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The Topper

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THE TOPPER

VETERANS AND THE AFFORDABLE CARE ACT

The Department of Veterans Affairs has launched an awareness campaign and a new website, www.va.gov/aca, to let veterans know what the Affordable Care Act means for them and their families. Veterans receiving health care from the Department of Veterans Affairs will see no change in their benefits or out-of-pocket costs when portions of the Affordable Care Act take effect next year.

“VA wants all veterans to receive health care that improves their health and well-being,” said Secretary of Veterans Affairs Eric K. Shinseki. “If you are enrolled in VA health care, you do not need to take any additional steps to meet the health care law coverage standards. If you are not enrolled in VA health care, you can apply at any time.”

“VA encourages eligible veterans who are not enrolled in VA’s health care

November 11, 2013



Veterans Day & Remembrance Day

system to take advantage of the world-class care we provide to the men and women who have served this Nation in uniform,” Shinseki added.

Veterans can apply for VA health care at any time by visiting www.va.gov/healthbenefitsenroll, calling 1-877-222-VETS (8387), or visiting their local VA health care facility. Full details on eligibility are available at www.va.gov/opa/publications/benefits_book.

VA’s health care system for veterans has no enrollment fee, no monthly premiums and no deductibles. Most veterans also have no out-of-pocket costs, though some may have small copayments for some health care or prescription drugs.

“VA will continue to provide veterans with high quality, comprehensive health care and other benefits they have earned through their service,” said Dr. Robert Petzel, VA’s chief physician and under secretary for health.

The Affordable Care Act was created to expand access to coverage, reduce rising health care costs, and improve health care quality and care coordination. The Affordable Care Act creates new opportunities for coverage for uninsured veterans and their families.

There are more than 1.3 million veter-

ans and more than 950,000 spouses and children of veterans without health insurance. Most uninsured veterans are eligible for VA health care. For those who are not eligible for VA care — such as veterans’ family members — the law created a new Health Insurance Marketplace.

In 2014, the Marketplace will be a new way to shop for and purchase private health insurance. People who purchase insurance through the Marketplace may be able to lower the costs of health insurance coverage by paying lower monthly premiums. For more information, visit www.healthcare.gov/what-is-the-health-insurance-marketplace.

For information about VA health care and the Affordable Care Act, VA encourages veterans and family members to visit the new website at www.va.gov/aca, or call 1-877-222-VETS (8387), Monday through Friday from 8am to 10pm or Saturdays from 11am to 3pm, Eastern time. The new website includes a Health Insurance Benefits Explorer, where veterans can learn about the benefits they can receive if they enroll in VA care.

VUB veterans can receive assistance enrolling in the VA health care system at the American Legion Post 23 located at 208 Dishman Lane on Thursdays from 9am to noon.

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VETERANS UPWARD BOUND



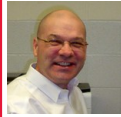
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MILLION VETERAN PROGRAM

The Department of Veterans Affairs' Million Veteran Program is a national research program designed to better understand how genes affect health. **Participation in MVP is voluntary.** If you choose to participate, a study visit will be scheduled at your nearest VA facility where you will be asked to review and sign an official Informed Consent Form that provides a detailed description of the program and your rights as a participant.

As a participant, you will donate about two teaspoons of blood for genetic and health research. Our inherited traits are passed down from one generation to the next through genes. Genes are made up of DNA, the information that determines the structure and function of our bodies. Researchers will study genes, lifestyle, environment, military experiences, and disease characteristics in very large numbers of veterans. The results of these studies will help doctors improve the health care offered to patients in the future.

Participants will also complete a short Baseline Survey and receive an optional Lifestyle Survey as well. Their electronic medical records will be accessed by MVP researchers for as long as they are alive, unless they wish to withdraw from the program. Researchers will use information from their medical records, along with their blood sample, to understand the relationship between genes and health.

Participants may be contacted again in the future by MVP staff. Participants' decision to participate in additional research is voluntary.

Participants will not be charged for any procedures that are part of the



program nor will they be paid to participate. All blood samples will be used for research and will not be sold. Discoveries from this research could lead to new tests, drugs, or other products. The VA will not share any profits from these discoveries with participants.

Participants information will be used for research that may result in better prevention, detection, and treatment of health issues for veterans and the Nation. The data will be combined with data from other veterans participating in MVP. Individual genetic test results will not be returned at this time.

MVP will safeguard participants' blood samples at the VA Central Biorepository. Recorded information will be stored electronically in the VA Central Research Database. The chance of a data security breach cannot be guaranteed. However, the information is highly protected as outline below:

- ◆ Information will be stored according to the VA's Information Security Policy.
- ◆ All surveys, samples, and health information will be labeled with a study code instead of your name or other identifiable information to maintain confidentiality.

- ◆ Identifiable information will only be shared if MVP receives requests from regulatory or oversight agencies.
- ◆ Talks or papers about MVP will not personal identify participants.

To further protect participants' privacy, the VA received a Certificate of Confidentiality from the National Institutes of Health. This means that researchers cannot be forced to share information that could identify participants, even if required by a court order.

In a rare event of a security breach, there are state, federal, and VA protections that prevent health insurance companies, group health plans, and most employers from discriminating against you based on your genetic information.

If anyone asks you to take part in the research study, you have the right to say "no". Your decision will not affect your VA health care or benefits. If you are participating in MVP, you can change your mind and leave the study at any time without losing your health care benefits.

If you would like to receive more details about anything covered in this article, please call the MVP Information Center at **866-441-6075** or visit www.research.va.gov/MVP.

If you decide to participate in MVP, you can also discuss your questions with staff during your study visit.



Veterans Health Administration
Research Development
Improving Veterans' Lives - www.research.va.gov

**Million Veteran Program:
A Partnership with Veterans**



THINGS YOU NEED TO KNOW ABOUT FINANCIAL AID

The Free Application for Federal Student Aid (FAFSA) is

the form used by the U.S. Department of Education to determine your Expected Family Contribution (EFC) by conducting a "need analysis" based on financial information, such as income, assets and other household information, which you (and your parents if you are a dependent student) will be asked to provide. The form is submitted to, and processed by, a federal processor contracted by the U.S. Department of Education, and the results are electronically transmitted to the financial aid offices of the schools that you list on your application.

FAFSA is the application used by nearly all colleges and universities to determine eligibility for federal, state, and college-sponsored financial aid, including grants, educational loans, and work study programs.

Nearly every student is eligible for some form of financial aid, including low-interest Federal Stafford and/or parent PLUS loans, regardless of income or circumstances, provided that you:

- ◆ are a U.S. citizen, a U.S. national or an eligible non-citizen;

- ◆ have a valid Social Security Number;
- ◆ have a high school diploma or GED;
- ◆ are registered with the U.S. Selective Service (if you are a male aged 18-25);
- ◆ complete a FAFSA promising to use any federal aid for educational purposes;
- ◆ do not owe refunds on any federal student grants;
- ◆ are not in default on any student loans; and
- ◆ have not been found guilty of the sale or possession of illegal drugs during a period in which federal aid was being received.

ual FAFSAs must be *submitted*, while others refer to the date by which individual FAFSAs must be *fully processed* (completed by the federal processor and made available to the school financial aid office).

IMPORTANT: We strongly encourage all students to check with their school's financial aid office to determine their exact FAFSA deadline requirements, and to file their FAFSA as soon as possible after January 1st.

Kentucky's deadline is as soon as possible after January 1, 2014.



Got Financial Aid Questions?

Call VUB at 270-745-5008



TIME CHANGE!

Don't forget to set your clocks back on Sunday, November 3 at 2:00am. That's when Daylight Saving Time officially ends.



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Notes and News

WKU VETERANS UPWARD BOUND GRADUATE WINS SCHOLARSHIP



Philip Parsons

Philip Parsons of Lewisburg was recently selected as the winner of a \$1000 scholarship granted by the National Association of Veterans Upward Bound. Parsons, a veteran of the U.S. Army, graduated from VUB in the summer of 2012 and is pursuing an associate degree in human resources at Hopkinsville Community College. He was one of 11 students in the country to receive this award and is the ninth Veterans Upward Bound student from WKU to win this prestigious scholarship in the past 10 years. WKU is one of 51 Veterans Upward Bound projects across the United States and the only one in Kentucky.

The staff of Veterans Upward Bound is very proud of Philip. His achievement reflects very positively upon the quality of our program and the caliber of our students.



THE TOPPER

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The Director's Desk



The Facebook Challenge

Finding veterans before they go to school is one of the biggest challenges that VUB faces. We've been here for over 20 years, yet we still hear people say they never realized that our program existed, or that they wish they'd heard about us *before* they went to school.

So I'm issuing *the Facebook Challenge*, asking every person reading this column to help spread the word about VUB by doing three things:

- Like our Facebook page if you've not already done so. You can find us at www.facebook.com/vubwku.
- Share our page on your wall and invite your friends to "like" us, too.
- Share our page directly with any friends you think might be interested in our program.

At this time, our Facebook page has 156 "likes." Please help us reach 500 before our next newsletter is published. I'll be back here in February to report on our progress.

Follow-Up Survey

This fall, we will be conducting a follow-up survey of current and former participants, asking for updated contact information, whether you're still in school or graduated, and if you've been called back to duty or reenlisted, among other things.

We are required to report on our past students' academic progress, and when our former participants are successful in school, it improves VUB's chances of continued funding. So if/when you receive a survey, please take the time to respond.

Davy Stone
Director, Veterans Upward Bound

Important Numbers and Dates



Schella Smith, WKU VA Certifying Official
(270) 745-3732

Stephanie Gabbard, VA Voc-Rehab, B.G. Office
(270) 846-2092

Military Student Services, WKU
(270) 745-5837

Carrie Orning, SKYCTC VA Certifying Official
(270) 901-1003

Department of Employment Services, Bowling Green
Don "Mac" McGlothlin (270) 746-7265

VA Regional Office, Louisville
(502) 566-4482

VA Regional Office, Nashville, TN
(615) 695-6384

VA Medical Center, Louisville
(502) 287-4000

VA Medical Center, Nashville, TN
(800) 228-4973

Military Records Branch, Frankfort
(502) 607-6040

American Legion, Bowling Green
(270) 781-3574 Veterans Service Officer
Veterans of Foreign Wars, Bowling Green
(270) 781-1872

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|--------------|-----------------------------------|
| OCT 26 | ACT Test Date |
| NOV 8 | ACT Registration Deadline, Dec 14 |
| NOV 11 | Veterans Day & Remembrance Day |
| NOV 27-29 | Thanksgiving Holiday (VUB Closed) |
| DEC 5 | Last Day of VUB Winter Classes |
| DEC 14 | ACT Test Date |
| DEC 18-JAN 3 | Christmas Holiday (VUB Closed) |
| JAN 10 | ACT Registration Deadline, Feb 8 |
| JAN 13 | First Day of VUB Spring Classes |
| JAN 20 | MLK, Jr. Day (VUB Closed) |
| FEB 8 | ACT Test Date |

*Please call early for information on test dates. VUB may pay testing fees, but to do so we must have your application at least six weeks prior to the registration postmark deadline.