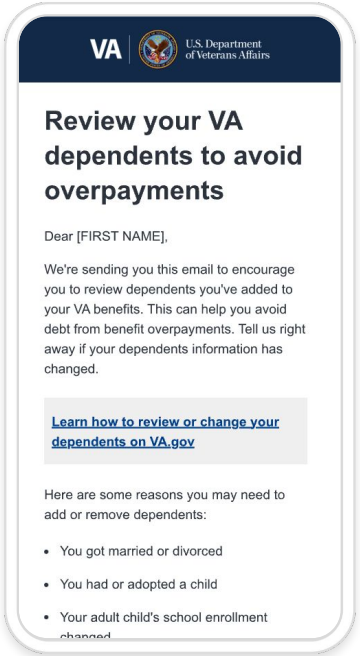
See full prototype designs in PDF (link to come) and Sketch.

Step 1



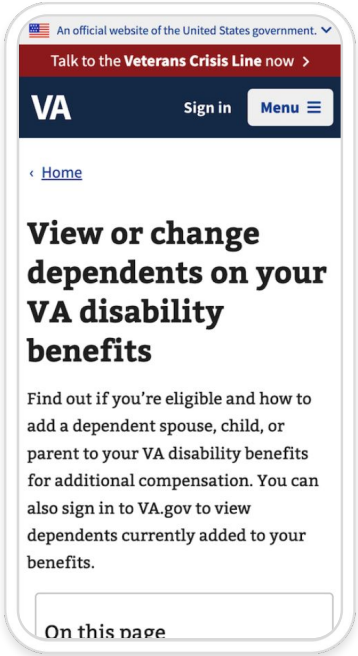
Mobile email inbox

Step 2



Mobile email content

Step 3



Mobile VA.gov landing page from email link

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Participant Demographics

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Findings may not include the perspectives of the following underserved Veteran groups:

- Don't have a degree
- Other than honorable discharge
- Immigrant origin
- Expat (living abroad)
- Identify as Transgender or Nonbinary
- Assistive Tech Users

We recommend studies with these underserved groups in the future.

Participant Tracker on Google Sheets and SharePoint

2023-09 Dependents Research

final # of participants			15
Category	%	Target	Study
Veterans			Based on current
Age 55-64+	50.00%	8	4
Cognitive Disability	50.00%	8	12
Mobile user	50.00%	8	16
Rural	25.00%	4	14
No degree	25.00%	4	0
Other than honorable	21.00%	4	0
Immigrant origin	17.00%	3	0
Women	10.00%	2	5
Expat (living abroad)	0.40%	1	0
Race			Based on VA's pro
White	60.00%	9	14
Black	15.00%	3	6
Hispanic	12.00%	2	1
Biracial	3.00%	1	3
Asian	3.00%	1	2
Native	0.30%	1	3
LGBTQ+			LGBTQ+ Veterans
Gay, lesbian, or bisexual	--%	1	1
Transgender	--%	1	0
Nonbinary, gender fluid, ge	--%	1	0

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Summary of research questions and findings

1. **Do Veterans find our email notification MVP to be trustworthy and effective?**
    a. Hypothesis: The majority of Veterans who need to make updates to their dependents will follow the call to action in the dependents verification notification.
    b. **Mostly true.** A majority of the Veterans we spoke to said they would follow the call to action and log onto VA.gov based on our prototype. One said they would not take action, because they did not have any changes to report. (None of the Veterans interviewed had immediate changes for which they would need to update their dependent information.)

2. **What are Veterans' device and notification preferences?**
    a. Hypothesis: The majority of Veterans will expect email notifications. A significant cohort who previously only used paper forms, phone, or VSO offices will expect mail notifications.
    b. **True, but limited by recruitment.** Our recruitment skewed towards Veterans familiar with VA.gov, with a majority who had managed dependent benefits online. Most Veterans we spoke with would expect and prefer an email notification. Several would expect a notification in the mail. Few people mentioned text message.

3. **How do Veterans understand dependent benefits as they relate to compensation, and how do they navigate the process today?**
    a. Hypothesis: Veterans will have some knowledge of the benefits and risks of claiming dependents through VA but they may not be aware of the extent to which they can be liable for paying back benefit overpayments.
    b. **Mostly true.** At least three Veterans were entirely unfamiliar with the concept of overpayments. Most had heard about it online, through word of mouth, or VA events.

Summary of needs identified in this research

These are some initial examples of actions that could address these needs, and we will continue to iterate together.

Ensure our email notification builds trust and understanding

- Consider more positive language about not missing out on benefits
- Add context on the risk of benefit overpayments for those who are unfamiliar, and emphasize the connection between updating info and preventing overpayments
- Explore adding language that makes it clear this is a new ask to review annually
- Expand the list of examples in the email to raise awareness on eligibility (eg, for parents and stepchildren)
- Send the notification early in the year when folks are on the lookout for documents

Make the process of adding and removing dependents easier on VA.gov

- Align with other benefits teams (Pension, 10-10, Profile) on how we add/remove dependents
- Combine the ability to review current and add/remove dependents onto a single page

Help Veterans better understand upcoming changes and dependent benefits for which they're eligible

- Consider a fast-follow notification ahead of minor children turning 18
- Explore a picklist feature that includes upcoming dates and other programs dependents might be eligible for
- Break down information on static pages around specific dependents and life stages

Findings

1. Do Veterans find our notification MVP to be trustworthy and effective?

Upon receiving our reminder email, the majority of Veterans said they would review their dependents—despite not expecting a need to update.

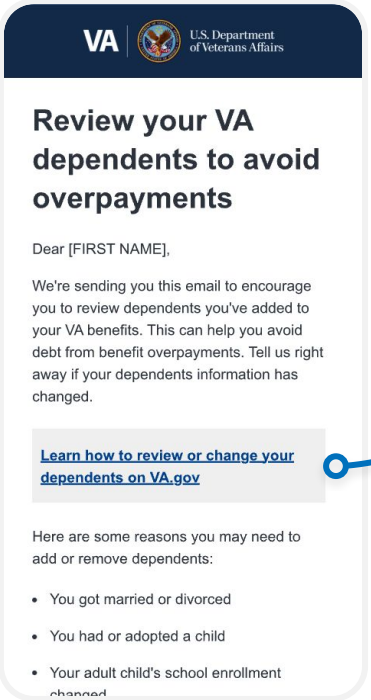
- Several Veterans said that although they would open the email eventually, they might put it off and mark it to return to later, knowing it's not a high priority for them.
- Many Veterans expressed that they would want to review their dependents as a precaution, to ensure nothing had been entered incorrectly by either them or VA.
- One mentioned quickly scanning the email for hard deadlines and requirements, and another mentioned they would at least skim the email to see if it applied to them.

"I would think it would happen fairly often that something's wrong on [dependents claims], so it never hurts to review. It seems like something everybody would need." *—P12*

Most Veterans felt they could trust the prototype email.

With a few exceptions, Veterans felt comfortable opening the email and clicking the CTA link in the email.

- A couple of Veterans said that they would verify the domain of the sender if they had any suspicions it might be spam or a phishing attempt.
- While most Veterans said they would click the link in the email prototype, a couple indicated they would go directly to VA.gov, either because they knew where to review their dependents or for safety reasons. One mentioned they might also just call the 1-800 number to talk to a real person.
- One Veteran, who was skeptical of the email, suggested introducing it as a new requirement so that Veterans understand why they've never seen something like it before.



CTA link

Veterans had mixed feelings about the focus on overpayments in the subject and body of the email.

- A majority of Veterans considered the reminder to be helpful and effective, noting this would prevent Veterans from accruing overpayments, especially for those who had divorced their spouse or whose children had turned 18. One mentioned that the risk of overpayments should be reiterated in the email, because readers are likely to skim past the first mention.
- A few pointed out that, while they would not be concerned receiving this email personally, they could imagine other Veterans might feel stressed or upset seeing this in their inbox.
- Two Veterans felt the focus on overpayments came across as overly negative or self-interested, suggesting the email might mentioned underpayments as well and focus on the benefits and risks of dependent claims as a whole.

Review your VA dependents to avoid overpayments

U.S. Department of Veterans Affairs <do-not-reply@notifications.va.gov> Thursday Oct 10, 1:22 PM

Prototype subject line as tested

"This email would be so helpful to so many Veterans to avoid overpayments." *—P18*

"I might think, well screw you—pay me as much as you want." *—P4, who thought the focus on overpayments seemed self-interested rather than benefiting the Veteran*

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Veterans are looking for a “one-stop-shop” on VA.gov that would allow them to review, manage, and stay informed on eligibilities.

- Several Veterans expected the links on the landing page to lead to a single page where they could both view and update their dependents.
- Veterans also wanted more integration across programs to help eliminate redundant information, and so that they could learn about, track, and manage their benefits in a way that aligned with their dependents' life phases, i.e. a life-stages “roadmap.”

"If there was something on there that said [name of dependent]: eligible for DEA, ChampVA, whatever… Listing everything that they’re eligible for and maybe a link or an address for your local VA… Just having [all eligibilities and directions] listed." *—P7 on what she would want to see on VA.gov*

"There’s always the tree option where you can click through questions and not have everything on there… Kind of like choose your own adventure" *—P4 on how we could make the static page more clear*

2. What are Veterans' device and notification preferences?

Veterans expressed a preference for an email reminder, with mail as a second popular choice.

- Most preferred email based on convenience and speed, while others said a letter would feel more legitimate and could be easily shown as "proof" in the future.
- Several Veterans mentioned an annual letter they receive regarding their compensation benefits, and said they'd expect dependent info to be included there (or thought that perhaps it already was).

We also explored the context of current notifications:

- Veterans were generally familiar with email and text notifications related to health appointments, and didn't mention any notifications about compensation benefits.
- A couple Veterans did not recall ever receiving email or text from VA.
- Only a few Veterans had received communications about dependent verification, and these were letters in the mail.

"I just wish [there was a process of] of getting information to people via secure communication, via email or the website… because the VA wastes so much money sending all these letters."

—P18 on receiving paper communications from the VA

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The Veterans we spoke to were aligned that an annual reminder would be appropriate for dependent benefits.

- Veterans would expect an annual reminder to include information about any upcoming changes to eligibility or new requirements.
- Several Veterans said they would expect a general reminder to come at the beginning of the year when they might be looking out for other important communications, such as tax documents.
    - One Veteran believed they already received an annual reminder to check dependents in a benefits packet they receive at the beginning of the year.
- In addition, several Veterans said that they would want reminders synced to upcoming events, such as in advance of a child turning 18.
- One Veteran said that they'd only expect to receive personalized reminders on an as-needed basis, rather than a generic annual reminder.

"It would be nice 6 months before [my son] turned 18… Maybe at the beginning of the year, because [people are] looking out for important documents…everything for taxes." *—P7 on when they would like to receive reminders about dependents*

Veterans shared several scenarios where challenges arose with privacy, communication with dependents, and managing access to information.

- In some cases, spouses wanted to share information more easily, and had to create workarounds like shared email accounts for VA communications.
- One Veteran said that he'd had difficulty managing his adult son's benefits, and has had to get him on three-way calls just to access basic information like confirmations that payments went through.
- In cases where the Veteran was not married to their child's other parent, they shared the experience of being incorrectly assumed to be a spouse, and having difficulty granting permissions for child pick-up, etc.

"[VA forms] just says spouse so I usually cross it out and just put 'dependents mother' … When you come across those intricacies it does become a little harder to just get the job done, because there's a lot of additional questioning that goes on." *—P24*

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3. How do Veterans understand dependent benefits as they relate to compensation, and how do they navigate the process today?

Not everyone was clear on who might qualify as a dependent. Spouses and children were well understood, but stepchildren and parents were mentioned less frequently. There was also confusion around the process when a child turns 18.

- Veterans we spoke to learned about dependent benefits from a variety of sources, including their disability compensation award letters, word-of-mouth from family, friends, and coworkers, online forums like Facebook and Reddit, and in-person military base events.
- Many said they would now go to VA.gov for information on how to manage their benefits, as well as Reddit, Facebook groups, and the benefits 1-800 number.
- Two Veterans suggested we include information about adding parents as dependents since this is a less well-known benefit.

"I was not aware that I could add my stepchild on. I was on Facebook and I saw a post, and they had listed [stepchildren] in the group. That's when I went to eBenefits." —P7

"I had to send a request… to have [my daughter] removed, and once they removed her, I sent another request to add her back, since she's still in high school." *—P18 on their process for avoiding overpayments when their daughter turned 18 while still in high school*

Veterans were familiar with common reasons to add and remove dependents, but also brought their own motivations and concerns.

Veterans generally understood that adding dependents to their benefits could increase their compensation, and were familiar with divorce and children “aging out” of the program as the most common reasons to remove a dependent from their benefits. Those with a stable family didn’t think removing dependents was something they had to plan for.

- Some perceived additional benefits; one Veteran thought that VA staff would take them more seriously if they knew there were people depending on them.
- Another wanted to ensure their dependents would have easy access to benefits after the Veteran passed away.
- Two Veterans also mentioned that there could be privacy reasons to remove dependents, such as not wanting a current or former spouse to know about their benefit entitlement and wanting to keep personal information secure.

"It gives you not only a boost in your dollar amount of benefit, but also it lets them know that you have children that rely on your health … Maybe that'll lead them to believe your healthcare is important." *—P24*

"I don't anticipate needing to make any updates … My wife and I have been together for 35 years and don't have any plans to change that." *—P17*

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Veterans described the time-sensitive nature of benefits for children turning 18 or enrolled in school, and stressed the importance of learning about these benefits at the right time to avoid missing out.

- They expressed difficulty with absorbing large amounts of information at once (for example, when first getting their disability rating "package" of information), and instead wanted information to be presented as a roadmap to help them plan for the future.
- Veterans we spoke to who did *not* have the experience of removing a dependent and did not have upcoming changes were generally unaware of what would be involved in this process and did not feel they were able to plan further than a year or two in advance.

"Help me prepare for what's coming, not just what's here." *—P24, who has young children but wants to plan ahead*

"I recently got the letter saying 'we didn't receive any schooling information, so we're going to reduce it down to one [dependent]' … [Frustrations like these] kind of go hand-in-hand with military stuff." *—P6, whose daughter was removed from benefits while still in high school*

There was a strong interest in proactive communications tailored to the Veteran with information about eligibility and benefits based on dependents' life stages.

- Veterans approached dependent benefits holistically, and do not necessarily distinguish between programs (healthcare vs compensation benefits vs active duty benefits, and so on). So they often expressed interest in receiving more information about *related* dependent benefits, such as CH 35, MRW, and health benefits.
- Several Veterans had difficulty finding this information on their own. Some found the information they received when talking to representatives to be inconsistent, while others felt that certain benefits (such as active duty benefits their dependent was eligible for through another parent) were closed off to them as Veterans unless they went in person to a base.
- One Veteran mentioned that it can be frustrating when notified of benefits they were *not* eligible for, or could not access locally. For them, this raised false expectations and eroded trust.

"If you're baking chocolate chip cookies it'd be nice to have a glass of milk with it."
—P6 discussing the value of learning about related benefits

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Veterans had some awareness of overpayments, but not a high level of confidence that they understood how to prevent them.

- While few of the Veterans we spoke to had experience with overpayments personally, many had heard about it online, at events, or through word of mouth. A couple Veterans mentioned other types of overpayments they had experienced or heard about, including CH 35 and drill pay overpayments.
- At least three Veterans were entirely unfamiliar with the concept of overpayments.

"I knew that once [dependents] turn 18, you have to let the VA know to remove them so you're no longer receiving funds from them, because I've heard horror stories [from Veterans] who forget to remove a dependent, and then you have to pay back [those funds to] the VA." *—P18*

"Is there a letter coming in the mail for me? [Laughs] No, I haven't had that yet. Knock on wood … I haven't heard of that." *—P13*

"I think that would not be devastating, but it would just be an annoying process to have to go through, like figuring out how to get money back to them." *—P24, who was unfamiliar with the concept of overpayments*

Recommendations

Summary of needs identified in this research

These are some initial examples of actions that could address these needs, and we will continue to iterate together.

Ensure our email notification builds trust and understanding

- Consider more positive language about not missing out on benefits
- Add context on the risk of benefit overpayments for those who are unfamiliar, and emphasize the connection between updating info and preventing overpayments
- Explore adding language that makes it clear this is a new ask to review annually
- Expand the list of examples in the email to raise awareness on eligibility (eg, for parents and stepchildren)
- Send the notification early in the year when folks are on the lookout for documents

Make the process of adding and removing dependents easier on VA.gov

- Align with other benefits teams (Pension, 10-10, Profile) on how we add/remove dependents
- Combine the ability to review current and add/remove dependents onto a single page

Help Veterans better understand upcoming changes and dependent benefits for which they're eligible

- Consider a fast-follow notification ahead of minor children turning 18
- Explore a picklist feature that includes upcoming dates and other programs dependents might be eligible for
- Break down information on static pages around specific dependents and life stages

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?

Thank you!

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Appendix

How this research maps to the Veteran journey

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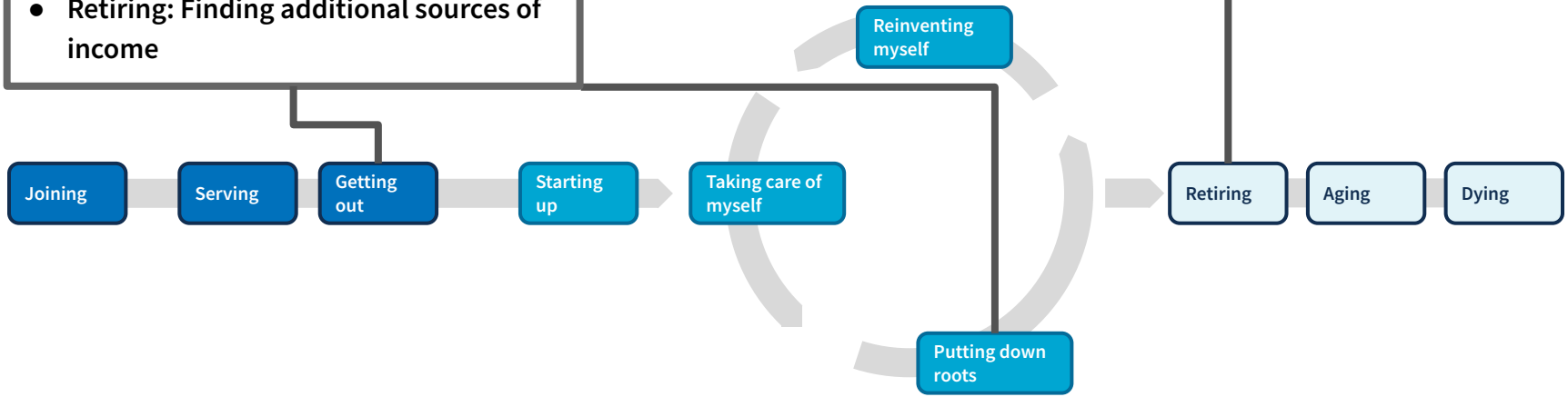
- Getting out: Engaging VA to access benefits and services
- Putting down roots: Taking care of my family
- Retiring: Finding additional sources of income



For a fully detailed Veteran journey, go to
https://github.com/department-of-veterans-affairs/va.gov-team/blob/master/platform/design/va-product-journey-maps/Veteran%20Journey%20Map.pdf

Serving and separation | Living civilian life | Retiring and aging

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OCTO-DE goals that this research supports

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Supported | Not supported

- Veterans and their families can apply for all benefits online
- Veterans and their families can find a single, authoritative source of information
- **Veterans and their families trust the security, accuracy, and relevancy of VA.gov**
- Veterans can manage their health services online
- VFS teams can build and deploy high-quality products for Veterans on the Platform
- Logged-in users have a personalized experience, with relevant and time-saving features
- **Logged-in users can update their personal information easily and instantly**
- Logged-in users can easily track applications, claims, or appeals online

Measures to increase

- **Completion rate of online transactions**
- Percent of applications submitted online (vs. paper)
- Veteran satisfaction with VA.gov Benefit use and enrollment, across all business lines
- **Benefit value (in $) delivered from online applications or transactions**
- Number of VA.gov users as a function of total Veteran population
- **Usage of digital, self-service tools**

Measures to decrease

- Time to successful complete and submit online transactions
- Time to process online applications (vs. paper)
- Call center volume, wait time, and time to resolution
- Time from online benefit discovery to benefit delivery

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1. Do Veterans find our notification MVP to be trustworthy and effective?

Secondary findings

More discussion is needed on our content strategy for the examples in the prototype email.

For the last two days of sessions, we updated the bulleted list in the prototype to include becoming a caretaker for parents, having permanently disabled children, and death of a dependent as potential reasons to update dependents to see how this affected Veteran response.

- Veterans still acknowledged that the reasons to update dependents in the bulleted list aligned with their expectations, which is consistent with their behavior toward the more abbreviated list, despite the new additions.
- Two Veterans, when asked directly what sort of language they would expect from the inclusion of death on the list, said they would not expect more sensitive language.
- One Veteran suggested “deceased dependent” as an alternative to “dependent passed away.”

"There is nothing we can do to get around this. If you don't want it to be sensitive they don't add it, but death is not an uncommon reason to update this form. " *—P19*

“When you're in the army, you don't get offended by reading [about death]” *—P20*

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Larger issues impacted trust in VA communications and trust in VA overall.

Veterans were split over whether they trusted communications from VA overall.

- Several Veterans said they trusted the written and digital communications they received from VA.
- Others had encountered issues, including:
  - Getting updates about benefits they found they could not access locally or were not eligible for
  - Important points of contact going incommunicado and delaying benefits
  - Receiving an email with another Veteran's PII.

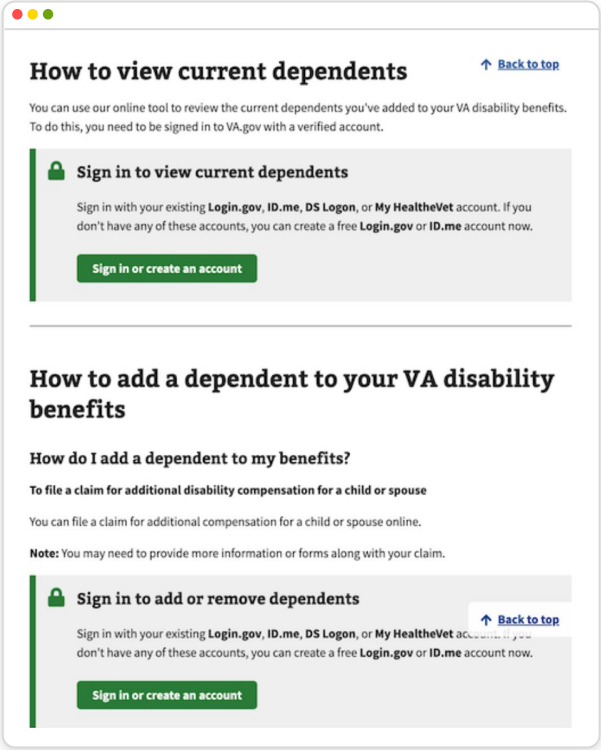
Among the broader negative experiences they'd had with VA, Veterans mentioned:

- Having to apply multiple times due to out-of-date forms
- Being overpaid or underpaid due to clerical errors
- Receiving inconsistent messaging from different VA representatives over the phone
- Getting turned away after visiting an office in person

"I'm a delegate for the Disabled American Veterans, and they really don't like to get a lot of information from the VA… The trust factor isn't there… Some VAs are more helpful than others. It's very regional. " *—P15*

Veterans felt the static page on VA.gov was consistent with expectations set in the email, with a few exceptions.

- A majority of Veterans felt that the static page on VA.gov fulfilled their expectations based on the content of the email. A couple were already familiar with this page.
- While the wealth of information on the static page and the multiple opportunities to log in were generally viewed as positives, a couple of Veterans pointed to them as detractors.
    - One Veteran expressed concern for fellow Veterans with cognitive disabilities, and suggested more effective information “chunking” might reduce the risk of cognitive overload.
- This same Veteran pointed out that the different login prompts to “View” and “Update” dependents led to different pages, when it might be more intuitive for them to lead to the same page.



Current static page on VA.gov with “View” and “add or remove” features on separate pages

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2. What are Veterans' device and notification preferences?

Secondary findings

Veterans we heard from preferred to check email on either their phone or laptop, with a majority preference towards phones. Some said they would switch devices when completing other tasks.

- One Veteran said they would switch from phone to laptop when transitioning from email to VA.gov in anticipation of reading lots of content and/or filling out a form.
- Another noted that their location would determine their device choice—for example, they would use a laptop if already in their office.

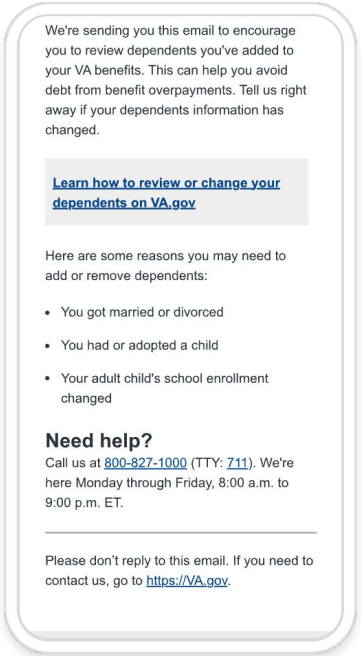
Note: Our recruitment skewed towards Veterans familiar with VA.gov; a majority had claimed their dependents online.

"For me it's better to pull up the eBenefits website on my laptop, because I have a larger monitor hooked up to my laptop, and I need to be able to see everything."
—P13

Several Veterans expressed concern for other Veterans who might not find the format of the notification as accessible as a paper letter.

- A few Veterans indicated the email-to-login format of the notification might not work for “older” or less “tech-savvy” Veterans who might be less familiar with receiving email or logging into a VA.gov account.
- Most who called out this concern were comforted by the inclusion of the 1-800 number at the end of the email.
- Some also noted that other assistance might be good alternatives for that audience such as visiting an office in person or reviewing with the assistance of a VSO.

"The much older generation is not very tech-savvy. They would have to call the 1-800 number or have help doing that as well. The Vietnam, the Korean war Vets—that's what I mean by older generation." —P21



We're sending you this email to encourage you to review dependents you've added to your VA benefits. This can help you avoid debt from benefit overpayments. Tell us right away if your dependents information has changed.

Learn how to review or change your dependents on VA.gov

Here are some reasons you may need to add or remove dependents:

- You got married or divorced
- You had or adopted a child
- Your adult child's school enrollment changed

Need help?

Call us at 800-827-1000 (TTY: 711). We're here Monday through Friday, 8:00 a.m. to 9:00 p.m. ET.

Please don't reply to this email. If you need to contact us, go to https://VA.gov.

“Need help” mobile email content

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Some Veterans expected other notification types from the authenticated experience and the app.

- A couple Veterans mentioned that they'd expect and appreciate a secure messaging portal on va.gov where they could log in to see messaging about dependents.
- Others mentioned they might prefer notifications through an app from va.gov.

"This kinda like would just pop up. And as a notification, it'd just be like, 'Hey… you need to review your dependents before you can start using the app again.'" —P24 on how they would expect an in-app notification to work

"We already log into VA.gov—I'm sure there's a way to securely get that information."—P18

3. How do Veterans understand dependent benefits as they relate to compensation, and how do they navigate the process today?

Secondary findings

About half the Veterans we spoke to found the process of adding dependents to their benefits straightforward. The other half found it difficult and encountered frustrations along the way. Experience with removing dependents was limited.

- Those who encountered frustrations spoke about:
  - Difficulty identifying the right version of the form to use, and having their claim denied due to the wrong form version
  - Extra steps like resubmitting a different form or providing additional documentation via mail
  - Missing out on benefits they would have been eligible for had the process been clearer

- Only two Veterans we spoke to had personal experience with removing a dependent from their benefits.
  - One had removed a spouse after divorce.
  - One Veteran described manually removing their child when they turned 18, only to re-add them with school enrollment info. Several Veterans had children who were removed automatically once they aged out of the program.

Inbox

Ashley Holland **5 min ago**
Friday Update
Hello all! Here is your Friday morning update

Ashley Holland **5 min ago**
Friday Update
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U.S. Department of Veterans Affairs **Oct 10**
Review your VA dependents to avoid…
We're sending you this email to encour…

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Mobile email list

5 min ago
Hello all! Here is your Friday morning update

VA | U.S. Department of Veterans Affairs

Review your VA dependents to avoid overpayments

Dear [FIRST NAME],

We're sending you this email to encourage you to review dependents you've added to your VA benefits. This can help you avoid debt from benefit overpayments. Tell us right away if your dependents information has changed.

Learn how to review or change your dependents on VA.gov

Here are some reasons you may need to add or remove dependents:

- You got married or divorced
- You had or adopted a child
- Your adult child's school enrollment changed

Need help?

Call us at 800-827-1000 (TTY: 711). We're here Monday through Friday, 8:00 a.m. to 9:00 p.m. ET.

Please don’t reply to this email. If you need to contact us, go to https://VA.gov.

View or change dependents on your VA disability benefits

Find out if you're eligible and how to add a dependent spouse, child, or parent to your VA disability benefits for additional compensation. You can also sign in to VA.gov to view dependents currently added to your benefits.

On this page

- Am I eligible for additional VA disability compensation for one or more of my dependents?
- How to view current dependents
- How to add a dependent to your VA disability benefits
- More questions about adding or removing a dependent
- More VA benefits for you and your dependents

Learn what the PACT Act means for your VA benefits >

Am I eligible for additional VA disability compensation for one or more of my dependents?

You may be eligible for additional disability compensation for a qualified spouse, child, and/or parent if you meet both of these requirements:

Both of these must be true:

- You're eligible for VA disability compensation, **and**
- You have a combined disability rating of at least 30%

Adding a dependent may make you eligible to receive a higher compensation payment (also called a benefit rate).

Expand all +

Who does VA consider a dependent? +

When should I add a dependent to my benefits? +

How to view current dependents

You can use our online tool to review the current dependents you've added to your VA disability benefits. To do this, you need to be signed in to VA.gov with a verified account

Sign in to view current dependents

Sign in with your existing **Login.gov**, **ID.me**, **DS Logon**, or **My Healthvet** account. If you don't have any of these accounts, you can create a free **Login.gov** or **ID.me** account now.

Sign in or create an account

How to add a dependent to your VA disability benefits

How do I add a dependent to my benefits?

To file a claim for additional disability compensation for a child or spouse

You can file a claim for additional compensation for a child or spouse online.

Note: You may need to provide more information or forms along with your claim.

Sign in to add or remove dependents

Sign in with your existing **Login.gov**, **ID.me**, **DS Logon**, or **My Healthvet** account. If you don't have any of these accounts, you can create a free **Login.gov** or **ID.me** account now.

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If you're claiming your child who became permanently disabled before they turn 18, you'll need to turn in all private medical records relating to the child's disabilities with your application.

If your dependent is a child who's between 18 and 23 years old and attending school full time, you'll also need to submit a Request for Approval of School Attendance (VA Form 21-674) with your application.

Get VA Form 21-674 to download

To file a claim for additional disability compensation for a dependent parent

You'll need to fill out and submit a Statement of Dependency of Parent(s) (VA Form 21P-509) by mail.

Get VA Form 21P-509 to download

Please send all correspondence related to compensation claims to this address:

> Department of Veterans Affairs
> Evidence Intake Center
> PO Box 4444
> Janesville, WI 53547-4444

What if I need help with my claim?

You can work with an accredited Veterans Service Officer (VSO). We trust these professionals because they're trained and certified in the VA claims and appeals process. A VSO can answer your questions or even file your claim for you.

Get help filing your claim

More questions about adding or removing a dependent

Questions about the process and timing for adding a dependent

Expand all +

Can I file a claim for additional disability compensation for a child or spouse by mail? +

What should I do if I already submitted a paper form for additional disability compensation for a child or spouse, and I'm still waiting for a decision? +

Can I get paid back to the date my spouse and I got married, or the date when my child was born or adopted? +

When will I start receiving payment if VA approves my claim for additional disability compensation? +

Questions about adding or removing certain kinds of dependents

Expand all +

What if my spouse is also a Veteran with a combined disability rating of at least 30%? Can we both receive additional disability compensation for each other and for our children? Or can only one of us receive the additional benefits? +

What happens if I get divorced or need to remove a dependent? +

How will VA know it needs to continue paying me additional disability compensation for my child when they turn 18 and remain in school? Do I have to file another claim? +

Do I need to ask VA to stop paying me additional disability compensation for my child when they turn 18? +

More VA benefits for you and your dependents

Pension benefits

Apply for monthly pension benefits for wartime Veterans and survivors.

Life insurance

Explore your VA life insurance options, manage your policy, and file claims.

Transfer your Post-9/11 GI Bill benefits to your spouse and dependents

If you have unused Post-9/11 GI Bill benefits, find out if you can transfer your benefits to your spouse or dependent children.

Last updated: October 12, 2022

Feedback

Desktop email list

More

1–100 of 45,900

Primary | Social | Promotions | Updates

Vic, me (3)	What an awesome weekend	Oct 10
Larry, me (3)	How about a dinner later this week?	Oct 10
U.S. Department of V.	**Review your VA dependents to avoid overpayments**	**Oct 10**
Teddi, me (3)	#shopping I want this watch now	Oct 4
Jeff, me (12)	NY trip	Oct 3
Alexander, me (2)	A letter from the Image Processing Institute	Oct 2
Alexander, me (2)	A letter from the Image Processing Institute	Oct 2
Alexander, me (2)	A letter from the Image Processing Institute	Oct 2
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Desktop email

our VA dependents to avoid overpayments

U.S. Department of Veterans Affairs <do-not-reply@notifications.va.gov>

Thursday Oct 10, 1:22 PM

VA | U.S. Department of Veterans Affairs

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- You got married or divorced
- You had or adopted a child
- Your child is 18-23 and enrolled in school full-time
- You became a caretaker for your parent
- Your child became permanently disabled before age 18
- A dependent passed away

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