9 Secret Strategies For Winning Your VA Disability Claim

Professional Edition

The only guide dedicated to helping you get the compensation you deserve!



- Master the VA disability claims process and set yourself up for a favorable rating
- Enhance your knowledge of the most important VA rules, regulations, and laws
- Gain insider secrets and experts advice on the most crucial areas of your VA claim
- <u>BONUS!</u> Learn the #1 disability EVERY single veteran should claim!

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About the Author:

Brian Reese is on a mission to help military members, veterans, and their families get the VA disability compensation they deserve. His frustration with the VA disability claims process led him to create the "VA Claims Insider," which is a complete online course loaded with tips, tricks, strategies, resources, and templates for successfully submitting or re-submitting a winning VA disability compensation claim.

He is a former active duty Air Force officer with extensive experience leading hundreds of individuals and multifunctional teams in challenging international environments, including a combat tour to Afghanistan in 2011. He has founded and scaled five successful companies ranging from tech startups to consulting firms.

Brian is a Distinguished Graduate of Management from the United States Air Force Academy, Colorado Springs, CO and he holds an MBA from Oklahoma State University's Spears School of Business, Stillwater, OK, where he was a National Honor Scholar (Top 1% of Graduate School class).



If you'd like to just reach out and say "hi" or ask Brian a question about anything, please shoot him a note: brian@genyignite.com

Do you want to attend Brian's FREE video webinar training, where he'll show you exactly how to file or re-file your claim, even if you've been denied?

==> Click here to register for my free VA claims video training



Hey! Brian Reese here and CONGRATULATIONS for taking the time to download this guide, and read the information in it. I know you will find it extremely valuable. My hope is that you apply all the information I'm about to teach you, so that you too can file a successful VA disability claim. Before we get started though, I want to tell you a story...

In late 2011, I made the decision to separate from active duty military service. While it was the highest honor of my life to serve our nation as an Air Force officer, I knew that separating from active duty was the best decision for my family and me. But as my transition to a civilian career approached; I found myself in a deep state of smoldering discontent. I was frustrated and confused. Why? Because I had been told it wasn't hard to file a VA disability claim, and so I attempted to navigate the process on my own, which is a recipe for disaster BTW.

Even after reading almost everything I could get my hands on, and scouring the Internet for tips and strategies, I didn't even know where to begin, let alone HOW to do it the right way. And like all you high-achievers out there, I didn't want to ask for help. I thought I could do it on my own...and I had spent over 100 hours trying to do it my way. The good news is I learned a TON, and now I'm going to share everything with YOU.

Part of why I was so frustrated was because I took the advice given to me in my Transition Assistance Program class, which recommended the VA's "Quick Start" claims process, whereby a veteran can file a disability claim completely online, and all on his/her own. A quick word of caution since I brought it up: Do NOT submit your own VA disability claim and do NOT use the VA's "Quick Start" claims process! You will end up (1) waiting longer and (2) not getting the result you want.

Then, by sheer luck, I met "David," at a networking event in Boston. He was a former VA disability claims processer, turned claims assistant, for a non-profit Veterans Service Organization (VSO) called American Veterans (AMVETS). He taught me HOW to navigate the extremely complicated VA disabilities claims process. He immediately cancelled the "Quick Start" claim I had submitted, and began spending countless hours mentoring me on the VA disability claims process. BTW, my original claim I submitted sat open for almost five months...with ZERO action on it...

But David was so much more than a mentor. He served as my advocate, with Power of Attorney, to act on my behalf, in all matters related to my VA disability claim. In my estimation, he saved me at least six months, and I got a MUCH better result than I could have gotten on my own.

All told though, it still took me more than 4-months to prepare my VA disability claim like an expert. I was meticulous in every single detail, no matter how big or how small. It was painful at times. But I look back now, and I'm so happy we took the time to do it right after my first blunder. What you're going to learn with me; however, is that the process doesn't have to be this painful. I'm going to share everything I've learned with you, which will (1) save you time, and (2) get you the VA disability rating you deserve. And when you get the rating you deserve, it means more money and more benefits for you and your family.

So now I probably have you wondering..."what did you get, Brian??!!" I received a 90% service-connected disability rating, which means I qualify for a TON of veterans benefits. In addition, and this is the best part, I receive a tax-free, lump sum payment of \$2,098.71 every single month, for the rest of my life. And it adjusts upward with inflation each year. That monthly annuity is worth well over \$1,250,000.00, assuming I live for another 50 years! Yes, you read that correctly...\$1.25M+

I hope I have your attention now...

Okay, enough about me. I want to talk about YOU. If you're wondering if this guide is for you, here are some thoughts. This guide is for you if:

- 1. You are a current service member, or a current service member about to separate or retire.
- 2. You are a veteran, and may or may not have submitted a VA disability claim.
- 3. You are a family member or friend of a service member or veteran.

THANK YOU!

Before we go on, I want to take the time to address a couple things. First, let me say "thank-you" for your service and the sacrifices you have made to serve our country. If you're a family member or friend of someone who served, "thank-you" too. You're still a member of the total force, and without your sacrifices, I highly doubt your loved one could have served as admirably as he/she did.

Second, I'm an Air Force veteran, and I still hold her core values front-and-center in my life: Integrity First, Service Before Self, and Excellence in All We Do. So, I'm asking you with all of my being, please go through the VA disability claims process with absolute integrity. Everything I'm going to teach you is grounded in integrity. You must never lie or stretch the truth when filing your VA disability claim. For one, it's not the right thing to do, and I'm asking you not to do it. Second, you run the risk of having your entire VA disability claim tossed out. If your sworn statements are not true, or if you're lying about your conditions, the VA may find out.

Okay, thanks for hearing me out, and I'll get off my soapbox now:-)

It's time to jump into the core of what you're here for, so let's do this!

DO I EVEN QUALIFY FOR VA COMPENSATION?

There are three fundamental requirements you must satisfy in order to qualify for service-connected disability compensation from the VA:

- 1. The veteran must present "competent evidence" of a current disability.
- 2. There must be medical evidence of an in-service occurrence or aggravation of a disease or injury. In some cases, "lay evidence" may be accepted.
- 3. The veteran must prove that there is a link between the in-service injury and the current disability by providing "competent evidence."

The following gives a more detailed explanation of the three elements outlined above:

- 1. The disability currently affects you. Many people are denied veterans benefits because they incorrectly believe that they are entitled to receive compensation just for being injured while they were serving in the military. This is simply not true. For VA disability compensation claims, you must be suffering from a medically diagnosed injury that is <u>currently affecting you</u>. This means that even if you have had major injuries or surgeries, if doctors have determined that your injury has healed, you won't receive any benefits.
- 2. The disability was caused or made worse by your military service. In order to receive compensation, you need to be able to show that some kind of event during your service (typically a disease or an injury) caused the current disability. The VA will examine your military and veteran's service medical records for proof, and investigate, to make sure that any conditions diagnosed during your service did not exist prior to your time in the military. If this is the case, and you cannot prove that your military service aggravated the condition, it can be denied. In the event that the condition is not mentioned in your service medical records, it is possible that "proof" can come from private medical records or statements from family or friends. I will talk more about the importance of "buddy letters" later on.
- 3. <u>A "nexus" exists.</u> VA disability compensation claims must not only show that the original injury occurred during your service (or that a previous injury was aggravated by your service), but also, it must provide <u>medical evidence showing that your current disability stems from that original incident.</u> What do you mean, Brian!!?? You do this by proving something called <u>"continuity of symptomology."</u> In a nutshell, you need to show that the original incident caused a particular condition for which you received treatment and how that treatment has continued. If you stopped receiving treatment for a time or if more than a year has passed between the times you are discharged from service and you file your claim, proving the existence of a "nexus" becomes harder. <u>In my experience</u>, this is the #1 reason why a VA disability claim gets denied: The inability to prove that a "nexus" exists. Sufficient medical evidence was not provided. Some other commons reasons are listed here.

SECRET #1: Arm yourself with the right information.

I'm constantly amazed (and saddened) by how little military members, veterans, and their families know about the VA disability claims process. If you're going to file a successful VA disability claim, you must get "inside" the process, and understand how the VA will review and rate your claim. To start, you must gain a deep understanding of the law that governs the various disabilities. To do that, you must begin with the source document. The U.S. Code of Federal Regulations, Title 38, Pensions, Bonuses, and Veterans' Relief, is the one-and-only source document to glean information about the schedule for rating disabilities. It is also THE guiding document used by the VA representative reviewing your claim. Make sure you use the online version because it's frequently updated.

I highly recommend reading through the entire publication. It's long, I know. But understanding the various claimable disabilities and all corresponding ratings, is critical to getting a favorable outcome. And, you must understand IF your disability is even claimable.

EXPERT TIP #1:

As you're going through the Title 38 source document, open up an MS Word file, and begin copying/pasting various disabilities that may pertain to you into the MS Word file. You might be surprised at how many disabilities you qualify for. I'm also going to be hosting free webinars soon, where I'll go even deeper with you, and share secrets on "key-wording," which will virtually guarantee a higher rating, saving you time and getting you the rating, and ultimately, the compensation you deserve. If you understand HOW the VA representative reviews your claim, you can help them get to the right answer by "key-wording" terms and phrases.

If you want to learn exactly HOW this is done, I highly recommend you attend my free webinar training, where I break this down, step-by-step.

==> Click here to learn more about my FREE webinar training

SECRET #2: Prepare your claim like an expert and serve it up on a silver platter.

Presently, there are more than 300,000 VA compensation claims in backlog, and at one time, there were millions. While the VA has gotten a lot better over time, it still has a long way to go. And once you do file your claim, expect to wait a minimum of 6-months, more than likely 12-months. Oh, and the worst part is, you will have ZERO interaction with the person on the other side (aka...the VA representative rating your claim). Because of this, it is imperative that you prepare, document, and make at least one copy of your entire VA disability claim file. You might be wondering, why do I need a copy? The VA claim submission process is old fashioned, and you and your VSO will actually mail or hand-carry hard copy files to the VA office nearest you. With millions of hard-copy claims floating around out there, some are bound to get lost or disappear entirely, which is exactly what happened to me. Fortunately, I had made a copy of my entire claim, so the re-submission process went smoothly.

Another important note is that the documents in your submitted file is likely the ONLY thing the VA representative will use to assign your disability rating. Because of this, and the fact that all VA representatives are crazy busy, I highly recommend preparing your claim like an expert and serving it up on a silver platter. What I mean by this is that the easier you make it for your VA representative, the more likely you are to get a more favorable rating in a shorter period of time. On the contrary, if you submit your claim like an amateur, and rely on the VA representative to hunt-down information, obtain medical records, look for statements in support of your claim, etc., you're setting yourself up for failure!

EXPERT TIP #2:

Buy some 6-part folders, and prepare two complete and identical copies of your entire claim. One goes to your VSO who will submit your claim, and the other stays with you. Heaven forbid the VA loses your claim file, but if they do, you'll be ready. Another thing I'm going to teach you in the free webinar training, is WHY and HOW to prepare statements in support of a claim. In fact, I'm going to share actual examples with you, so you can see exactly HOW to do it. Some people, including lawyers and VSO's will tell you that you don't need them. I'm here to tell you they are wrong...

You're also going to want to get "buddy letters" from people who were with you or around you when an incident happened or when you were injured. For example, if you sustained a concussion during a training event, but never went to the doctor, and now you're getting massive migraines, you're going to need "buddy letters" to try to validate what you're claiming. Even if you did go to the doctor, and your disabilities are documented, I'm going to share WHY you should still submit them with your claim.

I'm going to show you how to get copies of your military and VA medical records, regardless of how long you've been out of the service. I'll also show you how to setup and structure your claim file. If you've already filed your claim and didn't get the result you had hoped for, I'll show you how to get your entire file from the VA, along with any adverse information. Your claim file is also known as your "C-file."

SECRET #3: Recognize a potential problem as soon as it happens.

If you are like most veterans, you leave military service at a relatively young age. You are more than ready to leave, and the last thing you feel like doing is complaining about any medical conditions. As a result, you deal with the problem and never see a doctor. Finally, after decades the problem becomes too severe and you finally breakdown and see a doctor. By this time, years may have passed, and now the VA may not believe you when you say you had the problem in the military. You must document ongoing problems, even if you perceive them to be minor right now. If you have failed to do this over time, you must explain the gap in medical treatment, and provide alternative forms of evidence, such as statements from friends who can substantiate that you had the problem all these years, but just did not go to the doctor. Once again, it's much easier to begin documenting problems right now!

EXPERT TIP #3:

If you're still in the service, go to the doctor as soon as possible, and make sure you tell them everything going on with you! No issue is too small. If you're not feeling well, tell them. If you have aches and pains, tell them. If you're not sleeping well, tell them. If you're having anxiety, panic attacks, or nightmares, tell them. You need to start documenting your official medical records as soon as possible. Trust me; this will make your life so much easier when you start to prepare your VA disability claim.

SECRET #4: File your claim on or right after your last day in uniform.

This is a big one, because regardless of how long the VA takes to determine your disability rating, you will receive back pay from the date of filing. For example, I filed on October 27, 2012, which was the day after I left active duty military service. My claim decision came on September 30, 2013, a full-year after I filed! But guess what? On October 4, 2013, my bank account increased by \$21,199.00, because the initial payment reflected my filing date, which was almost a year earlier.

Another important lesson here was that I had spent the previous 4-months, while still in uniform, preparing my claim. Once again, you must spend the time to prepare your claim like an expert!

EXPERT TIP #4:

Make sure your VSO knows the exact day of your separation. Also, make sure they have your complete claim file ready to go, and send them a reminder to make sure they file on your behalf. If they can hand-carry your claim file to the VA office closest to you, definitely have them do that. If not, make sure they send it via official mail.

SECRET #5: Pursue all possible theories in support of your claim.

The VA is required to develop your claim under all possible theories. But VA often fails in its duty. Therefore, you should be prepared to assert all theories that are supported by the evidence. For example, let's assume you have a current disability of depression that you claim resulted from being mistreated by fellow service members during service. You also happen to be service connected for a severe low back disorder that causes extensive pain. The records suggest that some of your depression is linked to the back pain. You should make sure that your claim also includes a theory that the depression is linked to the service-connected low back disability.

EXPERT TIP #5:

On your statements in support of your claim, make sure you tell a concise and detailed story about every single disability you're claiming. This is also where "buddy letters" become crucial to your claims case. If there is any doubt or lack of evidence whatsoever, ALWAYS obtain "buddy letters" and ensure they are filed in your official claim file.

SECRET #6: NEVER limit your claim to one diagnosis.

Frequently, veterans will make a claim based on their own idea of the correct diagnosis. While this is good to do, and I'll show you exactly HOW in my free webinars, you might

inadvertently limit the actual diagnosis, which may result in a lower rating. For example, don't lock yourself into a claim only for anxiety, when the evidence may also suggest you have Post Traumatic Stress Disorder (PTSD). Make sure your claim includes all possible medical conditions that relate to your symptoms. Describe exactly HOW a particular condition is currently affecting your life. For example, let's say you had shoulder surgery stemming from an injury caused during physical fitness. If it's now five years later, and that injury makes it harder to lift heavy objects or limits your ability to enjoy leisurely activities, make sure you write it down in detail!

EXPERT TIP #6: Write down all potential disabilities.

If you have a claim for anxiety and sleeplessness, you should write a statement in support of your claim related to any and all issues. For example, you might choose to write: "Severe anxiety, depression, and Post Traumatic Stress Disorder (PTSD) caused by a combat deployment in Iraq." In this instance, you're characterizing the potential diagnosis under multiple situations, AND you're always making a case that it was directly related to your military service. This is critical because it shows the VA reviewer the "nexus" between your current condition and your military service, which means it will likely be "service-connected," and therefore, eligible for compensation under the law. **BONUS! Every veteran should file a disability claim for "Tinnitus," which is a ringing sensation of the ears.** You'll have to go through a hearing test, but more than likely, you've been exposed to loud noises throughout your military service, so this is not hard to prove. Worst case is you're rated 0% service-connected, but at least it's in your file. In most cases, you'll be awarded at least a 10% service-connected rating.

I share EXACTLY HOW to file a claim for Tinnitus inside my Mastermind group. No joke, I give you the exact templates you need to guarantee you'll get a 10% rating for this disability. So, if you want to 100% guarantee a favorable outcome, and you want to win your VA claim or get a higher disability rating, click here for instant access to my members only Mastermind group.

SECRET #7: The compensation & pension (C&P) exam is critical for obtaining a favorable disability rating.

A VA physical performs the C&P exam to document the current severity of a condition that is being considered for your claim. In many cases, more than one C&P Exam will be required. A general physician usually conducts the first C&P Exam. If all the conditions that are being evaluated for disability are fairly routine or simple, then just one C&P exam will be needed.

For more specialized conditions, however, a specialized physician will have to do the evaluation—an optometrist for an eye condition, an audiologist for hearing, etc. The VA is required by law to have specialists conduct the C&P exam for all conditions that medically require advanced or specialized training.

In the C&P exam report, the physician should establish the diagnosis of the condition, note the exact nature of the condition, and record all necessary measurements/test results needed to rate the condition. However, the physician does not actually rate the

condition. A VA claims representative will take your entire claims record, along with the physicians notes from the C&P exam, to issue a final rating decision for each disability.

EXPERT TIP #7: Over-prepare for your C&P exam.

Over-prepare for your C&P exam by re-reading your entire claim multiple times. This is also why it's crucial to keep an extra copy of your claim! In addition, go into the C&P exam with specific knowledge of the exact information and tests the VA representative needs to assign a disability rating for each of your conditions. Once again, review Title 38 in its entirety before your C&P exam: The U.S. Code of Federal Regulations, Title 38, Pensions, Bonuses, and Veterans' Relief

At your C&P exam, the physicians will have access to everything you submitted PRIOR to the exam. They will know what to look for. In all cases, this is definitely NOT the time to have your best day. For example, if you're claiming PTSD, and you think you're around 50% disability, based on your condition as detailed in Title 38, and you tell the physician, "yeah, I'm okay and it's really not affecting me much anymore," I can virtually guarantee you either (1) won't get the rating you hoped for, or (2) won't get a rating at all.

Once again, you MUST never lie about your disabilities, but it's also up to you to be honest about how a particular condition is affecting your life. You must be vulnerable at your C&P exam, as this is your one chance to tell a trained physician HOW a particular disability is causing you difficulties. The more examples you can give the better.

A winning formula is if your medical records match your final military physical, which matches your C&P exam notes from a VA physician. If this happens, your are virtually guaranteed to have a favorable decision.

SECRET #8: Continue to make periodic requests for your VA treatment records.

Even if you are already rated and have one or more service-connected disabilities, a change in your condition could give rise to an increased rating claim, and the treatment for the condition could affect the effective date for a ratings increase. In addition, new medical records may contain evidence that could be helpful to your claim. Therefore, you should periodically obtain your updated VA treatment records.

EXPERT TIP #8: Request your VA treatment records annually

Regardless of your rating, I recommend obtaining copies of your VA treatment records on an annual basis. Create a simple e-filing system on your desktop as well as keeping hard-copy files of your records, sorted by year. Periodically, you'll receive a letter from the VA, which may require you to see a VA medical professional for re-examination. You want to be properly prepared when your number is called.

SECRET #9: If the VA denies your claim, immediately file an appeal.

You have the legal right to appeal your claim if your benefits are denied at the administrative level. Please note there is a huge difference between a <u>claim and an appeal</u>. Once you file a notice of disagreement, you are permitted to hire an attorney. Get familiar with various court cases, as well as the Board of Veterans Appeals.

EXPERT TIP #9: Get a lawyer who specializes in VA claims appeals.

This is your one chance to hire a lawyer, and I recommend you do so! He/she can help you win your appeal.

THANKS AGAIN AND TALK SOON!

Thank you again for your service and for taking the time to read this guide. I hope you found it useful. If I can serve you in any way, please just ask me! My email address is: brian@genyignite.com

If you'd like to join me and my team inside the members only Mastermind group, <u>click</u> <u>here to register for instant access.</u>

Talk Soon,

Brian Reese :-)

Founder @ VA Claims Insider

BONUS RESOURCE LIST

Join 35,000 military & vets who have already watched my FREE masterclass video training! It's pretty killer:-)

I'm going to teach you "How I Got a 90% Disability Rating from the VA."

On my free masterclass webinar, you're going to learn 3 critical things.

- 1. HOW to prepare your VA disability claim like an expert, and set yourself up for a higher disability rating, even if you've already filed or been denied...
- 2. 9 SECRET strategies and "insider" tips about the VA claims process that even lawyers and VSOs DON'T know about...
- 3. The EXACT process I followed, broken down step-by-step, to get a 90% service-connected disability rating the very first time I filed...

Are you ready to win your VA disability claim, get a higher VA disability rating, and earn more tax-free money and benefits for the rest of your life?

If so, this training is for you. Space is limited, and I always hit capacity, so don't wait.

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