

Forms for father

Military Veteran with unmet health care needs

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A family physician works on forms at her desk one evening following a hectic day in the clinic preceded by a late-night emergency department shift. She gets to a Veterans Affairs Canada (VAC) form about John,* part of his application for service-related disability benefits. John is a 78-year-old retired carpenter. He is a Canadian Navy Veteran who served 3 years in the engine room of a ship during the Korean War.

John had seen his family physician for increasing shortness of breath. Findings of his physical examination were unremarkable. The chest radiograph was normal, but results of oximetry showed evidence of hypoxemia. The family physician referred John to a respirologist. Pulmonary function test results and a high-resolution computed tomography scan of the chest revealed changes consistent with asbestosis. Alerted by the family physician, the respirologist was aware of John's previous risk of exposure to asbestos during his Navy service. The respirologist made the diagnosis of asbestosis.

John was prescribed oxygen therapy, but he had trouble paying for it. He continued to have shortness of breath when climbing stairs and performing activities of daily living. He and his family could not afford necessary treatments, care, or home modifications. He was concerned he would not be able to stay at home with his wife, Sally. With his family physician's help, John and Sally contacted VAC for assistance. The VAC district office staff suggested that he could claim his condition as a service-related condition. They explained to John the importance of obtaining accurate medical information to document both his diagnosis and the severity of his condition when he submitted his claim.

Completion of VAC medical forms benefits family physicians caring for Veterans and their families. As family physicians we understand the burden of forms.^{1,2} Medical information from physicians is essential to Veterans' applications for Disability Program benefits. Family physicians are uniquely placed to provide overviews of patients' medical diagnoses and physical, mental, and social health. Family physicians' information and supporting investigations are essential for VAC adjudicators to make disability entitlement and assessment decisions.

*The case presented is fictitious.

Veteran Affairs Canada Disability Program

Veterans, still-serving members of the Regular and Reserve Canadian Forces and the Royal Canadian Mounted Police, their families, and certain other groups might be eligible for VAC disability programs and services. Eligibility is based on the Veteran's or member's service-related disability.^{3,4} Veterans found to be eligible by VAC under legislation for disability programs can access related VAC programs, services, and benefits. Disability entitlement is not necessary to access other VAC programs, such as the Rehabilitation Program.

Box 1⁵ gives VAC definitions of the key terms *disability entitlement* and *disability assessment*, and shows the 2 main ways a condition might be connected to military service for entitlement.

Family physician's role

Disability entitlement. The Canadian Medical

Box 1. Veterans Affairs Canada Disability Program terminology

Disability entitlement—Entitlement means granting a client the right to disability programs through the application of law and the recognition of a service-related disabling condition. Entitlement is provided when there is evidence of a disability, the disability can be related to service, and the extent of the disability is apparent. Entitlement eligibility varies with type of military service.

- **Insurance principle**—Entitlement is granted for disability resulting from an injury or disease that was incurred during, is attributable to, or was aggravated by service in World War II, the Korean War, or any of the more than 70 special duty areas or operations, such as Afghanistan. A causal link to service activities does not need to be established.
- **Compensation principle**—Entitlement is granted for disability directly connected with or aggravated by service in peacetime, other than special duty areas or operations. A causal link to service activities needs to be established.

Disability assessment—After disability entitlement is granted the extent of disability is assessed and rated on a percentage basis from 0% to 100%.⁵ This rating is used to establish financial compensation.



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Association (CMA) policy on the physician's role in third-party forms emphasizes the following:

The physician's role in completing third-party medical forms should be to provide medical information and opinion. It should not be to adjudicate on a patient's eligibility to a benefit. This is the role of the third party.¹

Veterans Affairs Canada follows the CMA policy by only asking family physicians for the information its adjudicators need to render decisions. Each case is adjudicated on its individual merits. A client's physician can offer his or her opinion that a client's health problem was caused or aggravated by military service but, under law, the final decision rests with VAC.

Disability Program entitlement requires very specific medical information. Veterans Affairs Canada has developed medical questionnaires specific to various body systems.⁶ Appropriate medical questionnaires will be provided to the physician or are available on the VAC website.

The medical questionnaires direct physicians to provide diagnoses for their patients' conditions.⁶ "Degenerative lumbar disc disease" and "chronic mechanical low back pain" are examples of diagnoses for "back pain" that can be used by VAC to establish Disability Program entitlement.

The medical questionnaires guide the physician to provide the necessary information by completing only the sections relevant to the Veteran's claimed condition. The physician is asked to attach all relevant supporting investigations.

Disability assessment. After entitlement for a service-related disability is granted by VAC, the degree of disability is assessed. The CMA policy on the physicians' role in third-party forms emphasizes that it is necessary to "separate the patient assessment from the program eligibility process."¹

The process of disability assessment is described in the Table of Disabilities on VAC's website.⁵ The medical questionnaires are designed to complement the Table of Disabilities. If the medical questionnaire is adequately completed by the physician, and all the relevant supportive investigations are provided, the adjudicator can complete the assessment in a timely fashion.

Adjudicators cannot complete their assessments if medical questionnaires are not adequately completed. This can lead to delays for Veterans and their families. In our fictitious case, if John's pulmonary function test results are not included in the claim, his disability compensation might be delayed.

VAC disability forms benefit family physicians

All military Veterans are not automatically eligible for all VAC disability programs. Medical information must be

provided to support claims. Once entitled to disability benefits, and depending on the type of service and degree of disability (Box 1⁵), a VAC client has varied access to a variety of programs, services, and benefits related to the disability. The VAC forms are designed to collect required information without physicians needing to know all this detail.

Patient access to VAC benefits might increase family physicians' options for effective treatment planning. For eligible Veterans, VAC augments provincial health benefits and services with benefits intended to support Veterans' physical, emotional, and social well-being. In John's case, owing to his Korean War service, if his application were accepted for disability benefits, his prescription costs would be covered and he could obtain the necessary supports to allow him to continue to live at home with his wife.

Other VAC programs

Not all VAC programs require entitlement to a service-related disability. Other installments of the Veteran Health Files series in *Canadian Family Physician* describe for family physicians the array of programs, benefits, and services available to Veterans and their families, depending on eligibility.

For example, the 2006 New Veterans Charter Rehabilitation Program does not require a diagnosis for entry, only a service-related physical or mental health problem that is creating a barrier to reestablishment in civilian life.⁷ Precise, timely information from physicians assists VAC staff in quickly determining eligibility for the Rehabilitation Program and in designing and implementing rehabilitation plans. Similarly, information from family physicians assists VAC clients who have mental health difficulties related to service with accessing care from the new operational stress injury clinic network through VAC district offices.⁸ Family physicians might be contacted by VAC medical officers when clients are referred to operational stress injury clinics.

Collaborating with VAC

Veterans Affairs Canada welcomes collaboration with family physicians caring for former military or Royal Canadian Mounted Police members and their families. A physician does not need to wait for forms to communicate with VAC about a patient when the physician thinks the Veteran or family could benefit from VAC programs. The physician can write a referral letter to VAC, with the patient's permission, providing useful information to the interdisciplinary VAC client service team in a local district office. This opens lines of communication between providers to facilitate effective treatments for Veterans and improve continuity of care.

The family physician recognizes her key role in supplying the information required for John's VAC claim,

Resources

Resources for physicians

- Veterans Affairs Canada (VAC) website: www.vac-acc.gc.ca; click on "Providers and Professionals," then "Entitlement Guidelines," "Table of Disabilities," and "Medical Questionnaires"
- To contact VAC by telephone, call the VAC National Contact Centre at 866 522-2122 (English) or 866 522-2022 (French). If your patient is a VAC client, it helps to provide their VAC client number
- Veteran Health Files series in *Canadian Family Physician* at www.cfp.ca, quarterly from November 2008

Resources for Veterans

- VAC telephone: 866 522-2122 (English) or 866 522-2022 (French)
- VAC website: www.vac-acc.gc.ca; click on links under "Services and Benefits," then "Disability Benefits"

completes the VAC form, and attaches the required investigations. She is remunerated by VAC for completing the form in accordance with fees recommended for uninsured third-party requests by her province's medical association or society.

John's claim is accepted by VAC, entitling him to disability benefits for service-related asbestosis. The data on the form enable VAC to assess his degree of disability. He receives a financial award based on the disability assessment and access to treatment benefits related to his entitled condition of asbestosis.

This entitlement provides access to a variety of services for John. In-home assessments are made by the District Nursing Officer and an occupational therapist. They contact the family physician for more details. Veterans Affairs Canada provides John with an oxygen concentrator, pays prescription costs, installs a stair lift, and provides help with activities of daily living. These benefits allow John and Sally to stay in their home. ❁

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Competing interests

None declared

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BOTTOM LINE

- Veterans and still-serving Canadian Forces and Royal Canadian Mounted Police members can apply to Veterans Affairs Canada (VAC) for benefits for disabilities they believe are related to their service.
- Family physicians play a key role in providing necessary information on VAC forms, enabling VAC to adjudicate disability entitlement claims and assess degree of disability.
- Incomplete forms lead to delays in providing Disability Program benefits to Veterans and their families.
- A family physician can offer opinions about a service connection for a Veteran's condition, but VAC determines whether there is a connection between military service and a claimed disability.

ENCADRÉ POINTS SAILLANTS

- Les anciens combattants et les membres des Forces Canadiennes et de la Gendarmerie royale du Canada encore en service peuvent présenter une demande de prestations à Anciens Combattants Canada pour une invalidité qui est, selon eux, liée à leur service.
- Les médecins de famille jouent un rôle clé en fournissant les renseignements nécessaires sur les formulaires d'ACC, permettant ainsi à ACC de juger les demandes d'admissibilité à des prestations d'invalidité et d'évaluer le degré d'invalidité.
- Les formulaires incomplets peuvent occasionner des retards dans la prestation des avantages prévus dans le cadre des programmes de prestations d'invalidité aux anciens combattants et à leur famille.
- Les médecins de famille peuvent donner leurs avis sur un lien entre le service et l'affection de l'ancien combattant mais c'est ACC qui détermine s'il y a un lien entre le service militaire et l'invalidité faisant l'objet de la demande.

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Veteran Health Files is a quarterly series in *Canadian Family Physician* coordinated by Veterans Affairs Canada. The series explores situations experienced by family physicians caring for Veterans of military service. For further information on this series, contact **Dr Jim Thompson**, Veterans Affairs Canada, Charlottetown, PEI; e-mail research-recherche@vac-acc.gc.ca.