Insurance Service Veterans Claims Examiner – Live Claims (VCE-LC) Technical Competencies

Version 1: August 28, 2014

Extracted from the Insurance Service (INS) Competency Model Report, Dated September 2011

U.S. Department of Veterans Affairs

VA Learning University

Department of Veterans Affairs

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Overview

The information in this document, including table numbers, is derived from the Insurance Service (INS) Competency Model Report, dated September 2011.

This document contains the technical competencies for the specified position and provides the following detailed information:

- A list of all technical competencies for the position.
- For each technical competency, a profile is provided that includes the Competency:
  - Description/Definition
  - Proficiency Ratings
  - Proficiency Levels
  - Behavioral Indicators

VCE-LC Technical Competencies

The table below identifies the technical competencies for the Insurance Service VCE-LC position.

Table 1: VCE-LC Technical Competencies

VCE-LC Technical Competencies
1. Insurance Laws and Regulations
2. Coaching/Mentoring
3. Information Dissemination
4. Reporting/Record Keeping
5. Insurance Account Management
6. Insurance Claims Preparation and Development
7. VBA Applications
8. Medical and Disability
9. Veterans Mortgage Life Insurance (VMLI) Preparation and Development

VCE-LC Technical Competency Profiles

The tables below identify the competency profiles for the Insurance Service VCE-LC position.

Table 2: VCE-LC – Insurance Laws and Regulations

Insurance Laws and Regulations				
Description/Definition: Adhere to laws and regulations that apply to VA Insurance programs.				
Competency Proficiency Ratings	**Behavioral Indicators**	**Competency Proficiency Levels**		
		E	**A**	**J**
1 – Basic	Follows the provisions of the Privacy Act of 1974 and other applicable laws, federal regulations, VA statutes and policy, and VBA policy.	✓		
	Researches regulations governing life insurance policies in order to reply to inquiries from policyholders on the VA administered insurance programs.			
3 – Intermediate	Explains the agency's position to those protesting adverse determinations for the purpose of defining appeal rights under the existing laws and regulations.		✓	
5 – Expert	Acts as a subject matter expert in matters pertaining to Insurance laws and regulations.			✓
	Advises others to resolve difficult questions or issues.			

Key: Competency Proficiency Levels: (E) Entry; (A) Apprentice; (J) Journey
Key: Competency Proficiency Ratings: (1) Basic; (2) Foundational; (3) Intermediate; (4) Advanced; (5) Expert; (--) NA

Table 3: VCE-LC – Coaching/Mentoring

<table>
<tr><td colspan="5" align="center">**Coaching/Mentoring**

Description/Definition: Works to improve and reinforce performance of others. Facilitates skill development by providing clear, behaviorally specific performance feedback, and making or eliciting specific suggestions for improvement in a manner that builds confidence and maintains self-esteem.</td></tr>
<tr><td rowspan="2">**Competency Proficiency Ratings**</td><td rowspan="2">**Behavioral Indicators**</td><td colspan="3">**Competency Proficiency Levels**</td></tr>
<tr><td>**E**</td><td>**A**</td><td>**J**</td></tr>
<tr><td rowspan="3">1 – Basic</td><td>Provides support to others.</td><td rowspan="3">✓</td><td></td><td></td></tr>
<tr><td>Shares thoughts, feelings and rationale.</td></tr>
<tr><td>Seeks feedback from mentor and peers.</td></tr>
<tr><td rowspan="3">3 – Intermediate</td><td>Helps employees determine their strengths and weaknesses.</td><td></td><td rowspan="3">✓</td><td></td></tr>
<tr><td>Helps employees identify and work through roadblocks, maintain focus, stretch beyond comfort zones, and be accountable.</td></tr>
<tr><td>Helps employees develop networking skills.</td></tr>
<tr><td rowspan="5">4 – Advanced</td><td>Acknowledges and reinforces the accomplishments of others.</td><td></td><td></td><td rowspan="5">✓</td></tr>
<tr><td>Encourages a commitment to action toward stated career and performance goals.</td></tr>
<tr><td>Encourages employees to seek mentoring relationships and to be mentors.</td></tr>
<tr><td>Gives timely and effective feedback to improve overall performance.</td></tr>
<tr><td>Challenges self and others to share lessons learned from events and actions.</td></tr>
</table>

Key: Competency Proficiency Levels: (E) Entry; (A) Apprentice; (J) Journey
Key: Competency Proficiency Ratings: (1) Basic; (2) Foundational; (3) Intermediate; (4) Advanced; (5) Expert; (--) NA

Table 4: VCE-LC – Information Dissemination

Information Dissemination				
Description/Definition: Providing clear information and eliciting specific details based on established policies and best practices.				
Competency Proficiency Ratings	**Behavioral Indicators**	**Competency Proficiency Levels**		
		E	**A**	**J**
1 – Basic	Listens and responds with empathy concerning sensitive information.	✓		
	Assist claimants regarding how best to provide needed documents and evidence required.			
	Explain the types of supplemental documents necessary to facilitate timely processing of claims.			
	Provide assistance in obtaining and completing documents and forms in accordance with the type of claim being submitted.			
	Provides contact information to Veterans, their dependents, and beneficiaries regarding the full array of benefits available through the Department of Veterans Affairs.			
	Provides contact information to Veterans, their dependents, and beneficiaries regarding non-VA benefits available through other organizations concerned with Veterans.			
3 – Intermediate	Explains the right to appeal decisions.		✓	
	Explains claims decisions and reasons for the decisions made by VA and communicates (verbally or in writing) this information to the claimant.			
	Assists claimants regarding how to initiate inquiries to resolve errors, delays, or other problems in obtaining benefits.			
5 – Expert	Prepares responses for complex cases.			✓
	Counsels Veterans, their dependents, and beneficiaries regarding insurance benefits available through the Department of Veterans Affairs.			

Key: Competency Proficiency Levels: (E) Entry; (A) Apprentice; (J) Journey
Key: Competency Proficiency Ratings: (1) Basic; (2) Foundational; (3) Intermediate; (4) Advanced; (5) Expert; (--) NA

Table 5: VCE-LC – Reporting/Record Keeping

Reporting/Record Keeping				
Description/Definition: Develops and maintains all necessary documents, files, inventories, communications, and tools.				
Competency Proficiency Ratings	**Behavioral Indicators**	**Competency Proficiency Levels**		
		E	**A**	**J**
1 – Basic	Follows mandatory reporting and record keeping procedures.	✓		
	Complies with mandatory Privacy and Information Security Awareness training.			
	Disposes of records and reports according to Federal/VA regulations.			
3 – Intermediate	Verifies the completion and accuracy of monthly reports.		✓	
4 – Advanced	Reviews and verifies the accuracy of others' monthly reports.			✓

Key: Competency Proficiency Levels: (E) Entry; (A) Apprentice; (J) Journey
Key: Competency Proficiency Ratings: (1) Basic; (2) Foundational; (3) Intermediate; (4) Advanced; (5) Expert; (--) NA

Table 6: VCE-LC – Insurance Account Management

Insurance Account Management				
Description/Definition: Process policy transactions to ensure that all accounts are updated, maintained, and balanced in the correct manner.				
Competency Proficiency Ratings	**Behavioral Indicators**	**Competency Proficiency Levels**		
		E	**A**	**J**
1 – Basic	Maintains correct addresses so the insured receives reimbursements and payments.			
	Contacts the insured, beneficiaries, service organization personnel, and employees at other VA facilities for the purpose of obtaining information necessary to make determinations on entitlement to insurance and insurance benefits.	✓		
3 – Intermediate	Calculates premiums necessary to grant insurance.			
	Calculates premium refunds.			
	Reviews eligibility criteria in order to determine entitlement and grant or disallow a claim for waiver of premiums for the first year.		✓	
5 – Expert	Acts as a subject matter expert in matters pertaining to disability insurance benefits.			
	Advises others to resolve difficult questions or issues related to disability insurance benefits.			✓

Key: Competency Proficiency Levels: (E) Entry; (A) Apprentice; (J) Journey
Key: Competency Proficiency Ratings: (1) Basic; (2) Foundational; (3) Intermediate; (4) Advanced; (5) Expert; (--) NA

Table 7: VCE-LC – Insurance Claims Preparation and Development

Insurance Claims Preparation and Development				
Description/Definition: Follows VA insurance claims processing standards to quickly and efficiently develop claims for determinations.				
Competency Proficiency Ratings	**Behavioral Indicators**	**Competency Proficiency Levels**		
		E	**A**	**J**
1 – Basic	Refers to life insurance program guides to determine entitlement to Service Disabled Veterans Insurance.	✓		
	Submit claim for review by a journey level VCE.			
	Verifies all Veterans' identifying information is accurate.			
3 – Intermediate	Determines eligibility and processes VA Form 29-0151, VA Form 29-4364, VA Form 29-357, or informal application.		✓	
	Sends letters to Veterans to notify them of account actions.			
5 – Expert	Provides informational reports for the Division Office.			✓
	Processes administrative decisions sent by Senior VCEs.			
	Reviews appeal cases and congressional inquiries.			

Key: Competency Proficiency Levels: (E) Entry; (A) Apprentice; (J) Journey
Key: Competency Proficiency Ratings: (1) Basic; (2) Foundational; (3) Intermediate; (4) Advanced; (5) Expert; (--) NA

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Table 8: VCE-LC – VBA Applications

<table>
<tr><td colspan="5" align="center">VBA Applications

Description/Definition: Use of electronic insurance systems and computer applications.</td></tr>
<tr><td rowspan="2">Competency Proficiency Ratings</td><td rowspan="2">Behavioral Indicators</td><td colspan="3">Competency Proficiency Levels</td></tr>
<tr><td>E</td><td>A</td><td>J</td></tr>
<tr><td>1 – Basic</td><td>Opens and verifies information in VICTARS, SHARE, or Virtual VA</td><td rowspan="3" align="center">✓</td><td></td><td></td></tr>
<tr><td>Use VA computer applications to perform routine tasks.</td></tr>
<tr><td>Follow all IT security regulations and rules of behavior governing use of VA computer applications.</td></tr>
<tr><td>3 – Intermediate</td><td>Assists VCEs in navigating through appropriate VICTARS data screens to accomplish tasks.</td><td></td><td rowspan="2" align="center">✓</td><td></td></tr>
<tr><td>Identify and enter appropriate inputs to update or restore policies.</td></tr>
<tr><td>4 – Advanced</td><td>Apply applications to perform complex tasks.</td><td></td><td></td><td rowspan="3" align="center">✓</td></tr>
<tr><td>Enters the date the SOC/SSOC was released and inputs the Notice of Disagreement (NOD) for the purpose of maintaining the Insurance Appeals Tracking System (IATS) database.</td></tr>
<tr><td>Enters the insurance file number, Appellant's last name, division section, date NOD was received, and case status in order to input a Notice of Disagreement (NOD) into the Insurance Appeals Tracking System (IATS).</td></tr>
</table>

Key: Competency Proficiency Levels: (E) Entry; (A) Apprentice; (J) Journey
Key: Competency Proficiency Ratings: (1) Basic; (2) Foundational; (3) Intermediate; (4) Advanced; (5) Expert; (--) NA

Table 9: VCE-LC – Medical and Disability

Medical and Disability			
Description/Definition: Technical medical knowledge necessary for processing new insurance applications and disability claims.			
Competency Proficiency Ratings	**Behavioral Indicators**	**Competency Proficiency Levels**		
		E	**A**	**J**
1 – Basic	Identifies a claim for disability benefits.	✓		
3 – Intermediate	Reviews medical evidence (e.g., medical records, doctors notes, previous rating decision documents and social security disability benefit reports) to determine if a veteran is totally disabled (TD) or individually unemployable (IU).		✓	
	Examines factors affecting the applicant's ability to work, (e.g., age, education, occupational history, and training) to determine whether an insured's impairments prevent some type of gainful occupation or prevents him/her from meeting good health requirements.			
4 – Advanced	Analyzes evidence surrounding entitlement, continuation, or termination of disability insurance benefits in order to make decisions.			✓

Key: Competency Proficiency Levels: (E) Entry; (A) Apprentice; (J) Journey
Key: Competency Proficiency Ratings: (1) Basic; (2) Foundational; (3) Intermediate; (4) Advanced; (5) Expert; (--) NA

Table 10: VCE-LC – Veterans Mortgage Life Insurance (VMLI) Preparation and Development

Veterans Mortgage Life Insurance (VMLI) Preparation and Development			
Description/Definition: Follows VA insurance processing standards to quickly and efficiently develop applications.			
Competency Proficiency Ratings	**Behavioral Indicators**	**Competency Proficiency Levels**		
		E	**A**	**J**
1 – Basic	Refers to life insurance program guides to determine entitlement to Veterans Mortgage Life Insurance	✓		
	Submit application for review by a journey level VCE.			
	Verifies all Veterans' identifying information is accurate.			
3 – Intermediate	Determines eligibility and processes VA Form 29-8636 or electronic SAH grant card.		✓	
	Sends letters to Veterans to notify them of actions taken.			
5 – Expert	Provides informational reports for the Division Office.			✓
	Processes administrative decisions sent by Senior VCEs.			
	Reviews appeal cases and congressional inquiries.			

Key: Competency Proficiency Levels: (E) Entry; (A) Apprentice; (J) Journey
Key: Competency Proficiency Ratings: (1) Basic; (2) Foundational; (3) Intermediate; (4) Advanced; (5) Expert; (--) NA