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# **Introduction**:

In late 2020 the Office of Mental Health and Suicide Prevention (OMHSP) was alerted to VA’s Debt Management Center’s (DMC) plan to resume Veteran debt collection processes that had been paused during the COVID 19 pandemic. OMHSP had significant concerns about the potential impacts on Veterans at high risk for suicide receiving these letters amidst other challenges related to the pandemic. It was recommended that a temporary moratorium on debt collection be implemented. The DMC agreed to this pause in debt collection effective January 2021 through September 2021. The DMC has resumed debt collection letter dissemination as of October 1st, 2021.

This toolkit is designed to be useful to a wide range of clinical staff who may work with Veterans at elevated risk of suicide\* and who may be receiving a debt collection letter.

The toolkit will:

* Raise VHA employee knowledge of the link between financial challenges and suicide risk.
* Provide informational support for staff in successfully intervening with Veterans receiving debt letters who may be an elevated risk of suicide.
* Outline the use of VHA suicide risk stratification tools to identify high risk Veterans who are receiving a DMC debt collection letter.
* List relevant resources and answer frequently asked clinician questions (FAQ’s begin on page 6).

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# **Financial Uncertainty, Debt, and Suicide Risk**

Economic and financial uncertainty is associated with higher suicide deaths. Studies show that suicide deaths increased after the 2007–2009 global economic recession.1,2,3 Even daily fluctuations in economic uncertainty are associated with changes in the rates of suicide deaths.4

The relationship between an individual’s financial situation and suicidality is less clear. Extended unemployment may lead to mental health issues and financial hardship.5 The state of one’s mental health may mediate the relationship between financial strain and suicide. Perceived financial threat, defined as “the anxious feeling that available resources are insufficient to meet personal needs,”6 is also associated with distress and increased depression and anxiety. These mental health conditions can increase suicide risk. Some Veterans may have added risk for financial difficulty in the transition from military to civilian life (e.g., lack of employment, limited financial knowledge).7

Unemployment, income, and financial hardship data are often intertwined, making their distinct associations with suicidal behavior challenging to disentangle.

* Lower socioeconomic status is associated with increased suicidal behavior and suicide death.8,9
* A study of minimum wage data in the U.S. found that for every $1 increase in minimum wage, there was a projected 1.9% decrease in age-adjusted, statewide suicide rates.10
* An analysis of data from 16 states over seven years found an association between suicide and poverty across genders and age groups.11 However, acute financial loss was more closely associated with suicide risk than chronic poverty was.5
* In a study of active-duty soldiers experiencing suicidal crises, 23% reported a financial stressor in the 24 hours before their crisis.12

Debt or the inability to make required payments may increase a person’s risk for suicide.

* In a survey of Veterans, 30% reported money mismanagement (e.g., writing a bad check, spending over a credit limit).13
* In another study, Veterans who mismanaged money and had an annual income below $50,000 had suicidal ideation at four times the rate of Veterans who managed money well and had a higher income.14
* Some Veterans may lack the financial management skills needed for independence, as basic living necessities (e.g., housing, utilities) were often provided while they were enlisted.
* A study of National Guard members found that many financial strain factors (e.g., income decrease, difficulty making ends meet) were associated with suicidal thinking but that having recent credit problems was the only financial indicator that predicted suicidality.15
* An analysis of 2015–2016 electronic health records found that Veterans with financial problems were at greater risk for suicidality than those without financial problems, even after adjusting for mental health diagnoses.16

See *From ScienceTo Practice Handout* in [Attachment Appendix A](#Attachment)

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# **Debt Relief and Mental Health Resources**

While there is no single cause of suicide and it is often the result of a complex interaction of risk and protective factors at the individual, interpersonal, community, and societal levels, the scientific evidence shows an association between financial hardship and suicide risk. Addressing financial strain through support programs may reduce suicide risk. Clinicians should consider:

* Directly teaching or linking to resources that teach Veterans how to manage their finances and educate them about available financial literacy resources.
* Discussing ways to save, budget, and track spending.One resource to direct Veterans to is the Veterans Benefits Administration Financial Literacy website at <https://benefits.va.gov/BENEFITS/financial-literacy.asp>.
* Enlisting (for non-social workers) the aid of the medical center’s social work department. For more information on VA and community resources or visit [www.socialwork.va.gov](http://www.socialwork.va.gov).
* Direct Veterans to [www.mymoney/gov](http://www.mymoney/gov) for helpful financial education tools and resources.

Using other financial resources for Veterans, service members, and military families such as:

The Consumer Financial Protection Bureau’s Office of Servicemember Affairs website at [www.consumerfinance.gov/practitioner-resources/servicemembers](http://www.consumerfinance.gov/practitioner-resources/servicemembers/) and [Adult financial education tools and resources | Consumer Financial Protection Bureau (consumerfinance.gov)](https://www.consumerfinance.gov/consumer-tools/educator-tools/adult-financial-education/tools-and-resources/)

Financial emergency resources with Veterans, available on VA’s internal SharePoint site at: <https://dvagov.sharepoint.com/:w:/s/VACOMentalHealth/COVID-19/Ef-1isVMELxPip5HmbvwYX8Bzd5KMjszvw--8GqcXPpWgw?e=QOhZlP>.

Financial calculators can be found at the DOD Office of Financial Readiness [FINRED (usalearning.gov)](https://finred.usalearning.gov/ToolsAndAddRes/Calculators)

Veterans Discounts can be found on the VAntage Point website and are updated regularly- [Veteran discounts available year round - VAntage Point](https://blogs.va.gov/VAntage/85765/veteran-discounts-available-year-round/)

Assisting Veteran with vocational and employment services can also be an effective

strategy to lower financial oriented stress. VHA staff should consider:

Connecting Veterans with job search and skill-building resources. VA offers career and employment resources ([www.va.gov/careers-employment](http://www.va.gov/careers-employment/)) and the VHA Vocational Rehabilitation Service, which includes Vocational Assistance services and the Compensated Work Therapy (CWT) program ([www.va.gov/health/cwt](http://www.va.gov/health/cwt)). Job clubs and job search programs may improve mental health outcomes and ease financial strain.5,17

Contact your local CWT Program, for evidence-based and informed vocational services, including Supported Employment, a program available to many Veterans. Employment specialists work with employers to find competitive employment for Veterans and support Veterans in obtaining and maintaining employment.

* Holistic treatment approaches focused on improving financial well-being may offer a promising approach for suicide risk treatment and suicide prevention among Veterans.18

# **A Clinician’s Guide to the DMC Debt Collection Process through Frequently Asked Questions (FAQ)**

This FAQ section is designed to:

1. Inform providers about the Debt Management Center’s collection process.
2. Alert providers to the upcoming schedule of debt notification letters.
3. Provide concrete steps for connecting Veterans with debt resolution resources, most important of which is encouraging the Veteran to contact the DMC (see Q7 for more detail).

**Q1: As a clinical provider, why is it important for me to know about the Debt Management Center (DMC)’s collection process?**

**A:** Veterans whose VA-related debts were deferred during the COVID-19 pandemic will begin receiving collection letters beginning in October 2021. The DMC will be sending letters to Veterans to notify them of current debts and help Veterans develop a remediation plan. As stated above, DMC debt can be related to various sources such as Compensation & Pension, Education, Loan, Medical, Vocational Rehabilitation and Employment, and Veterans Retraining Assistance.

Working within VHA’s Whole Health frame, as a provider it’s important to consider how social determinants, like finances and financial stressors, may impact Veteran’s health and well-being.

**The decision to discuss DMC related debt or financial wellbeing is at the discretion of VHA clinical staff. There is no current requirement or standard of care implied by this toolkit.**

**Q2: What is the DMC’s debt collection process?**

**A:** The process is summarized on the graphic in [Attachment Appendix B](#Attachment)

**Q3: How many Veterans will receive a DMC letter for a previously deferred debt?**

**A:** At this starting point of this initiative (October 2021), there were approximately one million total letters in queue for release to Veterans, with an estimated 6000-7000 of those cases involving Veterans at elevated risk of suicide. The total number of initial notification letters will be split up and sent out in equal monthly batches between October 2021 to September 2021. In other words, approximately 80,000 total initial letters will go out each month, starting in October 2021, which may include approximately 500-600 Veterans with elevated suicide risk. These estimates are based on the data analysis conducted in early 2021.

**Q4: What information is included in the 2021 DMC letters?**

**A:** The DMC debt collection process is a three-step process of Notice of Indebtedness (NOI) letters that provide the basic information on the debt balance and a host of options including paying off the debt immediately, setting up a payment plan, requesting a waiver to not pay the debt, or filing a dispute. The NOI letters also include a section on the importance of managing financial stress and provides resources such as [www.mymoney.gov](http://www.mymoney.gov), [www.consumer.gov](http://www.consumer.gov), and [www.mentalhealth.va.gov](http://www.mentalhealth.va.gov).

See sample NOI Letters in [Attachment Appendix C](#Attachment)

**Q5: Are the first letters being released after October 2021 the initial notification of the debt?**

**A:** No. The DMC has sent out Awareness Letters for deferred debts between April 6, 2020 through September 30, 2021. These letters communicate the existence of the debt, payment options, and supportive financial and stress management resources. These letters were not a notice to collect the debt however, so the letters after October 2021 represent the first collection effort.

A sample of the Awareness letter can be found in [Attachment Appendix D](#Attachment).

**Q6: How will I know if a given Veteran patient has received a debt notification letter from the DMC?**

**A:** Some Veterans may elect to inform you they have received a debt awareness or notification letter from the DMC.

Others may not realize that one’s financial health is an important aspect of VA’s Whole Health approach and not consider bringing financial concerns to their healthcare provider.

The following dashboards (will) include DMC debt information: [CRISTAL (CAPRI, REACH VET, Risk Indicators, STORM Tool for Analytic Lookup) and SPPRITE (Suicide Prevention Population Risk Identification and Tracking for Exigencies).](https://dvagov.sharepoint.com/sites/VHAPERC/Reports/SitePages/CRISTAL_home.aspx)

The following debt information is available:

* Total amount of debt and total number of debts from all reported sources such as Compensation & Pension, Education, Loan, Medical, Vocational Rehabilitation and Employment, and Veterans Retraining Assistance. Additionally, CRISTAL lists the debt source and amount of each debt.
* Date and description of the most recent DMC correspondence to the individual.
* In SPPRITE a brief line asking the provider to encourage the patient to contact DMC to address their debt(s) if they have not already done so, and the telephone number and web address for the DMC.

***NOTE****: Available data may vary over time as OMHSP refines the approach*

CRISTAL:

To find debt information for a specific patient’s debt, open CRISTAL, look up the patient of interest, and navigate to the debt section (if needed, details about where to find the debt section are on the CRISTAL page and in [Attachment Appendix E](#Attachment).

**CRISTAL:** [**https://vaww.pbi.cdw.va.gov/PBIRS/Pages/ReportViewer.aspx?/RVS/OMHSP\_PERC/SSRS/Production/CDS/CRISTAL/CRISTAL\_PatientLookup&rc:Parameters=Full**](https://vaww.pbi.cdw.va.gov/PBIRS/Pages/ReportViewer.aspx?/RVS/OMHSP_PERC/SSRS/Production/CDS/CRISTAL/CRISTAL_PatientLookup&rc:Parameters=Full)

SPPRITE:

To find a list of patients with DMC debt on SPPRITE, open SPPRITE and select ‘Select all’ in the Risk Factors parameter 2 times to clear out the default selections. Then scroll down in the Risk Factors parameter to select only the ‘Debt Management Center (DMC)’. That will allow you to identify only patients with a DMC debt. DMC debt information is contained in the new ‘Debt to VBA (DMC Debt)’ column.

See an example in [Attachment Appendix F](#Attachment)

**SPPRITE:** [**https://vaww.pbi.cdw.va.gov/PBIRS/Pages/ReportViewer.aspx?/RVS/OMHSP\_PERC/SSRS/Production/CDS/SP/SPPRITE\_PatientReport**](https://vaww.pbi.cdw.va.gov/PBIRS/Pages/ReportViewer.aspx?/RVS/OMHSP_PERC/SSRS/Production/CDS/SP/SPPRITE_PatientReport)

**Q7: What is the most important thing I should consider when talking to a Veteran receiving a DMC NOI letter?**

**A:** If a Veteran independently raises the issue to a VHA staff member, it is important to stress that need for Veterans to take action by reaching out to the DMC at 1-800-827-0648 from 6:30 a.m. to 6:00 p.m. Central Time Monday through Friday or by visiting <https://iris.custhelp.va.gov/app/ask/>. There is a list of options Veterans have to mitigate the impact of their debt on their financial wellbeing.

**The most important message a clinician can provide a Veteran relevant to these letters is to act by directly contacting the DMC!** Being proactive will allow Veterans to address this matter in a timely fashion and possibly afford themselves of various supportive programs.

Failure to pay the debt or respond to the collection process will result in adverse actions for Veterans such as referral to credit reporting agencies and the US Treasury Department.

**Q8: How can I support Veterans who may be experiencing financial hardships, including a DMC debit issue?**

**A:**

1. If a VHA staff member uses the suicide risk stratification tool and becomes aware of the presence of the debt, care should be taken in broaching the subject with the Veteran. The first step may be to ask the Veteran’s permission to discuss their current financial situation.
2. If a discussion ensues, consider how motivational enhancement and motivational interviewing strategies can be applied to aspects of the Veteran’s financial health behaviors. For some Veterans it may be helpful to use a decisional balance worksheet to “think through” the pros and cons of a specific concrete behavior such as calling the DMC to discuss their options. An example is provided in [Attachment Appendix G](#Attachment) and could be applied to various financial challenge situations.
3. Using a decisional balance framework, highlight the Veteran’s options, acknowledge, and validate their concerns, help them identify pros and cons of various actions/inactions, and support their autonomy in crafting a plan that is acceptable to them.
4. If the Veteran is amenable, connect them to professional staff at the DMC who can help them understand the various debt resolution options that are available to them. You might even offer your Veteran the option to call the DMC together during the session. Refer to [Attachment Appendix H](#Attachment) for a guide to what the DMC may offer.
5. At the conclusion of your discussion, ask the Veteran for their permission to check in to find out how things went during a future visit. Graphic representation of a sample process can be found in [Attachment Appendix I](#Attachment):

**Q9: What happens if a Veteran calls the DMC and the conversation triggers an emotional crisis?**

There is an active partnership between the DMC, the Minneapolis VA SP program, and the VCL to ensure DMC telephone operators are trained in providing warm handoffs of Veteran callers in crisis.

See [Attachment Appendix J](#Attachment) for a handout about this process.

**Q10: How does this 2021 program differ from the 2018 debt relief project created by OMHSP and local facility consolidated patient accounts centers?**

In 2018, the OMHSP worked with the Office of Community Revenue Operations to create a process whereby Consolidated Patient Account Center (CPAC) Facility Revenue (FR) staff create a report of individuals at high risk for suicide who have a copayment required and have delinquent VA debt related to these co-payments. Each VA medical center’s facility revenue staff and Suicide Prevention Coordinators (SPCs) collaborate to identify Veterans at high risk for suicide who had VA debt. SPCs assist facility revenue by providing educational material on financial hardship programs and provided feedback on the appropriateness of facility revenue staff to contact Veterans for assistance in resolving their VA debt.

The DMC debt collection process and the CPAC debt collection process are separate and distinct initiatives. The DMC debt collection program is administered through the Veterans Benefits Administration (VBA) and debt incurred may result through various financial sectors. The CPAC debt collection program is administered through the VHA and solely focuses on VA debt accumulated through copayments. DMC and CPAC provide assistance and education through their respective programs. Veterans with VA debt through copayments should be directed to their medical center facility revenue staff who can assist them to resolve this debt and Veterans who receive letters from the DMC should be directed to work specifically with the DMC program to resolve their debt.

**Q10: Is this toolkit suggesting clinical staff should give financial advice?**

No. Clinicians should not provide Veterans with direct financial or “money advice” as this is beyond their professional scope. Care should be taken to ensure appropriate referral. If you are engaging a Veteran with specific needs around DMC related debt, this referral is best made (as previously described) to the DMC. If your work with a Veteran is broadly related to general financial insecurity, then referrals to a bank, a certified financial planner, or the resources listed in this toolkit may be appropriate.

See Q7 as to the preferred messaging to Veterans receiving a DMC letter.

# **Summary of Available Resources**

|  |  |  |
| --- | --- | --- |
| **Tool/Resource** | **Description** | **Link** |
| **Debt Management Center (DMC)** | DMC can adjust the debt or debt repayment plan if Veterans initiate contact with them within their established timeframes. | <http://www.va.gov/manage-va-debt>  [Debt Management Center (va.gov)](https://www.va.gov/DEBTMAN/index.asp) |
| **VHA Office of Community Care Revenue Operations** | VHA Office of Community Care Revenue Operations can assist Veterans with VHA debt co-payment struggles apply for a VA financial hardship program that best fits the Veteran’s financial situation. | [Financial Hardship - Community Care (va.gov)](https://www.va.gov/COMMUNITYCARE/revenue_ops/Financial_Hardship.asp)  [Veteran Copayments: Financial Hardship](https://youtu.be/3Pa_EUA0Qy0?list=PL3AQ_JVoBEyys0cr7PzSVvnW1_YVYFs1p)  [Covid-19 Medical Debt Relief FAQs](https://www.va.gov/COMMUNITYCARE/revenue_ops/Medical-Debt-Relief.asp) |
| **Consumer Financial Protection Bureau** | Tools, resources, and education | <https://www.consumerfinance.gov/> |
| **Veterans Crisis Line (VCL)** | The Veterans Crisis Line connects former service members and their families and friends with qualified, caring VA responders. Call **1-800-273-8255 and Press 1**, **text to 838255**, or chat online to receive confidential crisis intervention and support available 24 hours a day, 7 days a week, 365 days a year. | [Veterans Crisis Line: Suicide Prevention Hotline, Text & Chat](https://www.veteranscrisisline.net/) |
| **Care Management and Social Work** | The Department of Veterans Affairs (VA) Care Management and Social Work (CM/SW) is leading VA's transformation to a Veteran-Centric organization that places Veterans and their families first. | <https://www.patientcare.va.gov/caremanagement.asp> |
| **DOD Office of Financial Readiness** | Financial Calculators | [FINRED (usalearning.gov)](https://finred.usalearning.gov/ToolsAndAddRes/Calculators) |
| **VAntage Point** | Veterans Discounts can be found on the VAntage Point website and are updated regularly | [Veteran discounts available year-round - VAntage Point](https://blogs.va.gov/VAntage/85765/veteran-discounts-available-year-round/) |

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# **Attachments**

|  |  |  |
| --- | --- | --- |
| **A** | **From Science to Practice Handout** |  |
| **B** | **DMC’s Debt Collection Process** |  |
| **C** | **Notice of Indebtedness (NOI)** |  |
| **D** | **Sample Awareness Letter** |  |
| **E** | [CRISTAL](https://vaww.pbi.cdw.va.gov/PBIRS/Pages/ReportViewer.aspx?/RVS/OMHSP_PERC/SSRS/Production/CDS/CRISTAL/CRISTAL_PatientLookup&rc:Parameters=Full) |  |
| **F** | [SPPRITE](https://vaww.pbi.cdw.va.gov/PBIRS/Pages/ReportViewer.aspx?/RVS/OMHSP_PERC/SSRS/Production/CDS/SP/SPPRITE_PatientReport) |  |
| **G** | **Decisional Balance Approach** |  |
| **H** | **Standard Relief Options** |  |
| **I** | **Sample Process** |  |
| **J** | **VCL Transfer One-Pager** |  |