

“Honor the Dead by Helping the Living”



**Department of Pennsylvania
Veterans of Foreign Wars
of the United States**

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Service Officer Bulletin Summer 2024 Issue

IMMEDIATE PAST STATE COMMANDER'S SUMMER MESSAGE

As we prepare for the summer season, let's look at the beauty of nature - the trees have leaves on them, you are planting gardens, and the grass is getting green. Hopefully, we all are looking forward to getting out and enjoying the better weather.

As I end my year, I would like to bring up the happenings with the VFW Service Officers. The VFW Department of Pennsylvania has approximately thirty-five accredited service officers who have been given the honor of assisting our veterans and their families.

I am proud of what they are doing for our veterans. They are here to help and file your claims without a cost. Claims cannot be processed overnight, and yes, you have to be patient to get the final result. Do not pay any attorney to file a claim, as we can do the same for you and it is free.

If you are considering filing a claim, please consult with an accredited service officer or claims consultant. And remember their services will cost you nothing.

As I am closing out my year, I would like to thank you for all you do for your Districts, Posts and Communities. God Bless America!

Spike

David W. "Spike" Gyger
Immediate Past State Commander
2023-2024

2024-2025
STATE COMMANDER'S MESSAGE



I am deeply honored to lead our PA VFW Department during the 2024 – 2025 year!

As I begin my 2024-2025 year I look forward to working with each of you, our Veteran Services Officers and Claims Consultants. I would like to take this time and thank you for your dedication and service.

I would also like to thank our Past State Commander David W. “Spike” Gyger for his 2023-2024 Leadership and Service to the Department of PA VFW.

VA announces new program to help more than 40,000 Veterans stay in their homes

May 31, 2024, the Department of Veterans Affairs will launch a new program — the [Veterans Affairs Servicing Purchase \(VASP\) program](#) — to help more than 40,000 Veterans experiencing severe financial hardship avoid foreclosure and stay in their homes.

VASP is a new, last-resort tool in VA’s [comprehensive suite](#) of home retention options for eligible Veterans, active-duty Service members, and surviving spouses with VA-guaranteed home loans who are experiencing severe financial hardship. Through VASP, VA will purchase defaulted VA loans from mortgage servicers, modify the loans, and then place them in the VA-owned portfolio as direct loans. This will empower VA to work directly with eligible Veterans to adjust their loans — and their monthly payments — so they can keep their homes. With VASP, these borrowers will have a fixed 2.5% interest rate, which will provide a consistent, affordable payment for the remainder of their loan.

“This new program will help more than 40,000 Veterans and their families stay in their homes, and there’s nothing more important than that,” said **VA Secretary Denis McDonough**. “We at VA are committed to doing everything in our power to help Veterans avoid foreclosure, and that’s exactly why we’re launching VASP – to help the Veterans who need it most.”

“When a Veteran falls on hard times, we work with them and their loan servicers every step of the way to help prevent foreclosure — including offering repayment plans, loan modifications, and more,” said **Under Secretary for Benefits Josh Jacobs**. “But some Veterans still need additional support after those steps, and that’s what VASP is all about. This program will help ensure that when a Veteran goes into default, there is an additional affordable payment option that will work in a higher interest rate environment — so they can keep their homes.”

Veterans will not apply directly for VASP. Instead, beginning May 31, mortgage servicers will identify qualified borrowers and submit requests on behalf of Veterans based on a review of all home retention options available and qualifying criteria. Veterans facing financial hardship should work with their mortgage servicers to explore available [options](#).

Veterans who are having difficulty reaching a resolution with their mortgage servicer can contact VA at 877-827-3702, option 4.

Through 2027, Veterans no longer need to pay copays for their first three outpatient mental health care visits of each year

Department of Veterans Affairs announced that Veterans no longer need to pay copays for their first three outpatient mental health care and substance use disorder visits of each calendar year through 2027. This benefit expands Veterans’ access to mental health services and lowers their out-of-pocket costs.

This copayment exemption benefits dates back to June 27, 2023 and—by law—will end Dec. 29, 2027. To be eligible for this exemption, the outpatient visit must be with a qualified mental health professional at VA or provided through VA’s network of community care providers. VA will automatically refund Veterans for any copays paid to VA on or after June 27, 2023 for these appointments, with no further action required by those Veterans. VA is currently delivering mental health appointments to more Veterans, while [reducing mental health wait times](#) for new appointments. Additionally, Veteran trust in VA outpatient care is currently at 91.8% — an [all-time high](#) — and VA

has recently outperformed non-VA care in [peer reviewed studies](#), [hospital ratings](#), and [patient satisfaction surveys](#).

“We want every Veteran, regardless of their financial status, to have access to the mental health care they deserve—and that’s what this copayment exemption is all about,” **said VA Secretary Denis McDonough**. “We are constantly working to expand access to mental health care, and we won’t rest until every Veteran has access to care whenever and wherever they need it.”

In addition to this copayment exemption, VA launched a [new policy](#) in 2023 allowing [eligible Veterans and certain former service members](#) in acute suicidal crisis to go to any VA or non-VA emergency facility for no-cost emergency health care. Since then, more than 60,000 Veterans and former service members have used this benefit — providing them with lifesaving care and saving millions of dollars in health care costs. The policy increased access to no-cost emergent suicide care for up to 9 million individuals, because eligible individuals do not need to be enrolled in the VA system or go to a department facility to use this benefit.

VA to host PACT Act events in all 50 states this summer to encourage Veterans and survivors to apply for health care and benefits

Department of Veterans Affairs announced it will host the second annual PACT Act Summer VetFest — featuring more than 100 Summer VetFest events in all 50 states, the District of Columbia, and Puerto Rico — to encourage Veterans and survivors to apply for the health care and benefits they have earned under the PACT Act. These events will take place from June through August of this year.

These events will be casual, family-friendly gatherings featuring Veterans and their families, Veteran advocates, and the VA health care and benefits professionals who serve them. At the events, VA staff will be ready to help Veterans [apply](#) for PACT Act-related benefits (or complete a previous [intent to file](#)), [enroll](#) in VA health care, get screened for toxic exposures, and more.

The VetFest is just one component of VA and the entire Biden-Harris administration’s nationwide PACT Act Veteran outreach campaign, which is the largest coordinated outreach campaign in VA history. As a result of this effort, Veterans are applying for VA health care and benefits in [historic numbers](#). More than [1 million PACT Act-related claims](#) have been granted under the law and [more than 400,000 Veterans enrolled in VA health care](#) — a 30% increase over the previous year. VA encourages all [eligible](#) Veterans and survivors to [file a benefits claim](#) or [apply for VA health care](#) today.

“This summer, we’re inviting Veterans and their families to join us at more than 100 Summer VetFest events across the country to learn what VA can do for them,” said, **VA Secretary Denis McDonough**. “Our goal is to bring VA to Veterans – making it as easy as possible for them to sign up for health care and benefits – and that’s what these events are designed to do. There are millions of Veterans and survivors across America who are eligible for VA services under the PACT Act, and we will not rest until every one of them gets what they’ve earned.”

In addition to hosting more than 2,600 events since the passage of the PACT Act, VA has also sent millions of letters and emails, launched a nationwide advertising campaign, and enacted the first-ever text messaging campaign to reach eligible Veterans. Key results from the ongoing campaign include:

- **More Veterans are applying for benefits than ever before:** Veterans submitted 2,433,729 claims applications in 2023 — an all-time record by more than 39%. Thus far this year, Veterans have submitted more claims than last year at this time.
- **Veterans submitted record “intents to file” in 2023:** Veterans submitted 2,299,815 [intents-to-file](#) in 2023 — an all-time record and 62% more than in 2022. VA is currently reaching out to these Veterans to encourage them to finish their benefits claims before their intents-to-file expire.
- **Veterans are enrolling in VA health care at the fastest rate since 2016:** As noted above, more than 400,000 Veterans enrolled in VA health care over the past 365 days — a 30% increase over the previous year. This is the highest enrollment rate since 2016.
- These numbers are only expected to grow due to VA’s [recent expansion](#) of PACT Act health care eligibility, which began March 5. Under this new authority, all Veterans who meet the basic service and discharge requirements and were exposed to toxins and other hazards while serving in the military — at home or abroad — are eligible to enroll directly in VA health care, years earlier than called for by the PACT Act. This means that all Veterans who served in the Vietnam War, the Gulf War, Iraq, Afghanistan, the Global War on Terror, or any other combat zone after 9/11 are eligible to enroll directly in VA health care without first applying for VA benefits.
- Veterans and survivors can apply or learn more about the PACT Act by visiting [VA.gov/PACT](#), by calling 1-800-MYVA411, or by attending an upcoming outreach event. View the full list of [upcoming Summer VetFest events](#)