

No. 42 in a series providing the latest information for patients, caregivers and healthcare professionals

Highlights

- The U.S. Department of Veterans Affairs (VA), The Leukemia & Lymphoma Society (LLS) and many other national and local organizations support Veterans with blood cancer and their families.
- These programs exist to support Veterans and their families because of the sacrifices they made to serve their country. Please do not hesitate to apply if you are eligible.
- During military service, Veterans may be exposed to hazardous chemicals or radiation that can cause cancer, including blood cancers. They may also have other health issues.
- VA health care is free for conditions caused or made worse by military service, including service-connected blood cancers.
- Veterans with service-connected blood cancer may also be eligible for disability compensation, a monthly, tax-free payment offered by the federal government.

Introduction

According to the U.S. Department of Veterans Affairs (VA), approximately 56,000 Veterans are diagnosed with cancer every year in the VA health care system. If you are a Veteran with a blood cancer diagnosis, you are not alone. Support is available from the VA, The Leukemia & Lymphoma Society (LLS) and other organizations. The following information is adapted from the website www.va.gov of the U.S. Department of Veterans Affairs.

The United States Department of Veterans Affairs

The United States Department of Veterans Affairs (VA) is a federal agency that provides benefits, such as healthcare, financial benefits and housing services to Veterans and their families.

- Every state has its own VA department, which seeks to connect Veterans of that state with benefits and services. Visit www.va.gov/statedva.htm to find your state's VA department.

- There are VA facilities in every state. Visit www.va.gov/directory/guide/allstate.asp to locate the facility closest to you.
- Call the MyVA411 main information line at **(800) 698-2411**.

Some Veterans may hesitate to apply for VA benefits or other assistance programs. However, these programs exist to support Veterans and their families because of the sacrifices they made in service to their country. Please do not hesitate to apply if you are eligible.

Cancer Risk and Military Service

During military service, Veterans may have been exposed to hazardous chemicals or radiation that can cause cancer or other health issues. Some of these types of exposures are well-known and documented. For example, exposure to Agent Orange during the Vietnam War is known to increase the risk of lymphoma, multiple myeloma and some subtypes of leukemia. Other exposures and diseases are still being studied.

Environmental Health Registry Evaluation. The VA provides free, voluntary medical evaluations for Veterans who may have been exposed to environmental hazards. The VA has established several health registries to track and monitor Veterans' health and exposure to environmental hazards. The registry data helps the VA understand and respond to these health problems more effectively. These registries include:

- Agent Orange Registry
- Airborne Hazards and Open Burn Pit Registry
- Gulf War Registry
- Ionizing Radiation Registry
- Depleted Uranium Follow-Up Program
- Toxic Embedded Fragment Surveillance Center

Visit www.publichealth.va.gov/exposures/coordinators.asp to find your local VA Environmental Health Coordinator and ask about a registry evaluation. *Note: The registry evaluation is separate from the VA's disability compensation process and does not establish any presumptive diagnosis or service-connected rating. See Veteran Disability Compensation on page 3 for more.*

Veteran Affairs (VA) Health Care

VA health care provides a full range of healthcare services exclusively to Veterans and their families through VA sites of

care, mobile clinics and telehealth. VA health care is free for conditions caused or worsened by military service. You may also be eligible for other free VA health care based on factors like your disability rating, service history or income. This may include a travel allowance for service at a VA facility. Or you may need to pay a co-pay for some types of care, tests and medications to treat conditions that aren't connected to your service. Whether or not you'll need to pay and how much you'll pay depends on which priority group you are assigned to when you enroll in VA health care. You can use VA health care along with other health insurance plans, such as Medicare, Medicaid, TRICARE or private insurance. You can also receive care both in the private sector and at VA centers to maximize your benefits.

To learn more and enroll, visit www.va.gov/health-care/ or call (877) 222-8387. You may also enroll by contacting your state or local office or by bringing a completed VA Form 10-10EZ to your closest VA medical center. Visit www.va.gov/find-forms/about-form-10-10ez/ to download the form. Visit www.va.gov/health-care/eligibility/ to review eligibility criteria.

Oncology Care. The VA's National Oncology Program (NOP) provides cancer care through multiple channels, including:

- VA medical centers (depending on location)
- National TeleOncology service (NTO), which connects Veterans with oncology specialists throughout the country virtually using telecommunication technology
- Close to Me cancer care service where VA care teams travel to local outpatient clinics or other VA facilities, often in rural locations
- Community care providers (See *Community Care* below.)

Visit www.cancer.va.gov to learn more about the NOP.

Community Care. The VA provides care to enrolled Veterans through community providers when VA medical centers cannot provide the care needed. Community care is based on specific eligibility requirements, the availability of VA care and the needs and circumstances of individual Veterans. This care is provided and paid for by the VA. The VA must first authorize community care before a Veteran can receive covered care from a community provider. The criteria for authorization is outlined in the MISSION Act, a law that provides more options for care to Veterans.

For more information about community care eligibility, speak with your VA Provider and view the *Veteran Community Care Eligibility Fact Sheet* at www.va.gov/COMMUNITYCARE/docs/pubfiles/factsheets/VA-FS_CC-Eligibility.pdf

Navigating Your VA Health Care

Navigating your VA health care, benefits and services once enrolled might feel like an overwhelming task for even the most informed individuals. The critical thing to know is that the VA has people to help you.

Primary Aligned Care Team. Once enrolled, you will be assigned to a Primary Aligned Care Team (PACT), which includes your primary care provider (PCP) at the VA. Your PACT team functions as the starting place for any healthcare services you need. It can connect you to an oncology team either within the VA or through the community care program for your cancer care, depending on what services your local VA offers.

- Each PACT team has an assigned **primary care social worker** you can request to speak with at any time. These social workers have vast knowledge of the services, benefits, and resources specific to your VA and your local area. They can help you best identify what needs you may have and how best to address them, including things like financial and housing concerns, physical care needs such as help at home or in a care facility, transportation and/or lodging for your treatment, and accessing mental health or cancer support services.
- Ask if your facility has an oncology social worker. Oncology social workers have unique knowledge about cancer specific resources and services. Not all VA facilities have oncology social workers. You can still ask your primary care social worker about cancer-related resources.

Patient Advocate. In all healthcare systems, patients can encounter barriers or delays. If you feel you might be experiencing these at the VA, the patient advocate at your facility can help you. Ask to speak to your facility's patient advocate if you need additional support in navigating your care.

Advance Care Planning. Advance care planning is the process of having conversations about future medical care and documenting your preferences for care. Discuss your preferences with your loved ones and healthcare team. Then, create an advance directive to outline your wishes for future medical care if you can no longer speak for yourself. An advance directive includes two legal documents:

- Living will—outlines your preferences for medical care
- Medical power of attorney—names a person to make medical decisions on your behalf if you are unable to do so

Veterans and Blood Cancer: Resources and Support

An advance directive is essential for everyone to have, not just people with a cancer diagnosis. Remember to review and update these documents periodically as your needs may change. Your VA social worker can also help you complete an advance directive. The VA provides a form for completing an advance directive—VA form 10-0137. Visit www.va.gov/find-forms/about-form-10-0137/ to download the form.

To learn more, visit www.LLS.org/booklets to view *Advance Care Planning*.

Palliative Care. Palliative (supportive) care is specialized medical care that focuses on providing relief from the side effects and emotional stress of a serious illness, such as cancer. The goal is to improve the patient's and their family's quality of life. Palliative care is for anyone with a serious illness, regardless of age, stage or prognosis. Your VA social worker can help connect you to palliative care.

To learn more, visit www.LLS.org/booklets to view *Palliative Care*.

Hospice Care. Hospice is a special type of palliative (supportive) care that includes delivering compassionate and specific care to those nearing the end of life. The main goals are to maintain quality of life and provide symptom relief. At the VA, you do not have to stop your cancer treatment to access hospice benefits. (In other healthcare settings, hospice care is typically not available while continuing to receive cancer treatment, but the VA allows for concurrent care.) Be sure to talk to your medical team about when these services might benefit you.

To learn more, visit www.LLS.org/booklets to view *Hospice Care*.

VA Dental Benefits

The VA offers full dental benefits to some Veterans who meet the eligibility criteria. The main classes of eligibility include:

- Veterans with a 100% service-connected disability rating (See *Disability Rating* on page 5.)
- Veterans who may not have a 100% disability rating but do have a designation of "Individual Unemployability," according to VA eligibility
- Former prisoners of war

There may also be other circumstances for which you may qualify for dental benefits, such as receiving certain types of cancer treatment. Ask your VA social worker if you have questions regarding your specific eligibility.

VA Dental Insurance Program. The VA Dental Insurance Program (VADIP) offers discounted private dental insurance for Veterans and family members who meet specific

requirements. Visit www.va.gov/health-care/about-va-health-benefits/dental-care/dental-insurance/ to learn more.

LLS Veteran Dental Financial Assistance

The Veteran Dental Financial Assistance program assists anyone with Veteran status diagnosed with blood cancer, regardless of dental benefit class assigned by the Veterans Administration (VA). The Program covers the cost of dental services required to begin lifesaving therapy or as a side effect of treatment for a blood cancer.

- Visit: www.LLS.org/VeteransDental
- Call: (800) 955-4572

TRICARE

TRICARE is a health insurance program that serves uniformed service members, retirees and their families. Many types of TRICARE plans are available depending on your status and location. The plans have different costs for coverage. TRICARE can be used at both military hospitals and clinics and a network of civilian healthcare professionals.

Visit www.tricare.mil/ to learn more.

Veteran Disability Compensation

Veteran disability compensation is a monthly, tax-free payment for Veterans who have a physical or mental health condition that was caused or made worse by their military service. This includes cancers linked to exposures to carcinogens (cancer-causing agents) during military service. Your family also may be eligible for survivors' benefits if you die as a result of the disease.

Presumptive Conditions. For some conditions, the VA automatically assumes that your service caused the condition. These are called "presumptive conditions." If your diagnosis is considered a presumptive condition, you don't have to prove a connection between the disease and your service to be eligible for disability compensation. You only need to meet the service requirements. Service requirements mean you served in a specific location and/or did a specific job during a certain time frame during which exposure occurred. For example, exposure to contaminated water at Camp Lejeune occurred between 1953 and 1985.

Please note that the table on page 4 only includes blood cancers. Additional conditions and diseases are considered presumptive conditions for the exposures listed in the chart. You may still be eligible for benefits if you have one of these other conditions or if you can link your condition or disease to your time in military service.

Veterans and Blood Cancer: Resources and Support

Exposure	Locations/Sources of Exposure	Presumptive Blood Cancers
Agent Orange or other herbicides	<p>Vietnam (January 9, 1962 to May 7, 1975)</p> <p>Korean Demilitarized Zone (September 1, 1967- August 31, 1971)</p> <p>Military Bases in Thailand (January 9, 1963- June 30, 1976)</p> <p>Loas (December 1, 1965- September 30, 1969)</p> <p>Cambodia at Mimot or Krek, Kampong Cham Province (April 16, 1969-April 30, 1969)</p> <p>Guam or American Samoa (January 9, 1962-July 31, 1980)</p> <p>Johnson Atoll (January 1, 1972- September 30, 1977)</p> <p>C-123 Airplanes flown during and after the Vietnam War</p> <p>Involvement in testing, storing, or transporting Agent Orange</p> <p>Reservist assigned to specific flight, ground or medical crew duties at:</p> <ul style="list-style-type: none"> • Lockbourne/Rickenbacker Air Force Base (1969-1986) • Westover Air Force Bases (1972-1982) • Pittsburgh International Airport (1972-1982) 	<ul style="list-style-type: none"> • Chronic B-cell leukemias • Hodgkin's lymphoma • Monoclonal gammopathy of undetermined significance (MGUS) • Multiple myeloma • Non-Hodgkin lymphoma
Burn pits and airborne hazards	<p>Afghanistan, Djibouti, Egypt, Jordan, Lebanon, Syria, Uzbekistan, Yemen, or the airspace above these locations (On or after September 11, 2001)</p> <p>Bahrain, Iraq, Kuwait, Oman, Qatar, Saudi Arabia, Somalia, United Arab Emirates (UAE), or the airspace above any of these locations (On or after August 2, 1990)</p>	<ul style="list-style-type: none"> • Lymphoma
Ionizing radiation	<p>Radiological cleanup of Enewetak Atoll (January 1, 1977-December 31, 1980)</p> <p>U.S. Airforce plutonium clean-up mission, Palomares, Spain (January 17, 1966- March 31, 1967)</p> <p>Thule Air Force Base in Greenland (January 21, 1968- September 25, 1968)</p> <p>Occupation of Hiroshima and Nagasaki, Japan (August 6, 1945-July 1, 1946)</p> <p>Prisoner of war in Japan near Hiroshima or Nagasaki during WWII</p> <p>Participated in atmospheric nuclear weapons tests conducted primarily in Nevada and the Pacific Ocean (1945-1962)</p> <p>Underground weapons testing at Amchitka Island, Alaska (before January 1, 1974)</p> <p>Underground weapons testing at Nevada Test Site for at least 250 days (January 1, 1963-December 31, 1992)</p> <p>Service at one of the following gaseous diffusion plants for at least 250 days before Feb. 1, 1992: Paducah, Kentucky; Portsmouth, Ohio; or K25 in Oak Ridge, Tennessee</p> <p>Fukushima nuclear accident (March 12, 2011- May 11, 2011)</p> <p>Military occupational exposure (Various military occupations, such as nuclear weapons technicians and dental technicians, include routine and usually safe exposure to radiation)</p> <p>U.S. Coast Guard Veterans who worked at Long Range Navigation (LORAN) (1942-2010)</p> <p>McMurdo Station, Antarctica nuclear power plant (1964-1973)</p>	<ul style="list-style-type: none"> • Leukemia (except chronic lymphocytic leukemia [CLL]) • Non-Hodgkin's lymphoma • Multiple myeloma
Contaminated water at Camp Lejeune	<p>Camp Lejeune (August 1, 1953- December 31, 1987)*</p> <p>*Family members of veterans who also resided at Camp Lejeune are eligible for reimbursement of out-of-pocket medical expenses related to presumptive conditions.</p>	<ul style="list-style-type: none"> • Leukemia • Myelodysplastic syndromes • Multiple myeloma • Non-Hodgkin lymphoma

Veterans and Blood Cancer: Resources and Support

Blood cancers are not the only presumptive conditions for the listed exposures. Visit www.va.gov/disability/eligibility/hazardous-materials-exposure/ to learn more. For questions regarding specific eligibility, call the VA benefits hotline at **(800) 827-1000**.

If you do not have a presumptive condition and/or meet the service requirement, you may still be able to receive benefits, but you will need to prove that the condition was connected to your service. The VA decides these claims on a case-by-case basis.

PACT Act. The PACT Act is a law signed in August 2022 that expands VA health care and benefits for Veterans exposed to burn pits, Agent Orange, and other toxic substances. This act added new presumptive conditions and exposures. Visit www.va.gov/PACTact to learn more. If you had a claim previously denied that you believe will now be covered by the PACT Act, you can file a Supplemental Claim. Visit www.va.gov/decision-reviews/supplemental-claim/ to learn how to file.

Disability Rating. To determine the amount of benefits to be paid, the VA assigns a disability rating from 0-100%. The VA does consider if a Veteran has more than one disabling condition. The VA automatically assigns a 100% disability rating for as long as the cancer is active. After treatment, the VA may schedule a Compensation & Pension (C&P) exam periodically to assess the Veteran's condition (unless it has been deemed permanent and total). If the cancer is no longer active but in remission, the VA will evaluate any remaining effects of the treatment or cancer and assign a new disability rating.

Steps to Apply for VA Disability Benefits

1. Complete an **Application for Disability Compensation and Related Compensation Benefits (VA Form 21-526EZ)** and provide supporting documents, such as medical records. You can file a claim on your own online, by mail, by fax or in person or with the help of a Veterans Service Organization (VSO) representative, VA accredited attorney or claims agent.
 - VSO services are always free. An attorney or claims agent may charge a fee.
 - Visit www.va.gov/find-rep to search for an accredited representative.
2. The VA will review your claim and gather evidence such as requesting your medical records or asking you to have a compensation and pension examination.

Steps to Apply for VA Disability Benefits (con't)

3. The VA will determine your disability rating.
4. The VA will send you a decision letter that includes your disability rating, amount of monthly payments and date of payment start date.

The amount of time it takes the VA to review a claim and make a decision depends on several factors. However, on average, it can take five months. If you disagree with the decision, you can appeal the decision. You may wish to retain a VSO representative or accredited attorney to assist you in this process.

Visit www.va.gov/disability/how-to-file-claim/ to access the online or paper form.

Mental Health

Mental health, just like physical health, is vital to overall well-being. Veterans experience unique stressors that can affect mental health. A cancer diagnosis and treatment can also affect mental health. Depression, anxiety disorders and post-traumatic stress disorder (PTSD) are common among both Veterans and people diagnosed with cancer. Symptoms of a mental health disorder include:

- Ongoing sad moods and/or loss of interest in activities
- Changes in sleep, fatigue
- Changes in eating habits
- Intrusive thoughts
- Persistent anxious state of mind

If you experience these, speak to a mental health professional. The VA provides mental health services. If you use VA health care, you can ask your primary care provider to refer you to a VA mental health provider. You can also call **(877) 333-8387**.

If you are a Veteran in crisis, you can connect with a Veterans Crisis Line responder. This service is private, free and available 24/7. Call 988 and select 1 or text 838255.

LLS Online Chat: Veterans Living with Blood Cancer

This weekly online chat, moderated by an oncology social worker with VA experience, provides a forum for Veterans to address the stresses and triumphs shared by those living with a blood cancer.

- Visit: www.LLS.org/chat

Feedback. To make suggestions about the content of this booklet, visit www.LLS.org/PublicationFeedback.

Acknowledgement

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Additional Resources

Disabled American Veterans (DAV). The organization is dedicated to a single purpose: empowering veterans to lead high-quality lives with respect and dignity. DAV offers free, professional assistance to veterans and their families in obtaining benefits and services earned through military service and provided by the Department of Veterans Affairs (VA) and other agencies of government. This includes medical transportation, transition services, employment assistance and caregiver support.

- Visit ww.dav.org for resources and to find your local DAV chapter.

Información en Español (LLS information in Spanish). Please visit www.LLS.org/espanol for more information.

Information for Firefighters. Firefighters are at an increased risk of developing cancer. There are steps that firefighters can take to reduce the risk. Please visit www.LLS.org/FireFighters for resources and information.

Language Services. Let members of your healthcare team know if you need translation or interpreting services if English is not your native language or if you need other assistance, such as a sign language interpreter. Often, these services are free.

Mental Health. Caring for your mental health has benefits for cancer patients. Seek medical advice if you are struggling. For more information, please:

- Call: The National Institute of Mental Health (NIMH) at (866) 615-6464
- Visit: NIMH at www.nimh.nih.gov

If you or your loved one is experiencing a mental health crisis, call 988 to talk to a trained mental health professional. The 988 Suicide and Crisis Lifeline is free, confidential, and always available. For the Crisis Text Line, text HOME to 741741.

Other Helpful Organizations. LLS offers an extensive list of resources for patients and families. There are resources that provide help with financial assistance, counseling, transportation, patient care and other needs. For more information, please visit www.LLS.org/ResourceDirectory to view the directory.

Triage Cancer. Triage Cancer provides free education on the legal and practical issues that arise after a cancer diagnosis. They offer a “Quick Guide to Veterans Resources” where you can find information about VA health care, disability compensation, caregiver support services, housing, FMLA military caregiver leave, and legal assistance.

- Visit triagecancer.org/quick-guides/veterans-resources to download the guide.
- Call (424) 258-7064

World Trade Center Health Program. People involved in the aftermath of the 9/11 attacks and subsequently diagnosed with blood cancer may be able to get help from the World Trade Center (WTC) Health Program. People eligible for help include:

- Responders
- Workers and volunteers who helped with rescue, recovery and cleanup at the WTC-related sites in New York City (NYC)
- Survivors who were in the NYC disaster area and those who lived, worked or were in school in that area
- Responders to the Pentagon and the Shanksville, PA, crashes

For more information, please

- Call: WTC Health Program at (888) 982-4748
- Visit: www.cdc.gov/wtc/faq.html

This publication is designed to provide accurate and authoritative information about the subject matter covered. It is distributed as a public service by The Leukemia & Lymphoma Society (LLS), with the understanding that LLS is not engaged in rendering medical or other professional services. LLS carefully reviews content for accuracy and confirms that all diagnostic and therapeutic options are presented in a fair and balanced manner without particular bias to any one option.

FREE MOBILE APPS



LLS Health Manager™

Helps you track side effects, medication, food and hydration, questions for your doctor, and more. Also available in Spanish and French Canadian. Visit www.LLS.org/HealthManager to download.



LLS Coloring for Kids™

Allows children (and adults) to express their creativity and offers activities to help them learn about blood cancer and its treatment. Visit www.LLS.org/ColoringApp to download.

Both are available on the App Store and Google Play.



Visit www.LLS.org/PatientSupport or call **800-955-4572** to learn more about all our offerings.



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services of
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ONE-ON-ONE SUPPORT

Information Specialists

Our blood cancer Information Specialists are highly trained oncology social workers and nurses who provide free, personalized assistance to patients, families and healthcare providers. Our Information Specialists offer guidance through blood cancer treatment, financial and social challenges, and give accurate, up-to-date disease, treatment and support information. Visit www.LLS.org/InformationSpecialists to chat online or call **800-955-4572**.

Clinical Trial Nurses

Our Clinical Trial Nurse Navigators are registered nurses with expertise in blood cancers who conduct comprehensive clinical trial searches and personally assist patients, parents, and caregivers throughout the entire clinical trial process. This may include assistance with finding a clinical trial within or outside of a VA site of care. Visit www.LLS.org/CTSC for more information.

Registered Dietitians

Our registered dietitians have expertise in oncology nutrition and provide patients, parents and caregivers with free nutrition consultations by phone. Visit www.LLSnutrition.org/consult or call **877-467-1936** to schedule.

Do you need financial assistance? Call **877-557-2672** or visit www.LLS.org/finances to learn more about financial support programs.



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The mission of The Leukemia & Lymphoma Society (LLS) is to cure leukemia, lymphoma, Hodgkin's disease and myeloma, and improve the quality of life of patients and their families. Find out more at www.LLS.org.