

ST. PAUL INSURANCE CONSOLIDATION RECAP

The St. Paul Insurance Consolidation was originally a REGO II initiative that called for a phased-in approach to take a total of 36 months beginning in FY97 and ending at the close of FY99. The phased approach was adopted to give every possible consideration to St. Paul employees so as to avoid any unnecessary disruptions to their lives. As it turned out, the projected time-frame was conservative. As the result of normal attrition in that office, and a hiring freeze imposed shortly after the announcement, we actually began brokering work before the scheduled start in order to insure there were no disruptions of service to our customers. As the consolidation continued, and unexpected job opportunities presented themselves to St. Paul employees, it became necessary to accelerate the project midway through the process. As a result, the last inforce policies were transferred in February, 1999 and all cleanup work was completed by the end of March, 1999, 6 months ahead of schedule.

Savings for the consolidation were higher than originally estimated. Approximately 55 percent of the originally estimated \$1.4 million annual savings was in payroll costs. The original estimate of FTE savings was 16 FTE. These were redundant supervisory and clerical overhead positions that were to be eliminated by the consolidation. No productivity increases were assumed in the estimates other than these 16 overhead positions. However, we always believed that this was a very conservative estimate. There are a number of complicating factors that make it difficult to estimate actual FTE savings. For example, computer programming enhancements were installed during the same time frame in which consolidation occurred. Those enhancements were responsible for some of the staffing reductions. Be that as it may, the employees and management in Philadelphia did an extraordinary job of coping with the influx of the St. Paul workload without adding staffing.

In order to estimate actual savings, we compared staffing in September 1995 (prior to consolidation) with staffing in September 1999 (after consolidation). In 1995, St. Paul had 93 FTE in Insurance and related support. After consolidation, of course, all of that FTE had been eliminated. In Philadelphia, there was actually a decrease of 18 FTE in related operational and support units during this time period. (Note: This excludes staffing that was added to the Philadelphia toll free telephone operation as a service enhancement which was unrelated to consolidation and FTE used for a special Beneficiary and Optional Settlement Form mass mailing project in 1999.) Of course, of the total decrease of 111 FTE (93 in St. Paul and 18 in Philadelphia), 62 FTE would have been lost due to the declining workload as the program declines. This leaves an FTE reduction of 49 due to consolidation and other improvements. If we assume that a normal one percent per year productivity increase is attributable to the "other improvements" such as computer programming enhancements, then we can reduce the total 49 FTE by 16 FTE. This leaves 33 FTE attributable to consolidation.

The following is a synopsis of the disposition of the employees who were left in St. Paul after October 1, 1999, when Insurance ceased funding any insurance related activities in that office:

EMPLOYEE PLACEMENT ROSTER - FY 1996/1997/1998/1999

Authorized ceiling	(FY 1996)	53	On-duty baseline (10/1/95)	60
Authorized ceiling	(FY 1997)	23	Revised on-duty baseline (3/1/99)	67
Authorized ceiling	(FY 1998)	13	No. of employees placed	55
				(82%)
Authorized ceiling	(FY 1999)		On duty today	12
				(18%)

THE INSURANCE SERVICE

October 21, 1999

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Memorandum on **Regulatory Reform**
March 4, 1995

Memorandum for Heads of Departments and Agencies

Subject: **Regulatory** Reinvention Initiative

Last week, I announced this Administration's plans for further **reform** of the Federal **regulatory** system. This is a central part of reinventing our Government. All Americans want the benefits of effective regulation: clean water, safer workplaces, wholesome food, sound financial institutions. But, too often the rules are drafted with such detailed lists of dos and don'ts that the objectives they seek to achieve are undermined. Clear goals and cooperation would work better. Too often, businesses, especially small ones, face a profusion of overlapping and sometimes conflicting rules.

We have already made real progress in reforming regulation. This memorandum will build on the **regulatory** philosophy set forth in Executive Order No. 12866 of September 30, 1993, **Regulatory Planning and Review**, which is premised on the recognition of the legitimate role of government to govern, but to do so in a focused, tailored, and sensible way.

In the year and a half since that order was signed, we have opened the rulemaking process to the public, we have increased cooperation and coordination among the Federal agencies, and we have seen good processes produce good decisions.

However, not all agencies have taken the steps necessary to implement **regulatory reform**. To reaffirm and implement the principles of Executive Order No. 12866, **regulatory reform** must be a top priority.

Accordingly, I direct you to focus on the following four steps, which are an integral part of our ongoing **Regulatory Reform** Initiative.

First: Cut Obsolete Regulations

I direct you to conduct a page-by-page review of all of your agency regulations now in force and eliminate or revise those that are outdated or otherwise in need of **reform**. Your review should include careful consideration of at least the following issues:

- <bullet> Is this regulation obsolete?
- <bullet> Could its intended goal be achieved in more efficient, less intrusive ways?
- <bullet> Are there better private sector alternatives, such as market mechanisms, that can better achieve the public good envisioned by the regulation?
- <bullet> Could private business, setting its own standards and being subject to public accountability, do the job as well?
- <bullet> Could the States or local governments do the job, making Federal regulation unnecessary?

This review should build on the work already being done by your agencies under section 5 of Executive Order No. 12866.

Your **regulatory** review task force should be headed by one of your appointees who should be given your full support and should, to the extent practicable, be freed of other duties.

I further direct you to deliver to me by June 1 a list of regulations that you plan to eliminate or modify with a copy of the report sent to Sally Katzen, Administrator of the Office of Information and **Regulatory** Affairs (OIRA). The list should distinguish between the regulations that can be modified or eliminated administratively and those that require legislative authority for modification or elimination.

Second: Reward Results, Not Red Tape

I direct you to change the way you measure the performance of both your agency and your frontline regulators so as to focus on results, not process and punishment. For example, Occupational Safety and Health Administration (OSHA) inspectors should not be evaluated by the number of citations they write, nor should officials of the Consumer Product Safety Commission be judged by the number of boxes of consumer goods that are detained in shipment. This change in measurements should involve a two-step process.

First, you should identify appropriate performance measures and prepare a draft in clear, understandable terms, of the results you are seeking to achieve through your **regulatory** program. The draft should be circulated to frontline regulators for review and comment. This is the same work needed to meet the requirements of the Government Performance and Results Act of 1993.

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Second, you should evaluate and reward employees based on the realization of those measures/goals.

By no later than June 1, I direct you to (a) eliminate all internal personnel performance measures based on process (number of visits made, etc.) and punishment (number of violations found, amount of fines levied, etc.), and (b) provide to the National Performance Review (NPR) staff a catalogue of the changes that you are making in existing internal performance evaluations to reward employees. You should also provide material describing shifts in resource allocation from enforcement to compliance.

Third: Get Out of Washington and Create Grassroots Partnerships

I direct you to promptly convene groups consisting of frontline regulators and the people affected by their regulations. These conversations should take place around the country--at our cleanup sites, our factories, our ports.

I further direct you to submit a schedule of your planned meetings to the NPR staff by March 30 and work with NPR in following through on those meetings.

Fourth: Negotiate, Don't Dictate

It is time to move from a process where lawyers and bureaucrats write volumes of regulations to one where people work in partnership to issue sensible regulations that impose the least burden without sacrificing rational and necessary protections. In September 1993, I asked each of you to identify at least one rule that could be conducted through negotiated rulemaking (or to explain why such could not be done) in order to promote consensual rulemaking as opposed to the more traditional rulemaking that has dominated the **regulatory** arena.

I now direct you to expand substantially your efforts to promote consensual rulemaking. To this end, you should submit to OIRA, no later than March 30, a list of upcoming rulemakings that can be converted into negotiated rulemakings. I have directed Sally Katzen to review your lists with a view toward making clear to the regulated community that we

want to work together productively on even the most difficult subjects.

To facilitate our ability to learn from those affected by regulation, I will amend Executive Order No. 12838 (which requires agencies to reduce the number of advisory committees that they use and to limit the future use of such committees) to allow for advisory committees established for negotiated rulemakings.

I also intend to take additional steps to increase our ability to learn from those affected by regulation. While many laws and rules that limit the ability to regulators to talk with those being regulated were imposed to curb abuse, they now often serve as a barrier to meaningful communication between the regulators and the regulated. To address this problem, and to promote consensus building and a less adversarial environment, I direct you to review all of your administrative ex parte rules and eliminate any that restrict communication prior to the publication of a proposed rule--other than rules requiring the simple disclosure of the time, place, purpose, and participants of meetings (as in Executive Order No. 12866). We will also begin drafting legislation that will carve out exemptions to the Federal Advisory Committee Act to promote a better understanding of the issues, such as exemptions for meetings with State/local/tribal governments and with scientific or technical advisors.

I also ask you to think about other ways to promote better communication, consensus building, and a less adversarial environment. Please send your ideas to the Office of the Vice President.

As I said on Tuesday, February 21, 1995, you are to make **regulatory reform** a top priority. Good government demands it and your full cooperation is crucial.

William J. Clinton

Note: This memorandum was released by the Office of the Press Secretary on March 6.

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June 14, 1995

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The President of the United States
Attn: John D. Podesta
Assistant to the President
and Staff Secretary
Room GFL/WW/WWII
The White House
1600 Pennsylvania Avenue, NW
Washington, DC 20500

Dear Mr. President:

Forwarded herewith is the final version of the Summary Report of
the Department of Veterans Affairs concerning the task of eliminating and
improving existing regulations.

Sincerely yours,

Mary Lou Keener
General Counsel

Enclosure

REGULATORY REFORM INITIATIVE SUMMARY REPORT

I. AGENCY OVERVIEW

The Department's mission is to serve America's 26.5 million veterans and their families with dignity and compassion and to be their principal advocate in ensuring that they receive the care, support and recognition they earned in service to this Nation. A wide variety of VA programs have been created, each intended to meet specific veteran needs. They include compensation for disabilities incurred in service, education benefits, guaranteed home loans, burial benefits and life insurance. In addition to the critical mission of providing direct health care, VA's medical operations include research, education and training and emergency preparedness. National cemeteries provide burial services and are shrines to heroes of the past.

Some of the goals of the Department, as outlined in its separate Reinventing Government, Phase II report, are to reform VA health care eligibility and treatment; to study Medicare reimbursement for VA; to allow VA to retain a portion of medical care reimbursement; to simplify means testing; to integrate, consolidate and privatize ancillary services; to use electronic benefits transfer for education benefits; and, to consolidate insurance operations.

The Department has conducted regulatory reform initiatives. Numerous Department personnel have undertaken a line-by-line review of all of the more than 1700 pages of VA regulations published in the Code of Federal Regulations. This is the beginning of the VA effort to create better and more effective regulations governing the benefits VA provides the Nation's veterans.

Not all of the four tasks the President has set forth apply to VA. As is more fully discussed below, VA is taking action to eliminate obsolete regulations. The President's other tasks particularly focus on regulatory activities. VA administers benefits programs and does not conduct regulatory activities.

II. ELIMINATING AND IMPROVING REGULATIONS

Pursuant to the President's March 4, 1995 regulatory reform directive, VA reviewed its regulations (38 CER Chapter 1 and 48 CFR Chapter 8) for purposes of determining which ones could be eliminated as unnecessary or obsolete or could be improved upon to enhance VA's mission and create less burden.

The method used for the review of VA regulations was to involve each of the components of the entire Department to review line by line all regulations within their jurisdiction. To do this, representatives of all of the major program offices attended meetings where we discussed the stated goals of the President and the NPR guidance to achieve those goals. Representatives from Veterans Service Organizations (VSOs) and other interested individuals were invited to participate and provide comments on those parts of the regulations that they felt needed to be changed.

Responding to the June 1 deadline for the report was given top priority. The goal was to review methodically the VA regulations for achieving reductions in size as well as finding better ways to administer veterans' benefits programs, concerning compensation and pension, education, vocational rehabilitation and medical care.

Magnitude and Categories of Changes

VA has 1739 pages of CFR text (38 CFR Chapter 1 and 48 CFR Chapter 8). The total number of CFR pages to be reinvented is estimated to be 748 (43 percent). The total number of CFR pages to be eliminated is estimated to be 280 (16.1 percent).

Best Examples of Eliminations and Reinventions

The following examples highlight specific initiatives VA is undertaking to improve its regulations. They include areas which reduce burdens on beneficiaries, update standards and eliminate unnecessary rules. Overall, this exercise has caused VA to devote more thinking into the rulemaking process and to produce better rules.

VA is proposing to amend its adjudication regulations to reduce the number of individuals required to submit annual eligibility verification reports (EVRs). EVRs are used to obtain information for determining continued eligibility for pension or parents' dependency and indemnity compensation. A more detailed discussion is highlighted below in the Cutting Frequency of Reports section.

VA is proposing to amend its regulations concerning National Service Life Insurance policies that lapse due to nonpayment of premiums. Under current regulations, such policies may be reinstated within six months of the date of lapse by submission of the applicant's own statement of comparative health and the appropriate monetary amount. If the policy has lapsed for more than six months, the reinstatement application must be accompanied by evidence of good health, a more stringent requirement. It is proposed to change the lapse period from six months to two years. Experience has shown that a majority of these reinstatement applications are submitted within two years of the date of lapse and that 95 percent of these are ultimately approved. Also, it appears that the 5 percent rejected would still be singled out based solely on the information submitted in the comparative health statement. VA estimates that, on an annual basis, adoption of this proposal would save VA approximately \$50,000 in processing costs and would save elderly individuals more than \$60,000 that would have been spent to establish evidence of good health.

VA intends to eliminate more than 40 pages from the Code of Federal Regulations by deleting text that consists merely of restatements of statutory language.

VA intends to delete certain standards for waiver of claims arising out of erroneous payments of pay and allowances made to or on behalf of VA employees. These waivers are required under authority of 5 U.S.C. 5584 to be made in accordance with Comptroller General standards. Accordingly, VA standards covering the same subject matter are unnecessary. [This would eliminate approximately 1/2 page of CFR text.]

VA intends to eliminate the Contract Appeals Board rules of practice (8 pages of CFR text) because they are no longer needed. The Contract Appeals Board has been superseded and subsumed by the VA Board of Contract Appeals which has its own rules of practice.

The Code of Federal Regulations contains a large number of Rating Schedules which are used to determine the amount of compensation to be awarded to veterans for their service-connected disabilities. VA currently is amending these rating schedules (contained in approximately 80 pages of CFR text) to ensure that they reflect current medical advances and are written with current terminology and unambiguous criteria.

III. REWARDING RESULTS

Because VA is not a regulatory agency, it has no front-line regulators. Our review of appraisals did not find any employees evaluated on the basis of process or punishment. By the nature of VA's mission, employees who deal directly with the public are to assist veterans in obtaining benefits. Rewards based on process or punishment would be inconsistent with agency goals.

Nevertheless, in a related but nonregulatory context, VA has agency level performance measures that clearly reflect an intent to apply customer service standards and comply with the Government Performance and Results Act. For example, the Veterans Health Administration has already taken significant steps in this area. Customers have been consulted through work done at the National Customer Feedback Center, and standards have been established based on those consultations. A measurement system based on customer feedback is in place for discharged inpatients, and systems are being developed for outpatients and extended care patients. A complaint/compliment system and a monitoring and tracking system are in place. VHA recently completed the first major feedback effort from 69,000 discharged patients, and the results have been forwarded to individual VA medical facilities for their appropriate action.

IV. CREATING GRASSROOTS PARTNERSHIPS

Creating Grassroots Partnerships is something this Department has developed over a long time. Veterans' Service Organizations in Washington, DC represent the concerns of beneficiaries of VA programs. VSOs and VA work closely together to respond to their concerns, both at the national and local levels, regarding the creation of policies and regulations. Although VA considered holding regional meetings of veterans, VA opted for dealing with the VSOs since they are fully representative of the many diverse veterans' interests.

V. NEGOTIATE, DON'T DICTATE RULES

VA has not engaged in negotiated rulemaking. Negotiated rulemaking was designed for resolving conflicting interests of those subject to regulation. The VA has not experienced naturally conflicting interests on the part of our constituents. However, we are exploring other measures to increase involvement in rulemaking, such as the use of public meetings, with Federal Register notice, wherever appropriate.

VI. WAIVER OF PENALTIES AND CUTTING FREQUENCY OF REPORTS

Other than in, perhaps, contract matters, VA does not have regulatory programs that provide for levying penalties. In the area of contracts, VA applies standards set by General Services Administration.

CUTTING FREQUENCY OF REPORTS

VA is not a regulatory agency. However, one of the most repetitive reports that the veteran must provide is an eligibility verification report (EVR) that requests information needed to determine or verify eligibility for VA's income-based benefit programs.

Until recently, VA was required by law to secure a completed EVR at least once a year from every pension beneficiary and every parents' Dependency and Indemnity Compensation beneficiary under the age of 72. The law was amended to give the Secretary discretionary authority to require submission of income and resource reports by recipients of income-based benefits.

The recently published proposed rule would require the EVR in three instances. First, it would be required by any beneficiary whose Social Security number, or whose spouse's Social Security number, has not been verified by the Social Security Administration (Social Security numbers are needed for income matches with the Social Security Administration). Second, VA would require beneficiaries who receive income other than Social Security to submit an EVR. Third, VA would require completion of an EVR if it determines that submission is necessary to preserve program integrity.

VA estimates that the proposed amendments, if adopted, would reduce from 825,000 to 325,000 the number of persons required to submit an EVR and would reduce from 412,000 hours to 162,500 hours the total annual reporting hours for the EVRs.

PRESIDENTIAL MEMORANDUM ON PLAIN LANGUAGE
THE WHITE HOUSE
WASHINGTON
JUNE 1, 1998

MEMORANDUM FOR THE HEADS OF EXECUTIVE DEPARTMENTS AND AGENCIES
SUBJECT: Plain Language in Government Writing

The Vice President and I have made reinventing the Federal Government a top priority of my Administration. We are determined to make the Government more responsive, accessible, and understandable in its communications with the public.

The Federal Government's writing must be in plain language. By using plain language, we send a clear message about what the Government is doing, what it requires, and what services it offers. Plain language saves the Government and the private sector time, effort, and money. Plain language requirements vary from one document to another, depending on the intended audience. Plain language documents have logical organization, easy-to-read design features, and use:

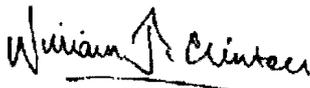
- common, everyday words, except for necessary technical terms;
- "you" and other pronouns;
- the active voice; and
- short sentences.

To ensure the use of plain language, I direct you to do the following:

- By October 1, 1998, use plain language in all new documents, other than regulations, that explain how to obtain a benefit or service or how to comply with a requirement you administer or enforce. For example, these documents may include letters, forms, notices, and instructions. By January 1, 2002, all such documents created prior to October 1, 1998 must also be in plain language.
- By January 1, 1999, use plain language in all proposed and final rulemakings published in the *Federal Register*, unless you proposed the rule before that date. You should consider rewriting existing regulations in plain language when you have the opportunity and resources to do so.

The National Partnership for Reinventing Government will issue guidance to help you comply with these directives and to explain more fully the elements of plain language. You should also use customer feedback and common sense to guide your plain language efforts.

I ask the independent agencies to comply with these directives. This memorandum does not confer any right or benefit enforceable by law against the United States or its representatives. The Director of the Office of Management and Budget will publish this memorandum in the *Federal Register*.



REGULATIONS PRIOR TO AMENDMENT

Premiums

8.2 Payment of premiums.

Premiums on National Service Life Insurance may be paid by direct remittance to the Department of Veterans Affairs, or by allotment of service pay or retirement pay. (Authority: 38 U.S.C. 1908)

8.3 Correction of errors.

Where timely tender of the required premium is made by check or draft which is not paid on presentation for payment, but it is shown by satisfactory evidence that such nonpayment was due to an error on the part of the bank on which such check or draft was drawn, or was the result of an error in the instrument or in the execution thereof, and not for the lack of funds, the insured will be given an additional 31 days from the date of the letter that gives notice of such nonpayment in which to tender an amount sufficient to pay all premiums through the current month.

8.4 Acceptance of a late premium

Where a premium on National Service life insurance is not paid within the grace period but payment is tendered during the lifetime of the insured and within 61 days of the due date, such tender may be regularly applied as a timely premium payment.

Grace Period

8.9 Establishment of grace period

For the payment of any premium under a National Service Life Insurance policy, a grace period of 31 days from and after the date on which the premium was due will be allowed without interest during which time the policy will remain in force. When a payment of premium is mailed, the postmark date will be accepted as the date on which the payment was tendered. If a premium is not paid before the expiration of the grace period, the effective date of lapse shall be the due date of the unpaid premium. If the policy matures within the grace period, the unpaid premium or premiums shall be deducted from the amount of insurance payable.

AMENDED REGULATIONS IN PLAIN LANGUAGE

8.2 Payment of Premiums

(a) *What Is A Premium?*

A premium is a payment that a policyholder is required to make for an insurance policy.

(b) *How Can Policyholders Pay Premiums?*

Premiums can be paid by:

- (1) Cash, check, or money order directly to VA.
- (2) Allotment from service or retirement pay.
- (3) Automatic deduction from VA benefits (pension, compensation or insurance dividends (see section 8.4)).
- (4) Pre-authorized debit from a checking account.

(c) *When Should Policyholders Pay Premiums?*

- (1) Unless premiums are paid in advance, policyholders must pay premiums on the effective date shown on the policy and on the same date of each following month. This is called the "due date."
- (2) Policyholders may pay premiums quarterly, semi-annually, or annually in advance.

(d) *What Happens If A Policyholder Does Not Pay A Premium On Time?*

- (1) When a policyholder pays a premium within 31 days from the "due date," the policy remains in force. This 31-day period is called a "grace period". If the insured dies within the 31-day grace period, VA deducts the unpaid premium from the amount of insurance payable.
- (2) If a policyholder pays a premium after the 31-day grace period, VA will not accept the payment and the policy lapses, effective the date the premium was due; Except that VA will accept a premium paid after the 31-day grace period as a timely payment if:
 - (i) The policyholder pays the premium within 61 days of the due date; and
 - (ii) The policyholder is alive at the time the payment is mailed.
- (3) When a policyholder pays the premium by mail, the postmark date is the date of payment.
- (4) When a policyholder pays a premium by check or money order which is not honored and it is shown by satisfactory evidence that:

The bank did not pay the check because of:	Then:
An error by the bank	The policyholder has an additional 31 days (from the date stamped on VA's notification letter) to pay the premium and any other premiums due through the current month.
An error in the check or money order	The policyholder has an additional 31 days (same as above).
Lack of funds	The premium is considered not paid.

*The prior regulations 38 CFR 8.2, 8.3, 8.4, and 8.9 were combined into a single regulation 38 CFR 8.2 "Payment of Premiums."

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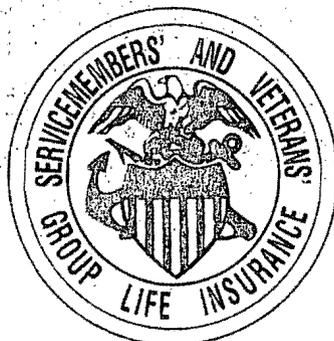
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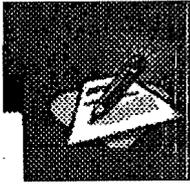
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BENEFICIARY

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Plain Language Action Network

National Partnership for Redesigning Government (NPRG)

The Business of Government in the Language of the People

EXAMPLES OF PLAIN ENGLISH LETTERS

VETERANS BENEFITS ADMINISTRATION

OLD VERSION--Failure to Provide Claim Information

addressee
street:
city
state/zip

Dear addressee

This letter concerns your recent claim for Department of Veterans Affairs benefits.

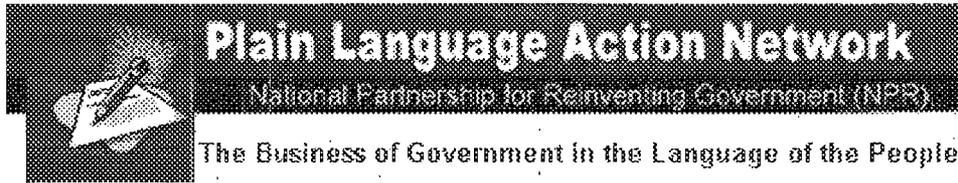
Before final action could be taken on your claim, we needed (EVIDENCE). This evidence was requested in our letter dated (DATE). Our records do not show we have received this evidence, therefore, we have disallowed your claim.

This disallowance does not mean that you cannot submit the requested evidence. You can do so at any time. However, if the evidence is not received before (DATE), which is one year from the date of our first letter, benefits, if entitlement is established, cannot be paid before the date of receipt of the evidence.

If you disagree with this disallowance and believe the evidence now of record is sufficient for us to award you benefits, please refer to the enclosed VA Form 1-4107, Notice of Procedural and Appellate Rights, which explains your rights to appeal.

Sincerely yours,

Enclosure:
VAF 1-4107



EXAMPLES OF PLAIN ENGLISH LETTERS

VETERANS BENEFITS ADMINISTRATION

NEW VERSION--Failure to Provide Claim Information

addressee
street:
city
state/zip

Dear addressee:

We wrote to you on [date], for information to help us with your claim for [benefits]. We've closed your file for now because we haven't received the information.

What We Needed

We asked you to send us:

- . A certified copy of your marriage license [example only]
- . A certified copy of Ronnie's birth certificate [example only]
- . Mary's and Ronnie's Social Security numbers [example only]

Time Limit

We've closed your file for now, but you still have time to send in the information we need. We may be able to [paybenefits/raise your benefits] back to [date], if we receive this information by [date].

If You Think We're Wrong

If you think we shouldn't have turned down your claim, you should write and tell us. We've attached a form which explains your rights.

If you have any questions, you may call us toll-free by dialing 1-800-827-1000. Our TDD number for the hearing impaired is 1-800-829-4833. If you call, please have this letter with you.

Sincerely,

Newslink is published daily as an internal document by the Office of Public Affairs to keep VA personnel abreast of nationwide media coverage of VA activities and programs. Some of the text contained in these summaries of news articles, wire service copy, and radio and television transcripts is drawn directly from material that may be protected by copyright laws. Further details on any of the information contained in this transmission may be obtained from your Regional Office of Public Affairs.

DAILY NEWS SUMMARY:

GORE REPORTS MORE CUTS IN REGULATIONS (UPI, 8/18/95) -- Vice President Al Gore, who is in charge of cutting government red-tape, reported (Friday) that 16,000 pages have been eliminated from the Code of Federal Regulations and another 31,000 pages of regulations have been simplified, says UPI. According to the article, the changes are the result of reforms at the departments of Commerce, Veterans Affairs, State and Justice and the Consumer Product Safety Commission.

MEDIA ACTIVITIES REVIEW

NEWS RELEASE:

VA Announces Results of Regulatory Review

The Department of Veterans Affairs announced the results of a comprehensive review of its regulations conducted in response to President Clinton's call for regulatory reform.

In an unprecedented effort, VA recently reviewed line-by-line all of the department's regulations -- an undertaking that has resulted in a number of actions designed to produce better and smarter regulations, and improve the way the department administers veterans' benefits. Among the improvements is an update of VA's Rating Schedules used to determine the amount of payments awarded to veterans for service-related benefits.

The department also is proposing to reduce the number of individuals required to complete an annual eligibility verification report for pension or parents' dependency and indemnity compensation benefits.

Guidance on Inserting Cues in Your Letters

Purpose

The purpose of this paper is to give you some guidance on how to insert cues (dots) in your letters before they are protocol tested. The cues will serve as stopping points in your letter. Once a reader gets to these spots, they will be asked to explain what the section they read means to them.

Things to Remember

Whenever you insert cues into your letter you have to balance between keeping like ideas together, and making sure that you put cues in where you think the reader might have trouble.

One of the most important things to remember is that you'll have to be objective about your own letter. If you have even the slightest concern that the reader might have difficulty with a word or phrase, you should put a cue at the end of that sentence.

Remember also the 7 plus-or-minus-two rule we teach in the Tools Course. Readers will only remember small amounts at one time, so you don't want to put the cues too far apart.

Where to Insert Cues

You should insert cues at the end of each thought. This could be anywhere from 1 - 6 typed lines. Below are more specific directions for each section of your letter.

Opening Paragraph: Usually, you can put a cue at the end of your opening paragraph, which should contain both your main message and your overview sentence (and possibly a sympathetic opening). However, if your main message contains words or phrases that might confuse the reader, then put one cue at the end of the main message, and another at the end of the overview sentence.

Section Under the Heading: Since the section under a heading contains information about only one topic, theoretically, you could put a cue at the end of the section. However, this will depend on how long the section is, and again, it will depend on how complicated the information is.

Bulleted Information: When you are testing bulleted information, you will have two choices:

1. If the bulleted list contains simple sentences or short words, you probably want to put the cue at the end of the list.
 2. If the bulleted list contains full sentences, you probably want to put a cue at the end of each sentence.
-

Exceptions to the Rules

Keep in mind that like the rest of RFW, all of this is a judgement call. The content, and the goal you're trying to accomplish, will determine exactly where you should insert the cues.

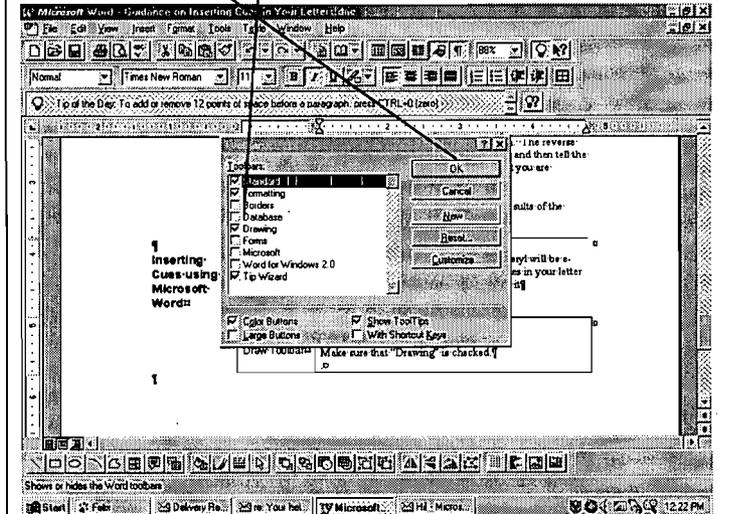
For example: If you have a bulleted list of three criteria that the reader must meet to qualify for a benefit, you might want to put the bullet at the end of the three criteria to see if they understand that they must meet all three. But again, you have to balance that with how clear the language in the section is. If you have to balance something like that, you might want to make a decision to check the individual bullets (put a cue at the end of each one). And then let the tester know that one of the questions at the end should be, "Does the reader understand that he must meet all three criteria?" The reverse will also work: Put the bullet at the end of all three, and then tell the tester to "See if the reader understands XYZ."

As you get more experience inserting cues, and seeing the results of the testing, you will get better at this.

Note: *If you've got questions as you try this, please put the dots in the letters where you think they should be. Then e-mail or fax them to me, Melodee Mercer, with your questions. My fax number in Philly is 215-381-3504. I'll look them over and get back to you. I think the best way to learn this is to practice it.*

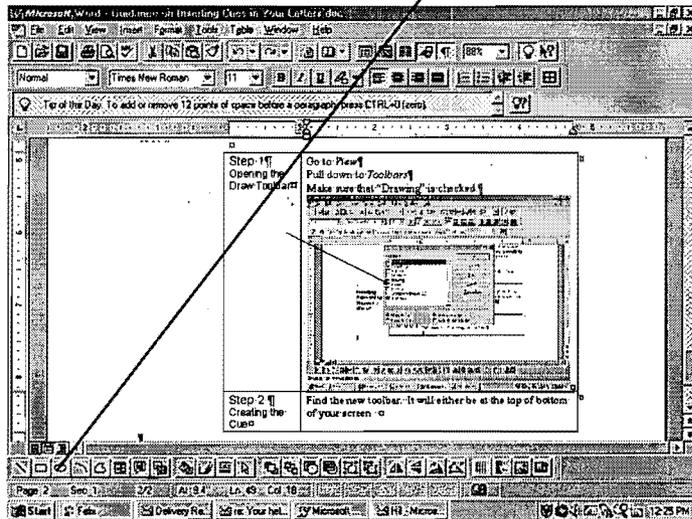
Inserting Cues using Microsoft Word

You can insert the cues by hand, however, in most cases Cheryl will be e-mailing the document, so the best thing to do is insert the cues in your letter using the "draw" tool in Microsoft Word. Here's how to do it:

<p>Step 1 Opening the Draw Toolbar</p>	<ul style="list-style-type: none">• Go to <i>View</i>• Pull down to <i>Toolbars</i>• Make sure that "Drawing" is checked.• Click "OK"  <p>The screenshot shows the Microsoft Word interface with the 'Toolbars' dialog box open. The 'Drawing' checkbox is checked. A red arrow points from the 'Drawing' checkbox in the dialog box to the 'Drawing' checkbox in the 'Toolbars' list. The dialog box also shows other toolbars like 'Formatting', 'Database', 'Forms', 'Microsoft', 'Word for Windows 2.0', and 'Tip Wizard'. The 'OK' button is highlighted.</p>
---	---

Step 2
Finding the
Cue (Dot) Tool

- Find the new “Drawing” toolbar. It will either be at the top or bottom of your screen.
- Then locate the tool to make a circle.



Step 3
Creating the
first Cue (Dot)

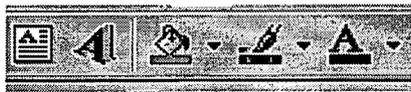
- Click on the
- Go to the spc
cue
- Click on that
create a small
- If the circle i
by highlighti
and then clic
red.

(Note: The circle
them around eith
the control key a
keyboard.)

Step 4 +
Creating the
Rest of the
Cues

Once you've crea
process, or copy
how:

- Click on the
- Hold down tl
same time. (
- Then, hold d



<p>Step 3 Creating the first Cue (Dot)</p>	<ul style="list-style-type: none">• Click on the Circle on the “Drawing” Toolbar• Go to the spot in the letter where you want to insert the cue• Click on that spot and pull out slightly. This will create a small circle like this • If the circle is not filled in, you’ll need to fill in a color by highlighting your circle (just click on it to highlight) and then click on the fill color icon arrow and select red. <p>(Note: The circles are not part of the text so you can move them around either by dragging them, or by holding down the control key and pressing on the arrow keys on your keyboard.)</p>
<p>Step 4 + Creating the Rest of the Cues</p>	<p>Once you’ve created the first cue, you can either repeat the process, or copy that dot to the rest of the spots. Here’s how:</p> <ul style="list-style-type: none">• Click on the dot• Hold down the “Ctrl” button and the letter “C” at the same time. (This will copy the dot.)• Then, hold down the “Ctrl” button and the letter “V” at the same time. (This will paste a new dot on your document.)• Drag the new dot to the next place you want a cue.• Repeat until you’ve inserted all the dots. <p>I know this sounds cumbersome, but once you get used to it, it only takes a couple of minutes.</p>

Sample Letter with Cues

Mr. John Test
123 Main Street
Philadelphia, PA 19101

This was a rather long main message and I was concerned that the reader may get lost in the description. So, I separated the main message from the overview sentence.

Dear Mr. Test:

This letter is about the insurance check dated May 1, 1998 that you said you did not receive. On June 16, 1998, we sent you a check for \$50.00 to replace the missing check. Since then, the Department of Treasury told us that the original check dated May 1, 1998 was cashed. This means that you received \$50.00 twice. This letter will explain what we will do to correct the situation, and what you should do if you didn't cash both checks.

What We Will Do

Since we paid you twice for the May 1, 1998 check, we will keep a total of \$50.00 from your next two checks. You will receive the following amounts in your next two checks:

Check Date	Amount You Will Receive	Amount We Will Withhold
July 1998	\$15.00	\$35.00
August 1998	\$35.00	\$15.00

This section is all one thought, and since the language is not confusing, I want to know if they can understand the whole concept.

What You Should Do

Please look over the enclosed copy of your May 1, 1998 check to see if you signed it. Then do the following:

- *If you agree* that you received credit for both checks, you don't need to do anything else.
- *If you don't agree,*
 1. Complete the attached 3858 form (Directions are on the form)
 2. Return it to me in the enclosed envelope (or use your envelope and mail it to PO Box 7108, Philadelphia, PA 19101).

Since these bullets contain a lot of information, I put a cue at the end of each one to make sure the reader understands all the information.

At the end, I might add a question asking the reader what they would do if they got this letter and didn't think they received the replacement check.

Instructions for Session on Document Testing

Set-Up

Materials

You'll need to supply the following. You should have enough for everyone:

- Copies of the Plainlanguage.gov Website guidance on "Testing Your Documents" <http://www.plainlanguage.gov/howto/test.htm>
 - Sample scripts
 - 2 Sample letters included in this document
 - 2 bullet notes on actual results of testing these letters
 - 2 rewrites based on testing
-

Room Set-up

Room should be set-up so participants can work in pairs. They will take turns testing documents on each other.

How to Prepare Participants in Advance

There are two things you should do to prepare your student:

1. Please make sure that the participants understand the following before they come to class:
 - They will be testing documents periodically over the next 6 months.
 - This 2-hour session will prepare them to do the testing.
 2. Tell your participants that they should bring a letter/memo that they want to test. If it's too long, they should decide which section they want to test.
-

Training

Objectives

There are three points that we want to get over to the participants. The chart below will show how students will learn each piece of information:

Step	Objective	How students will learn
1	Why testing is important (particularly protocol testing)	On-air discussion
2	When to use each type of testing	There will be an On-Air discussion, but you might want to do a little reading before the class. You can make copies of the "Testing Your Documents" write-up on our Website.
3	How to do protocol testing	The group will do several exercises during the class.

Continued on next page

Training, Continued

Directions for 1st & 2nd Letters

I'll be giving directions for these exercises on the air, but just in case we run into audio problems, or you just want to know what all the documents I'm sending are for... here are the specific directions for the first two exercise:

Step	Action
1	Have the participants pair off and decide who will be the tester and who will be the reader for the first letter
2	Give the script to the tester , and the first letter to the reader
3	Let testers conduct their protocol tests <ul style="list-style-type: none">• Testers should read the instruction part of the script out loud to their reader• Readers should read to each dot and tell the testers what they think each section means.• Testers should take notes• When readers finish the letter, testers should ask the questions at the end.• Tester should then make bullet notes on what he/she observed.,
4	When 15 minutes is up, distribute the actual results of VA's protocol test (bullet notes), along with the letter which VA revised based on those results.
5	Compare their results with VA's
<i>Repeat with the second letter, but have participants reverse rolls.</i>	

Continued on next page

Training, Continued

Directions for 3rd Exercise

Here are the specific directions for the third exercise. In this exercise they should be testing a letter they brought with them. If not, give them. If both participants brought a letter, allow them both to test if time permits. Otherwise, they'll have to choose which one gets to test. The instructions below assume that both participants have brought a letter and will have time to test both.

Step	Action
1	Have participants take a few minutes to put dots in their own letters to indicate stopping points. (The stopping points should be no more than a couple sentences long. And the sentences should be part of one idea.)
2	Participant should also look at the questions at the end of the script to see if there's anything additional they would like to ask. (For instance, if your goal is to have a speedy response, you might want to ask, "How long do you think it would take for you to respond to this letter?")
3	Have participants decide which one will be the tester first.
4	Let <i>testers</i> conduct their protocol tests <ul style="list-style-type: none">• <i>In the interest of time, it's not necessary to read through the instructions this time.</i>• Readers should read to each dot and tell the testers what they think each section means.• Testers should take notes• When readers finish the letter, testers should ask the questions at the end.
<i>Reverse rolls and have participants repeat the other letter.</i>	

RFW Protocol Test



Workbook

Script for Cued Protocol Testing

Before the Protocol

Thank you for helping us today. We've been trying to improve some of our letters because people tell us they can't always understand them. So we have rewritten some of these letters, trying to make them easier to read. But since we already know what we mean, we can't be sure they're easy enough for everyone else to understand.

We're asking veterans like yourself in different parts of the country to test these letter. So that we will be sure not to influence you in our survey, we have to read our instructions to you. That way, we can be sure of saying the same thing to everyone in every office. That's why I'm reading this information to you now. The letter you'll look at today is not about you. We would send it to a veteran

We have a routine we go through to see how easy these letters are to read. We'd like you to read the letter to yourself, and stop at each colored dot. When you get to a dot...

(TESTER: Point to a dot, but do not hand them the paper.)

I'd like you to tell me what the letter is saying to you. After you've gone through the whole letter, I'll ask you a few questions. Don't worry about giving me the right answer. There is no right or wrong answer. We simply want to know if you understand. If you don't understand, it's our fault, not yours.

This is very important: I need to know when you don't understand something or when you find it hard to understand something. Or, even if you think your friends would find it hard to understand. We know some of this is difficult for everyone to understand.

We use a tape recorder in these experiments because we just can't remember everything you have to say without it. Will that be OK? (TESTER: Pause for their answer.)

Also, while you're giving your answers, I may be taking some notes.

Once we start this, I won't be able to tell you anything about the letter. Do you have questions about what I want you to do?

Before we start, let me summarize what I'm asking you to do: You'll read through the letter silently, and stop at each large dot. Each place you stop, you'll tell me what the letter is saying. Remember, the letter would not be sent to you unless you We just want you to tell us what it is saying.

During the Protocol

(TESTER: Each time the reader pauses at a large dot, wait for him/her to speak. If he/she does not speak, ask the questions:)

What is the letter saying to you in what you just read?

After the Protocol

(TESTER: Ask these questions:)

1. How did you feel about the way this letter talks to you?
2. Did it seem to you that the person who wrote this letter was trying to help you?
3. What is the letter telling you to do?
4. Do you find this letter easy to understand or hard to understand?
5. Is the print easy or hard to read? Is it too large or too small?
6. What would you do if you got this letter?
7. Do you have any suggestions to make this letter easier to understand or more helpful?

RFW Protocol Test -- Cover Sheet

Name of Team:	Name of Letter:
----------------------	------------------------

Who would receive this letter:

<input type="checkbox"/> First Test	<input type="checkbox"/> Retest
-------------------------------------	---------------------------------

Special Instructions:

Additional Questions to be Asked *(If you have any additional questions beyond the ones we usually ask, please explain below. For instance: "How do you feel about this particular section of the letter?")*

Specific Veterans must be used for Test *(If this letter has to be tested on a veteran receiving a specific benefit, please explain below. For instance: You may feel that an Insured that has disability Insurance will understand your letter when no one else will.)*

Specifics Areas to Concentrate on for Retest *(If this letter is being tested for a second time and you only need the rewritten part tested, or you want the tester to test the whole letter, but specifically focus on the rewritten part, explain below.)*

Other Comments

Script for Cued Protocol Testing

Before the Protocol

Thank you for helping us today. We've been trying to improve some of our letters because people tell us they can't always understand them. So we have rewritten some of these letters, trying to make them easier to read. But since we already know what we mean, we can't be sure they're easy enough for everyone else to understand.

We're asking veterans like yourself in different parts of the country to test these letter. So that we will be sure not to influence you in our survey, we have to read our instructions to you. That way, we can be sure of saying the same thing to everyone in every office. That's why I'm reading this information to you now. The letter you'll look at today is not about you. We would send it to a veteran who took too long to cash his/her annual check.

We have a routine we go through to see how easy these letters are to read. We'd like you to read the letter to yourself, and stop at each colored dot. When you get to a dot...

(TESTER: Point to a dot, but do not hand them the paper.)

I'd like you to tell me what the letter is saying to you. After you've gone through the whole letter, I'll ask you a few questions. Don't worry about giving me the right answer. There is no right or wrong answer. We simply want to know if you understand. If you don't understand, it's our fault, not yours.

This is very important: I need to know when you don't understand something or when you find it hard to understand something. Or, even if you think your friends would find it hard to understand. We know some of this is difficult for everyone to understand.

We use a tape recorder in these experiments because we just can't remember everything you have to say without it. Will that be OK? (TESTER: Pause for their answer.)

Also, while you're giving your answers, I may be taking some notes.

Once we start this, I won't be able to tell you anything about the letter. Do you have questions about what I want you to do?

Before we start, let me summarize what I'm asking you to do: You'll read through the letter silently, and stop at each large dot. Each place you stop, you'll tell me what the letter is saying. Remember that the letter would not be sent to you unless you apply for the same benefit. We just want you to tell us what it is saying.

During the Protocol

(TESTER: Each time the reader pauses at a large dot, wait for him/her to speak. If he/she does not speak, ask the questions:)

What is the letter saying to you in what you just read?

After the Protocol

(TESTER: Ask these questions:)

1. How did you feel about the way this letter talks to you?
2. Did it seem to you that the person who wrote this letter was trying to help you?
3. What is the letter telling you to do?
4. Do you find this letter easy to understand or hard to understand?
5. Is the print easy or hard to read? Is it too large or too small?
6. What would you do if you got this letter?
7. Do you have any suggestions to make this letter easier to understand or more helpful?

RFW Protocol Test -- Cover Sheet

Name of Team: <i>Insurance Team B</i>	Name of Letter: <i>Limited Payability</i>
--	--

Who would receive this letter: <i>A veteran who took too long to cash his/her annual check.</i>
--

<input checked="" type="checkbox"/> First Test	<input type="checkbox"/> Retest
--	---------------------------------

Special Instructions:

Additional Questions to be Asked (*If you have any additional questions beyond the ones we usually ask, please explain below. For instance: "How do you feel about this particular section of the letter?"*)

Specific Veterans must be used for Test (*If this letter has to be tested on a veteran receiving a specific benefit, please explain below. For instance: You may feel that an Insured that has disability Insurance will understand your letter when no one else will.*)

Specifics Areas to Concentrate on for Retest (*If this letter is being tested for a second time and you only need the rewritten part tested, or you want the tester to test the whole letter, but specifically focus on the rewritten part, explain below.*)

Other Comments



DEPARTMENT OF VETERANS AFFAIRS
Regional Office and Insurance Center
Wissahickon Avenue and Manheim Street
P. O. Box 8079
Philadelphia PA 19101

July 30, 1999

Mr. Test
123 Main Street
Philadelphia, Pa 19191

Dear Mr. Test:

We sent you a dividend check for \$400.00 on May 30, 1993. However, Treasury stopped payment on this check because you didn't cash it on time. Their rules say that you must cash your check within one year from the date we sent it to you. ●

What We Have Done

We have already sent you a new check for \$400.00. You should receive it soon. ●

What You Should Do

In the future, you should do the following:

- Cash your check within one year of the time you get it.
- Tell us if you move. ●

The easiest way to tell us you've moved is to call us at 1-800-669-8477. The call is free. ●

Note: If you still have the old check, destroy it. Please do not return it to us. ●

Sincerely,

Melodee Mercer
Insurance Specialist

Bullet Notes for Letter 1, from New York's Test Site

- Readers understood this letter when going dot to dot.
- Most readers answered the questions saying that they like the letter.
- One reader said that he had vision problems and would have liked a larger font. All others said it was fine
- Almost all of the readers answered the question, "What would you do if you received this letter?" by saying they'd call the office. Most said it was because they didn't cash the check the first time, so they wanted to make sure they knew when the second check was coming. They'd call the office to find out if the check was sent out, and when they'd receive it.
- Suggested solution: Put a date on the letter, instead of saying they'll get it "soon."

If you have questions about these comments, contact Brian Connelly, at 202-555-5555.



DEPARTMENT OF VETERANS AFFAIRS
Regional Office and Insurance Center
Wissahickon Avenue and Manheim Street
P. O. Box 8079
Philadelphia PA 19101

July 30, 1999

Mr. Test
123 Main Street
Philadelphia, Pa 19191

Dear Mr. Test:

We sent you a dividend check for \$400.00 on May 30, 1993. However, Treasury stopped payment on this check because you didn't cash it on time. Their rules say that you must cash your check within one year from the date we sent it to you.

What We Have Done

We have already sent you a new check for \$400.00. You should receive it by July 30, 1999.

What You Should Do

In the future, you should do the following:

- Cash your check within one year of the time you get it.
- Tell us if you move.

The easiest way to tell us you've moved is to call us at 1-800-669-8477. The call is free.

Note: If you still have the old check, destroy it. Please do not return it to us.

Sincerely,

Melodee Mercer
Insurance Specialist

Script for Cued Protocol Testing

Before the Protocol

Thank you for helping us today. We've been trying to improve some of our letters because people tell us they can't always understand them. So we have rewritten some of these letters, trying to make them easier to read. But since we already know what we mean, we can't be sure they're easy enough for everyone else to understand.

So that we will be sure not to influence you in our survey, we have to read our instructions to you. That way, we can be sure of saying the same thing to everyone. That's why I'm reading this information to you now.

The letter you'll look at today is not about you. Let me tell you a little about the letter:

- We would send it to a veteran in response to his/her letter.
- In the veteran's letter, he/she is asking us to pay a disability benefit.

We have a routine we go through to see how easy these letters are to read. We'd like you to read the letter to yourself, and stop at each colored dot. When you get to a dot...

(TESTER: Point to a dot, but do not hand them the paper.)

I'd like you to tell me what the letter is saying to you. After you've gone through the whole letter, I'll ask you a few questions. Don't worry about giving me the right answer. There is no right or wrong answer. We simply want to know if you understand. If you don't understand, it's our fault, not yours.

This is very important: I need to know when you don't understand something or when you find it hard to understand something. Or, even if you think your friends would find it hard to understand. We know some of this is difficult for everyone to understand.

We use a tape recorder in these experiments because we just can't remember everything you have to say without it. Will that be OK? (TESTER: Pause for their answer.)

Also, while you're giving your answers, I may be taking some notes.

Once we start this, I won't be able to tell you anything about the letter. Do you have questions about what I want you to do?

Before we start, let me summarize what I'm asking you to do: You'll read through the letter silently, and stop at each colored dot. Each place you stop, you'll tell me what the letter is saying. Remember, the letter would not be sent to you unless you apply for the same benefit. We just want you to tell us what it is saying.

During the Protocol

(TESTER: Each time the evaluator pauses at a colored dot, wait for her to speak, If she does not speak, ask the questions:)

What is the letter saying to you in what you just read?

After the Protocol

(TESTER: Ask these questions:)

1. How did you feel about the way this letter talks to you?
2. Did it seem to you that the person who wrote this letter was trying to help you?
3. What is the letter telling you to do?
4. Do you find this letter easy to understand or hard to understand?
5. Is the print easy or hard to read? Is it too large or too small?
6. What would you do if you got this letter?
7. How would you explain the term “service connected” to another veteran?
8. Do you have any suggestions to make this letter easier to understand or more helpful?

RFW Protocol Test -- Cover Sheet

Name of Team: <i>Insurance Team D</i>	Name of Letter: <i>Denied Disability</i>
--	---

Who would receive this letter: <i>In response to a veteran asking us to pay a disability benefit.</i>
--

<input checked="" type="checkbox"/> First Test	<input type="checkbox"/> Retest
--	---------------------------------

Special Instructions:

- Additional Questions to be Asked (*If you have any additional questions beyond the ones we usually ask, please explain below. For instance: "How do you feel about this particular section of the letter?"*)

How would you explain the term "service-connected" to another veteran?

- Specific Veterans must be used for Test (*If this letter has to be tested on a veteran receiving a specific benefit, please explain below. For instance: You may feel that an Insured that has disability Insurance will understand your letter when no one else will.*)

- Specifics Areas to Concentrate on for Retest (*If this letter is being tested for a second time and you only need the rewritten part tested, or you want the tester to test the whole letter, but specifically focus on the rewritten part, explain below.*)

- Other Comments

Please give details on why they think they qualify if they don't meet the criteria.



DEPARTMENT OF VETERANS AFFAIRS
Regional Office and Insurance Center
Wissahickon Avenue and Manheim Street
P. O. Box 7208
Philadelphia PA 19101

In Reply Refer To:
310/297

Dear

You sent us an application for disability benefits on your VA life insurance policy. Our records show that you do not have VA life insurance.

Do You Want To Apply For Insurance?

You may be eligible for VA life insurance if VA has told you that your disability is service connected,

AND

1. You were released from the service after April 24, 1951.
2. You are healthy except for your service-connected disability.
3. It has been less than 2 years since VA told you that your disability was service connected.

You must meet all of the requirements above to be eligible for this life insurance.

If you want to apply for this insurance, call us toll free at 1-800-669-8477, or write to us at the address on this letter. If you write to us, please send a copy of this letter.

Sincerely yours,

Bullet Notes for Letter 2, from St. Pete's Test Site

1. Veterans did not fully understand the term "service connected disability." (if you were injured or disabled while in the service). Some thought it meant injured on your job. Others weren't sure if it included being injured while on a day's leave.
2. Veterans thought they qualified when they didn't. This came out in the question, "What would you do if you received this letter? It also came up when talking about some of the following issues:
 - They can only apply for the insurance if they have a rating for a *new* disability within the last two years.
 - Some weren't clear on the term "released from serviced" ("Discharged" was a universal term for VA's readers.
 - Veterans are still hoping they qualified if they met some of the criteria: You might want to add something like, "You must meet all 3 of the requirements..."

If you have questions about these comments, contact Margaret Macklin at 727-555-5555.



DEPARTMENT OF VETERANS AFFAIRS
Regional Office and Insurance Center
Wissahickon Avenue and Manheim Street
P. O. Box 7208
Philadelphia PA 19101

In Reply Refer To:
310/297

Dear

You sent us an application for disability benefits on a VA life insurance policy. Our records show that you do not have VA life insurance.

Do You Want To Apply For Insurance?

You may be eligible for VA life insurance if you were injured or disabled while you were in the service *and* VA gave you a rating for your injury or disability. You must also meet all 3 of the requirements listed below:

1. It has been less than 2 years since VA gave you a rating for your disability
(this rating must be for a new disability, not an increase on an old disability)
2. You were discharged from the service after April 24, 1951
3. You are healthy except for your service-related disability

You must meet all 3 of the requirements above to be eligible for this life insurance.

If you want to apply for this insurance, call us toll free at 1-800-669-8477, or write to us at the address on this letter. If you write to us, please send a copy of this letter.

Sincerely yours,

RFW Protocol Test -- Cover Sheet

Name of Team:	Name of Letter:
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Who would receive this letter:

<input type="checkbox"/> First Test	<input type="checkbox"/> Retest
-------------------------------------	---------------------------------

Special Instructions:

Additional Questions to be Asked *(If you have any additional questions beyond the ones we usually ask, please explain below. For instance: "How do you feel about this particular section of the letter?")*

Specific Veterans must be used for Test *(If this letter has to be tested on a veteran receiving a specific benefit, please explain below. For instance: You may feel that an Insured that has disability Insurance will understand your letter when no one else will.)*

Specifics Areas to Concentrate on for Retest *(If this letter is being tested for a second time and you only need the rewritten part tested, or you want the tester to test the whole letter, but specifically focus on the rewritten part, explain below.)*

Other Comments

RWF Protocol Test -- Cover Sheet

Name of Team:	Name of Letter:
----------------------	------------------------

Who would receive this letter:

<input type="checkbox"/> First Test	<input type="checkbox"/> Retest
-------------------------------------	---------------------------------

Special Instructions:

Additional Questions to be Asked *(If you have any additional questions beyond the ones we usually ask, please explain below. For instance: "How do you feel about this particular section of the letter?")*

Specific Veterans must be used for Test *(If this letter has to be tested on a veteran receiving a specific benefit, please explain below. For instance: You may feel that an Insured that has disability Insurance will understand your letter when no one else will.)*

Specifics Areas to Concentrate on for Retest *(If this letter is being tested for a second time and you only need the rewritten part tested, or you want the tester to test the whole letter, but specifically focus on the rewritten part, explain below.)*

Other Comments

Reminder: What You Should Return

E-Mail

- Bullet notes of the interview(s)

Mail

- **Audiotape of the test** (marked to identify your office and the letter).
Remember: Before you start the interview, please record your office name and the name of the letter you're testing. Then move the tape recorder in front of the reader, so we can hear their comments.
- **Typed bullet notes** on the interview (the same ones you e-mailed)

