

VHA Service Process and Payment Terms

Step 1: Initial Consultation (No Charge)

- **Objective:** Introduce VHA services and provide an overview of VA benefits.
- **What to Expect:** A discussion about VA benefits, the claim process, and an estimate of potential benefits if approved.
- **Cost:** Free

Step 2: Personal Record Management (No Charge under No Cost Until Approval Agreement)

- **Service:** Create a HIPAA-compliant VHA cloud storage folder to securely store, share with medical professionals, and organize the veteran's documents.
- **What to Expect:** Assistance in organizing and storing personal documents securely.
- **Cost:** \$20.00 per month or a yearly payment of \$100.00 or delayed billing under the No-Cost-Until-Approval Agreement

Step 3: Lay Testimony Coaching and Template Assistance (No Charge)

- **Service:** Assist the veteran in preparing personal statements and testimonies for VA claims, offering templates and guidance to ensure effective self-representation.
- **What to Expect:** Guidance and templates for effective self-representation.
- **Cost:** Free (No charge for lay testimony coaching)

Step 4: Claim Preparation and Filing (No Charge)

- **Service:** Guidance on preparing a quality VA claim, including an introduction to a Veterans Service Organization who can provide assistance regarding actually filing a VA Disability claim. (Note: signing a limited power of attorney is required).

- **What to Expect:** Guidance and support, including an introduction to a Veteran Service Organization (VSO) for claim filing assistance.
- **Cost:** Free

Step 5: Medical Nexus Opinion

- **Objective:** Provide a medical opinion that links the veteran's medical condition to their military service.
- **What to Expect:** Professional medical assessment and opinion.
- **Cost:** \$650.00 per opinion, with additional opinions on a discounted scale. Free until VA Benefits are granted.

Step 6: VA Disability Benefits Questionnaire (DBQ) (\$1,000.00 per exam)

- **Service:** MD examination to complete the VA's Disability Benefits Questionnaire (DBQ).
- **What to Expect:** A physical or video examination to complete the necessary DBQ for the VA claim.
- **Cost:** \$1,000, charged for the examination and DBQ completion (sliding down payment scale for additional DBQs)

Step 7: No Money Down Plan

- **Service:** Provide medical nexus opinions for individual claims at no money down.
- **What to Expect:** Professional medical assessment and opinion.
- **Cost:** No initial cost up front, but a No-Cost-Until-Approval Agreement must be implemented between VHA and the veteran.

Step 8: Fee We Charge Upon VA Approval

- **Overview:** Under the No-Cost-Until-Approval Agreement, all services are provided at no charge until the VA approves the veteran's claim. This includes HIPAA-compliant cloud storage, medical nexus opinions, and comprehensive support for strengthening the claim. Payment is contingent on VA approval.
- **Payment Structure After VA Approval:**
 - If the VA grants benefits, the veteran will pay VHA a one-time success fee calculated as 6x the initial monthly benefit awarded by the VA.
- **Example:**
 - If the VA grants a 30% disability rating with monthly benefits of \$500, the success fee would be a one-time fee of \$3,000 (6 x \$500).

Step 9: Access and Login Support (No Charge)

- **Objective:** Provide coaching on accessing key VA-related online systems, such as My HealthVet.
- **What to Expect:** Step-by-step assistance on how to access important systems.
- **Cost:** Free

Refund and Rebuttal Policy

- **Full Refund:** If the VA denies the claim, the veteran will receive a full refund except for the VHA Cloud Storage HIPAA Compliant Folder.
- **Medical Rebuttal:** If the VA initially denies the claim, VHA will provide a medical rebuttal to support the veteran's case at no additional cost.