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WHAT EVERY VETERAN SHOULD KNOW

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VA ANNOUNCES UPDATE TO GI BILL BENEFITS PROCESS FOLLOWING 2024 SUPREME COURT DECISION

The Department of Veterans Affairs (VA) has announced an update to the GI Bill benefits process following the 2024 Supreme Court ruling. This change expands eligibility for veterans who served multiple periods of military service, including those who reenlisted, by offering up to 12 additional months of education benefits.

Previously, veterans who served two separate periods of service were limited to a total of 36 months of GI Bill benefits, which combined both the Montgomery GI Bill (MGIB) and the Post-9/11 GI Bill. The new policy removes this limitation, allowing eligible veterans to qualify for up to 48 months of GI Bill benefits.

This adjustment is expected to affect a significant number of veterans who were previously capped at 36 months of benefits. Veterans who served at least two qualifying periods—one for the Montgomery GI Bill and another for the Post-9/11 GI Bill—can now potentially receive up to 12 extra months of GI Bill benefits, bringing their total to 48 months. Approximately 1.04 million veterans and their families could benefit from this policy update, and the VA is launching an outreach initiative to ensure that all eligible veterans can access the additional benefits they are entitled to.

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"This policy change is a significant win for veterans, both for those applying for GI Bill benefits in the future and those who have used them in the past," said Under Secretary for Benefits Joshua Jacobs. "Every veteran deserves a chance at a high-quality education, and this new policy will extend additional benefits to many who've earned them."

Of the 1.04 million veterans potentially eligible for the additional benefits, around 660,000 will have their claims automatically processed without needing to take any action. The remaining veterans will be contacted directly by VA and encouraged to file a claim.

As part of this policy update, VA is also extending the expiration dates for GI Bill benefits for qualifying veterans. Veterans who previously chose the Post-9/11 GI Bill over the Montgomery GI Bill will have their remaining time reinstated, with an additional 90 days added to the end date. For example, if a veteran had five years left to use their Montgomery GI Bill benefits when they chose the Post-9/11 GI Bill, they will now have five years plus 90 days to use any remaining Montgomery GI Bill benefits. Applications for this extension must be submitted by October 1, 2030.

Impact of the Rudisill Supreme Court Decision on Veterans' Education Benefits

The Rudisill decision, made on April 16, 2024, by the U.S. Supreme Court, has brought significant changes to the way certain veterans can access and utilize their GI Bill benefits. Specifically, the ruling affects veterans who served during periods that qualify for both the Montgomery GI Bill (MGIB) and the Post-9/11 GI Bill (PGIB).

What Changed?

Previously, veterans who were eligible for both the MGIB and the PGIB were required to waive their MGIB benefits in order to access PGIB benefits. This created limitations on how much they could receive, as PGIB entitlement was restricted to the remaining amount of MGIB entitlement. Furthermore, once a veteran waived MGIB benefits to use PGIB, that election was final and could not be un-

done.

The Rudisill decision now allows veterans to:

- Use PGIB benefits without having to waive MGIB eligibility.
- Access the full PGIB entitlement, independent of any remaining MGIB benefits, while still being subject to the 48-month combined benefits limit.
- Revoke previous decisions to waive MGIB benefits.

Are You Eligible for Additional Benefits?

If you have already applied for VA education benefits, you may be eligible for additional benefits based on the Rudisill decision if:

- You have completed more than one eligible period of service.
- You previously waived all or part of your MGIB benefits to use PGIB.

Here's what you need to do based on when you last received a claim decision:

If your education claim decision was made after August 15, 2018:

No action is required on your part. The VA will review your case automatically and notify you of your eligibility for additional benefits.

If your education claim decision was made before August 15, 2018:

You will need to submit a new claim for review. To do this, complete the VA Form 22-1995 and be sure to select that you are requesting a Rudisill review on page two of the application. Once your claim is processed, you will receive an official decision.

Important Dates and Delimiting Date Changes

Deadline for recalculating delimiting dates: October 1, 2030. If you submit a claim before this date, the VA will recalculate your benefits' expiration date.

Common Questions

1. How is the VA notifying impacted veterans?

The VA is reaching out to potentially impacted veterans directly. If you haven't received communication but believe you are affected, refer to the eligibility information on the VA's website or contact them for further guidance.

2. Can I transfer additional benefits to my spouse or dependents?

This decision does not affect your ability to transfer PGIB benefits to your family. Transfer of benefits will still follow the existing guidelines, including eligibility rules and limitations determined by the Department of Defense.

3. Will I receive a new delimiting date?

Yes, for eligible veterans who had to waive their MGIB benefits previously, the VA will recalculate the delimiting date. For example, if you forfeited MGIB benefits in 2016 but were approved for reinstated benefits in 2025, the new delimiting date would be adjusted to reflect the time lost, plus an additional 90 days.

4. Can I get a refund for my MGIB contribution or the PGIB kicker?

Yes, you can still waive MGIB benefits and receive a refund of your \$1,200 contribution, as well as PGIB kicker payments. However, if you revoke your decision to waive MGIB, you will not be required to repay the refund.

5. Does the decision affect my Veteran Readiness & Employment (VR&E) benefits?

Yes, veterans who were previously enrolled in VR&E but were not eligible for PGIB benefits may now qualify for the higher BAH subsistence rate,

provided that the PGIB rate is more beneficial. VR&E will automatically adjust the rate and pay the difference if PGIB benefits are granted retroactively.

What Should I Do?

If you are eligible for additional benefits or have questions about how this decision impacts you, visit the VA website or contact them directly. If you need to submit a claim, use the VA Form 22-1995, ensuring that you request a Rudisill review.

This will initiate the process for determining your new eligibility for benefits under the Court's decision.

The deadline to receive a recalculated delimiting date is October 1, 2030.

VA Expands Service-Connected Cancer Eligibility for Veterans

The Department of Veterans Affairs (VA) has made an important update to its policies, expanding eligibility for service-connected benefits to veterans diagnosed with certain cancers.

These cancers are now considered presumptive for service connection, meaning veterans do not have to prove their military service caused these conditions to receive benefits. This new policy applies to Gulf War and Post-9/11 veterans, who will now have access to benefits and free health care for these cancers.

1. Acute and Chronic Leukemias

Leukemia is a cancer of the blood and bone marrow. It affects the body's ability to produce healthy blood cells, often leading to fatigue, easy bruising, frequent infections, and swollen lymph nodes.

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Acute leukemia is a fast-progressing form of cancer, while chronic leukemia develops more slowly over time.

Veterans who were exposed to toxic substances or hazardous environments during their service may be at higher risk for developing leukemia.

The new presumptive rule helps veterans who developed this condition after service by acknowledging the link between military service and the disease.

2. Multiple Myelomas

Multiple myeloma is a type of cancer that affects plasma cells, a type of white blood cell responsible for producing antibodies. This cancer weakens the bones, impairs immune function, and can cause kidney problems. Symptoms include bone pain, fractures, fatigue, weakness, and infections.

Veterans exposed to harmful chemicals, radiation, or toxic environments, such as those who served in the Gulf War or in Afghanistan, are at higher risk for developing multiple myeloma.

The presumptive status of this cancer will allow veterans to receive benefits without the need to prove the service connection.

3. Myelodysplastic Syndromes (MDS)

MDS refers to a group of disorders caused by poorly formed or dysfunctional blood cells.

It can lead to anemia, infection, and bleeding. Veterans exposed to toxic environments, such as in combat zones or areas with high levels of radiation, are at greater risk for developing MDS.

The condition can progress into leukemia and severely affect a veteran's quality of life.

The VA's decision to classify MDS as a presumptive condition simplifies the process for veterans to get the care they need.

4. Myelofibrosis

Myelofibrosis is a rare bone marrow cancer that disrupts the body's ability to produce normal blood cells. It leads to extensive scarring in the bone marrow, causing the spleen and liver to enlarge, and can lead to symptoms such as fatigue, pain, and fever.

Veterans who served in areas with high environmental hazards or who were exposed to chemicals or radiation during their service are at an increased risk of developing this disease.

5. Urinary Bladder, Ureter, and Related Genitourinary Cancers

These cancers affect the urinary system, including the bladder and ureters, and can have a profound impact on a veteran's health.

Symptoms can include painful urination, blood in the urine, and frequent urinary tract infections.

These cancers are often caused by exposure to chemicals, such as those found in burn pits or other toxic materials during military service.

The VA's recognition of these cancers as presumptive conditions for Gulf War and Post-9/11 veterans ensures that those affected by these diseases will be able to receive the benefits and care they have earned.

Veterans Impacted

The new presumptive rules apply to Gulf War veterans who served in the Southwest Asia theater and Post-9/11 veterans who served in specific areas, including Afghanistan and Iraq.

How This Affects Veterans

For many veterans, the expansion of presumptive cancer conditions means that they will no longer need to provide extensive evidence to prove that their military service caused these cancers. Instead, VA will automatically consider these conditions as service-related, making it easier for veterans to access critical health care and financial benefits. This step is in line with the Department's broader initiative to streamline processes and better serve veterans exposed to harmful substances during their service.

Encouragement to Apply

Veterans who are diagnosed with any of these newly recognized conditions should apply for benefits through VA.gov or contact VA directly for assistance. The VA encourages veterans with previously denied claims to reapply, as these conditions may now qualify for coverage under the updated presumptive rules.

This decision is a key part of the larger expansion of veterans' benefits initiated by the PACT Act.

Prepare for Changes to VA's Secure Sign-In Process in 2025

Starting in 2025, veterans will need to use either Login.gov or ID.me to sign in to VA websites and apps. As of January 31, 2025, the My HealtheVet sign-in option will no longer be available, and DS Logon will be discontinued by September 30, 2025. You'll still have access to your My HealtheVet health portal, but you will need to sign in with either a Login.gov or ID.me account instead.

Who Should Take Action?

- All veterans
- Family members and caregivers

Next Steps You Should Take

Create an account now: If you haven't set up your Login.gov or ID.me account yet, it's a good idea to do so as soon as possible. If you already have one but haven't used it yet, get familiar with it now to ensure a smooth transition by 2025. With either account, you'll continue to have access to the same VA services and information as before.

How to Create an Account

Visit the official Login.gov or ID.me website to create your account. Once your account is set up, you'll need to verify your identity and set up multi-factor authentication (MFA) for added security.

Why This Matters

In 2025, you'll have two secure sign-in options for VA online services: Login.gov and ID.me. Both of these accounts will meet modern security standards, ensuring that your personal data remains protected. The changes are designed to streamline the sign-in process, reducing the number of accounts veterans need and making it easier to access all VA benefits and services.

Why Are These Changes Happening?

The transition to Login.gov and ID.me follows feedback from veterans who requested fewer sign-in options. This change also strengthens the security of veterans' personal and medical information, protecting against identity theft and fraud. These accounts will meet federal standards for modern security, ensuring that your information is safe while accessing VA services.

What About My HealtheVet Health Portal?

Your My HealtheVet health portal isn't going away. However, you'll need to use your Login.gov or ID.me account to sign in.

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Over the next two years, the My HealtheVet portal will be integrated into VA.gov, giving a single place to manage health care alongside other VA benefits.

Will This Affect My DS Logon for DoD Services?

No. This change will not impact your DS Logon for accessing DoD websites. The new sign-in changes only affect VA websites, mobile apps, and services.

Creating Your Login.gov or ID.me Account

Login.gov is a government-provided account system used for VA and other federal benefits. It ensures your information is protected with government-grade security.

ID.me is a third-party identity verification provider that works with government and private organizations.

Both options allow you to securely access VA benefits and services, including your health care, and meet modern security standards.

What Happens If I Don't Set Up My Account?

If you don't set up a Login.gov or ID.me account, you won't be able to manage your VA benefits and care online. However, you can still manage your services by phone, mail, or in person. But to access your benefits and services online, you'll need to create one of these accounts.

What is Multifactor Authentication (MFA)?

MFA is an extra layer of security that ensures it's you — not someone pretending to be you — accessing your account. It's a standard security fea-

ture used by many online services, such as email and banking, to protect your personal information. MFA will be required for both Login.gov and ID.me accounts.

Setting Up Your Account

When you create your Login.gov or ID.me account, you'll need a unique email address. You'll then create a strong password and set up MFA. It's important to choose MFA options that are both secure and accessible to you.

If You Need Help

If you need assistance setting up your Login.gov or ID.me account, visit the respective websites for detailed instructions.

You can also contact VA for support if you need help verifying your identity or setting up your account.

VA Proposes Exemption from Copays for Certain Whole Health Well-Being Services

The U.S. Department of Veterans Affairs (VA) has introduced a proposed regulation to eliminate copays for specific inpatient and outpatient Whole Health well-being services, available at VA facilities across the country.

Whole Health services, which focus on supporting the overall wellness of veterans—beyond treating specific medical conditions—are an integral part of VA's comprehensive care approach. The services that would be exempt from copays include education on Whole Health, coaching for health and wellness, skill-building programs, and complementary treatments like yoga and meditation.

"Exempting copays for Whole Health services is a significant step towards improving veterans' access to preventative care," said VA Under Secretary for Health, Shereef Elnahal. "VA is proud to offer the best and most affordable care for veterans, and this proposal ensures that cost is never a barrier to receiving the care they deserve."

Improving access to care remains a top priority for the VA. Although not all veterans are required to pay copays, VA says it recognizes that such fees can discourage participation in essential services. When veterans are more engaged in their health care, it leads to better health outcomes and reduced overall healthcare costs. Currently, there are copayment exemptions for programs like weight management counseling and certain public health initiatives, such as health fairs or preventative screenings, which have successfully encouraged more veterans to participate.

The proposed rule to exempt copays for selected Whole Health services aims to help veterans become more actively involved in their health and continue to utilize these programs.

New Senate Veterans' Affairs Chair Focuses on Care Access and Mental Health

Sen. Jerry Moran, R-Kan., has assumed the chairmanship of the Senate Veterans' Affairs Committee, bringing with him a strong focus on expanding care options for veterans, particularly those seeking treatment outside the traditional VA system. He aims to tackle the divisive issue of community care without letting partisan politics overshadow the discussions according to reports.

"Community care is an issue that often divides along party lines, but it doesn't need to," said Moran in an interview with Military Times. "This is a benefit for veterans, just like any other benefit. Our goal should be to make it more effective and efficient, enhancing both the VA system and the community care options available to veterans."

Moran, who previously led the veterans policy panel for two years after the retirement of Sen. Johnny Isakson in 2020, now takes charge of the committee following the Republicans regaining control of the Senate. He has long been an advocate for expanding access to VA's community care programs, which allow veterans to seek private-sector medical care at government expense when they face long wait times or difficulty accessing VA health care.

The issue of community care is expected to be a significant focus in the year ahead, with House Veterans' Affairs Committee Chairman Mike Bost, R-Ill., introducing language aimed at improving and expanding the community care program. However, this is also likely to be a point of contention, with some Democrats accusing Republican leaders of working to defund the VA health care system.

Moran has emphasized that his goal is not to reduce funding or support for the VA but rather to offer more flexibility to veterans, particularly those in rural areas, who have limited access to VA facilities.

"I don't want to undermine the importance of the VA's direct care system, but there are situations where it's in the best interest of veterans to have the option of care outside of the VA," he stated.

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Moran is planning hearings and legislation focused on improving community care, but he acknowledged that broader budget concerns within the VA could take precedence in the short term.

VA officials have indicated a need for an additional \$6.6 billion above their initial request for fiscal 2025 to address equipment and personnel shortages, although some Republicans, including Moran, have raised concerns over the department's forecasting accuracy due to previous errors.

In addition to addressing community care, Moran plans to concentrate on improving mental health care for veterans and overseeing the distribution of veterans' benefits, especially in light of the extensive expansions under the 2022 PACT Act.

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