AI GUIDE SERIES · BOOK FIVE

AI for Veterans

Patrick Thomas

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Better Understand Benefits, Healthcare, and Government Services

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AI GUIDE SERIES

First Edition, 2026

For every veteran who filled out the forms alone, waited years for an answer, and deserved better. This book is for you.

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Introduction

A New Tool in Your Arsenal

Marcus spent seven years fighting the VA.

He'd served two tours in Iraq with the 82nd Airborne, came home with a back that hadn't worked right since Fallujah, tinnitus loud enough to keep him up most nights, and a sleep disorder his primary care doctor at the VA kept attributing to stress. He filed his first disability claim in 2016. Denied. Filed again in 2018 with more medical records. Denied again — insufficient nexus to service. Filed an appeal in 2020. Still waiting.

Marcus wasn't uneducated. He had an associate degree and had been working in logistics for six years. He wasn't naive about bureaucracy — he'd navigated the Army's paperwork systems for a decade. He just couldn't crack the code on what the VA actually needed from him, and he couldn't afford the $300-an-hour attorney who might have helped him figure it out.

In the fall of 2023, a fellow veteran at his VFW post sat down next to him at the bar and asked if he'd ever used AI for his claim.

Marcus had not. He was skeptical. He'd heard enough promises about systems that were going to fix things for veterans.

"It's not going to fix anything," the younger vet said. "But it'll tell you what the VA is actually looking for. In plain English. In about five minutes."

Marcus went home and tried it that night.

He asked an AI tool to explain the VA rating criteria for lumbar spine conditions under CFR Title 38. He got a clear, plain-language breakdown of exactly what range of motion limitations corresponded to which disability percentages — information that had been publicly available for years, buried in regulatory language he'd never been able to parse.

He asked it to explain what a nexus letter needed to contain. He got a structured explanation of the three elements — in-service event, current diagnosis, and the medical link between them — that his previous nexus letters had been missing.

He took all of this to his VSO — a free service he'd used before but never felt like he'd gotten much from. This time, he came in with organized evidence, a clear understanding of what the claim needed, and a draft personal statement that laid out his case in the VA's own language. His VSO, who had been working veterans' claims for fifteen years, looked at the materials and said: "This is the best-prepared claim I've seen in months. Where did you get all this?"

Marcus's claim was approved four months later at 70% — the rating he'd been fighting for since 2016.

"The AI didn't win my claim," Marcus said afterward. "I won my claim. But I finally had the right information."

What This Book Is

This book is about giving you the right information.

Artificial intelligence tools — the kind available for free or a few dollars a month on your phone or computer — have fundamentally changed what an informed, motivated individual can accomplish without professional help. They can explain complex regulatory systems in plain language. They can help you organize evidence and draft documents. They can research benefits programs, translate military experience into civilian language, prepare you for medical appointments, and find government programs that most veterans don't know exist.

This is not about replacing the human systems that support veterans. Your VSO is irreplaceable. Your VA healthcare team is irreplaceable. A VA-accredited attorney, if you need one for a complex appeal, is irreplaceable. AI doesn't do any of their jobs.

What AI does is close the information gap — the gap between what the system requires and what most veterans know about it. That gap has cost veterans billions of dollars in unclaimed benefits, thousands of hours of unnecessary waiting, and an incalculable amount of frustration.

You've earned every benefit in this book. This is about actually getting them.

PART ONE

Understanding AI Tools

What they are, how to use them, and what to watch out for

Chapter One

What AI Actually Is (And Why You Should Care)

Let's skip the hype.

You've probably seen the headlines — AI is going to change everything, AI is going to take everyone's jobs, AI is either going to save humanity or end it depending on which article you read last. None of that is what this chapter is about.

This chapter is about something much more practical: what AI actually is, what it can actually do for you right now, and why a veteran who has never touched one of these tools has more to gain from them than almost anyone else.

What AI Is, Without the Science Fiction

Artificial intelligence — specifically the kind powering the tools we're talking about in this book — is software that has been trained on enormous amounts of text, data, and information to recognize patterns and generate useful responses.

Think of it this way. Imagine someone who has read every government regulation ever written, every VA claims decision ever published, every medical textbook, every legal brief, every résumé guide, every career counseling manual, and every state veterans benefits handbook in the country. And imagine that person is available to answer your questions at any hour, for free, without judgment, without making you feel stupid for asking, and without a three-month waiting list.

That's a reasonable description of what a modern AI tool can do for you. It's not a person. It doesn't understand things the way you do. It can make mistakes — sometimes confidently. But it has processed more information about the systems that affect veterans than any single human expert ever could, and it can explain that information in plain language on demand.

The Main AI Tools You'll Use

THE MAIN AI TOOLS FOR VETERANS

ChatGPT (chatgpt.com) — Free version available; paid

What AI Is Genuinely Good At

For veterans specifically, AI excels at four things:

Explaining complex systems in plain language. VA regulations, CFR Title 38, SSDI eligibility rules, GI Bill comparison, state benefit programs — AI can translate all of it from bureaucratic language into something you can actually use.

Organizing information. Summarizing your medical records. Building a timeline of your service and symptoms. Creating a checklist of evidence needed for your claim. Structuring a personal statement. These organizational tasks that used to require a paralegal or a very patient VSO can now be done with AI in an afternoon.

Drafting documents. Personal statements, buddy statement guides, cover letters, résumés, appeal letters. AI produces strong first drafts. You personalize, verify, and own the final product.

Research. Finding the BVA decisions that support your claim. Identifying every federal and state benefit you might be eligible for. Looking up your condition's rating criteria. AI does this faster and more comprehensively than manual searching.

Where AI Falls Short

AI cannot represent you. It cannot file your claim, appear at a Board hearing, or advocate on your behalf with a VA official. A VSO or VA-accredited attorney does that.

AI can be wrong — confidently. This is called hallucination, and it's a real risk. AI can cite a regulation that doesn't exist or give you a rating percentage that's slightly off. Always verify important information from official sources: VA.gov, CFR Title 38, your VSO.

AI doesn't know your specific records. It knows general information. You provide the specific facts; AI helps you understand the framework.

Chapter Two

Getting Started: Your First AI Tools

Frank had spent twenty-two years in the Navy as a machinist's mate. He'd troubleshot nuclear reactor systems under pressure, trained junior sailors, and written maintenance manuals for equipment that cost more than most houses. He was not, by any reasonable measure, someone who struggled with technical things.

But when his daughter suggested he try AI to help with his VA claim, he pushed back. "That's for young people," he said. "I don't even know where to start."

His daughter showed him. She opened Claude on his laptop, typed a question about his hearing loss claim, and read him the response. Frank was quiet for a moment. Then he said: "Ask it about tinnitus ratings."

He was still at the laptop two hours later.

"It's just talking," he said afterward. "You just talk to it. I don't know why I thought it was going to be complicated."

It really is just talking. This chapter shows you how to start — and how to talk to AI in a way that gets you useful answers instead of vague ones.

Setting Up: What You Need

You need three things: a device (phone, tablet, or computer), an internet connection, and an email address to create a free account. That's it.

On a phone: Go to your app store and search for ChatGPT, Claude, or Gemini. Download the app, create a free account with your email, and you're ready.

On a computer: Go to chatgpt.com, claude.ai, or gemini.google.com. Create a free account. Start typing.

Voice option: All major AI tools now support voice input on mobile. If typing is difficult — arthritis, hand injuries, or just preference — tap the microphone icon and speak your questions. Many veterans find this more natural than typing.

The Follow-Up Is Where the Value Lives

New AI users often ask one question, read the response, and stop. That's the least effective way to use these tools. AI is a conversation. The first response is the starting point. Your follow-up questions are where you get to the specific, actionable information you actually need.

After any AI response, ask yourself: What part of this do I need more detail on? What did it mention that I don't understand? What did I not ask that I should have?

Useful follow-up patterns: *"Can you explain that in simpler terms?" "What's the specific regulation that covers that?" "What evidence would I need to prove that?" "What should I ask my VSO about this?"*

> **WATCH OUT FOR**
>
> **Do NOT share with AI tools:**
>
> - Your full Social Security Number
> - Your VA file number or claim number
> - Complete medical records (summarize instead — describe conditions, dates, symptoms)
> - Financial account numbers
> - Your full date of birth combined with your full name and address
> - Login credentials for VA.gov, MyHealtheVet, or any other account
>
> **Safe to share:** your branch, years served, general descriptions of conditions and symptoms, your rating percentage, your state of residence. Use AI to understand the system and draft documents — keep sensitive identifying information out of it.

Three Starter Prompts Every Veteran Should Try

YOUR FIRST THREE AI PROMPTS

PART TWO

The VA Disability Claims Process

Research, evidence, personal statements, and C&P preparation

Chapter Three

Understanding the VA Claims System

The VA disability claims system is not designed to be easy to understand. That's not a conspiracy — it's the natural result of a system built over decades, amended by dozens of laws, governed by thousands of pages of regulations, and administered by a bureaucracy processing millions of claims simultaneously.

Most veterans enter this system with no guide, no map, and no real understanding of what the VA is actually looking for. They describe their conditions in plain language. The VA evaluates claims using specific regulatory criteria written in language that bears little resemblance to plain English. The gap between those two things is where most claims get lost.

AI can't close that gap entirely. But it can translate the regulations into something you can actually use — and that translation alone is worth more than most veterans realize.

How VA Disability Ratings Work

When you file a VA disability claim, you're asking the VA to recognize that a condition is connected to your military service and to assign it a disability rating — a percentage that determines how much compensation you receive.

The rating percentages — 0%, 10%, 20%, 30%, 40%, 50%, 60%, 70%, 80%, 90%, and 100% — are assigned based on how severely your condition affects your ability to function. The criteria for each percentage are set by regulation in CFR Title 38, Part 4, and they vary by condition.

If you have multiple conditions, the VA uses a combined ratings formula — not simple addition — that produces a final combined rating. This formula is counterintuitive enough that AI explaining it is genuinely useful: ask an AI tool to walk you through combined ratings math with your specific percentages.

The Three Elements of a Successful Claim

1. Current Diagnosis — You must have a current, documented diagnosis of the condition you're claiming. This comes from medical

The Appeals Process: HLR, BVA, and CAVC

If your claim is denied, three main appeals lanes exist under the current AMA system:

Supplemental Claim: You submit new and relevant evidence the VA didn't previously consider. This resets the clock and is the right choice when you have new medical evidence or a nexus letter you didn't include originally.

Higher-Level Review (HLR): A senior VA reviewer re-examines your claim without new evidence. The right choice when you believe the original decision made a clear error.

Board of Veterans' Appeals (BVA): A Veterans Law Judge reviews your claim. Three options: direct review, evidence submission, or a hearing. Takes longer but gives the most thorough review.

CAVC: The Court of Appeals for Veterans Claims is the federal court above the BVA. At this level, you need a VA-accredited attorney. Don't navigate this level alone.

WATCH OUT FOR

What AI cannot do in the claims process:

- File your claim or appeal on your behalf
- Access your VA file or records
- Represent you before the VA or at a Board hearing
- Guarantee any outcome or rating
- Replace a VSO's knowledge of your specific regional office's practices
- Provide the medical opinion that constitutes a nexus letter

AI is your research and preparation tool. Your VSO, your doctor, and if needed your attorney are your representation.

AI ALLY

Chapter Four

Using AI to Research Your Claim

James had been diagnosed with sleep apnea three years after leaving the Army. The VA denied his claim — the condition wasn't in his service records, and the C&P examiner said there was no nexus to service.

James knew, in his gut, that the sleep apnea was connected to his PTSD. He'd read something about it somewhere. But he couldn't find the specific research, and his VSO said he'd need medical evidence to reopen the claim.

He asked an AI tool to research the connection between PTSD and sleep apnea for VA claims purposes. Within minutes he had a clear explanation of secondary service connection — the principle that a condition caused or aggravated by a service-connected condition is itself eligible for service connection. He had citations to BVA decisions where sleep apnea had been granted as secondary to PTSD. He had a list of the specific research studies his doctor could reference in a nexus letter.

He brought all of it to his doctor. The doctor wrote a nexus letter citing the research. James filed a Supplemental Claim. It was approved at 50%.

"I didn't know secondary service connection existed," James said. "Nobody told me. The AI told me."

Reading CFR Title 38 With AI Help

CFR Title 38, Part 4 is the Schedule for Rating Disabilities — the regulatory document that governs every VA disability rating decision. It's publicly available, comprehensive, and written in language that requires a regulatory attorney to fully parse.

AI translates it. Ask an AI to explain the rating criteria for any specific condition and it will tell you, in plain language, exactly what symptoms or functional limitations correspond to each disability percentage.

SAMPLE PROMPT: LOOKING UP RATING CRITERIA

"Can you explain in plain language how the VA rates PTSD under CFR Title 38? What are the specific symptoms or functional limi-

Researching Secondary Conditions

Secondary service connection is the principle that a condition caused or worsened by a service-connected condition is itself eligible for service connection — even if it has no direct connection to your military service.

This is one of the most underused strategies in VA claims, and AI research makes it dramatically more accessible. Common secondary condition relationships veterans successfully claim:

PTSD → Sleep apnea, depression, anxiety, substance use disorders, hypertension, gastrointestinal conditions

Diabetes → Peripheral neuropathy (hands and feet), erectile dysfunction, kidney disease, hypertension

Orthopedic conditions (knee, hip, back) → Gait abnormalities, falls injuries, depression related to chronic pain

Tinnitus → Depression, anxiety, sleep disorders

Ask AI: *"I have service-connected [condition]. What secondary conditions are veterans commonly able to claim as secondary to this, and what does the medical evidence look like for those connections?"*

REAL TALK

After 11 years of a 10% rating for a knee condition, Teresa asked an AI to research secondary conditions.

The AI explained that knee conditions often cause gait changes that lead to hip and back problems — and that those secondary conditions could be separately claimed. Teresa went back through her VA medical records and found documentation of lower back pain that had been treated for years but never claimed. She filed secondary claims for her back and hip.

Her combined rating went from 10% to 50%. Her monthly compensation more than quadrupled. "I had no idea any of that was possible," she said. "It was all right there in my records. Nobody ever connected the dots."

Chapter Five

Writing Your Personal Statement with AI

The personal statement — also called a Statement in Support of Claim (VA Form 21-4138) or a lay statement — is your opportunity to tell the VA, in your own words, what happened to you and how it affects you today.

It's also one of the most consistently underused and poorly executed elements of VA claims. Veterans who have spent years dealing with a condition often struggle to put it into words in a way that connects to what the VA is actually evaluating. The language that matters to the VA — functional limitations, frequency of symptoms, impact on daily activities and employment — doesn't come naturally to most people describing their own health.

AI can bridge that gap. Not by writing your statement for you — your statement must be yours, in your voice, describing your actual experience. But by helping you understand what to include, how to structure it, and how to make sure the things you know are true come across in language the VA can evaluate.

What a Strong Personal Statement Includes

The in-service event. What happened, when it happened, where it happened, and how it was documented. Specific dates, locations, and unit information add credibility. If there are witnesses, name them.

Current symptoms and functional impact. Not just "my back hurts" — but specifically: how often, how severely, what activities it prevents or limits, how it affects your work, your sleep, your relationships, your daily functioning. The VA rates conditions based on functional limitation. Describe yours.

The nexus — your understanding of the connection. You don't need to be a doctor to say: "My back condition began during my service, was documented in my service medical records, has been continuous since my separation, and has never resolved."

PERSONAL STATEMENT: BEFORE AND AFTER AI ASSISTANCE

Before: *"I hurt my back in the Army and it still bothers me. I've*

The Critical Rule: AI Drafts, You Own

This cannot be overstated: your personal statement must describe your actual experience in your actual words. It must be true. AI can help you structure, strengthen, and complete a statement about your real experience — it cannot fabricate or exaggerate that experience for you.

Beyond the ethical issue, there's a practical one: the VA will compare your personal statement to your medical records, your service records, and your C&P examination. Inconsistencies are red flags. Exaggerations create credibility problems that can sink an otherwise strong claim.

WATCH OUT FOR

Personal statement mistakes AI can help you avoid:

- Vague symptom descriptions ("it hurts a lot") with no functional specifics
- Missing dates and locations for in-service events
- No description of continuity — show the condition has been ongoing since service
- Inconsistency with your medical records
- Over-reliance on diagnostic labels without describing actual experienced symptoms
- Failing to describe impact on work, relationships, and daily activities

Never: Submit AI-generated content as your own statement without reading, personalizing, and verifying every sentence. Your signature means it's yours.

KEY TAKEAWAY

A strong personal statement addresses three things: the in-service event (specific details), current functional impact (what you can and can't do), and the factual nexus (continuous since service).

Chapter Six

Buddy Statements, C&P Exams, and Supporting Evidence

Ray had a 30% rating for his knee — the one he'd wrecked on a training jump at Fort Campbell. His VSO told him the rating should be higher and that he needed more evidence. Specifically, he needed a C&P exam that accurately captured how bad the knee really was.

The problem was that Ray, like a lot of veterans, tended to minimize at medical appointments. He'd spent years being evaluated by military doctors whose job was to keep him deployable. You didn't tell them how bad it was. You told them you were fine and got back to your unit.

His VSO told him this was killing his claim. "Tell the examiner how your worst day looks," she said. "Not your average day. Your worst day."

Ray used AI to prepare. He asked it to walk him through exactly what the C&P examiner would evaluate for a knee condition — the specific range of motion measurements, the functional assessments, the questions about daily impact. He spent two hours preparing honest, specific answers to each evaluation point.

His next C&P exam resulted in a rating increase to 60%.

Buddy Statements: What They Are and Why They Matter

A buddy statement — officially a Statement in Support of Claim from someone other than the veteran — is lay evidence from a fellow service member, family member, or anyone who witnessed your in-service event or has observed your current symptoms and limitations.

The VA gives buddy statements real evidentiary weight, especially when they corroborate elements of your personal statement or fill gaps in the medical record.

WHAT MAKES A STRONG BUDDY STATEMENT

The writer's relationship to the veteran and how long they've known them

Specific, firsthand observations — not general impressions

For in-service events: what they saw, when, where

Condition-Specific C&P Guidance

PTSD: Claims require documentation of a stressor event and a current PTSD diagnosis. The rating criteria (Diagnostic Code 9411) evaluate occupational and social impairment. Prepare to describe: flashbacks, nightmares, hypervigilance, avoidance behaviors, emotional numbing, relationship difficulties, and work impairment.

TBI (Traumatic Brain Injury): Rated under 38 CFR 4.124a using a complex multi-domain assessment covering cognitive, emotional, behavioral, and physical symptoms. TBI often produces secondary conditions — headaches, PTSD, sleep disorders, depression — that should be separately claimed.

MST (Military Sexual Trauma): Claims are among the most difficult because the in-service event is often not documented. VA policy specifically allows alternative forms of evidence: behavioral changes in service records, medical records showing related treatment, statements from people the veteran told at the time. MST claims are handled with special sensitivity procedures — you can request a same-gender examiner.

Hearing Loss and Tinnitus: Among the most commonly filed and most commonly underrated claims. Hearing loss is rated by audiometric results against a specific VA table. Tinnitus has a single rating of 10% but can support secondary claims for sleep disorders, depression, and anxiety.

Sleep Apnea: Among the most contested claims in recent years, with the VA tightening nexus requirements. However, secondary service connection from PTSD, TBI, obesity secondary to service-connected conditions, and other routes remains viable.

SKILL UP · PART TWO — VA DISABILITY CLAIMS

Your 5 most important actions from Part Two:

Ask AI to explain the CFR Title 38 rating criteria for every condition you're claiming. Know the language before you file.

PART THREE

VA Healthcare and Mental Health

Navigating the system, understanding your care, and accessing support

Chapter Seven

Navigating VA Healthcare with AI

The VA healthcare system serves over nine million veterans at more than 1,200 facilities nationwide. It is, by many measures, one of the largest integrated healthcare systems in the world. It is also one of the most difficult to navigate without a guide.

Appointment backlogs. Referral processes. Secure messaging. MyHealtheVet. Community Care. The MISSION Act. Understanding what you're entitled to, how to access it, and how to make the most of every appointment requires navigating a system that wasn't designed with the individual veteran's ease in mind.

AI doesn't fix the system. But it gives you tools to work within it more effectively — understanding your diagnoses, preparing for appointments, knowing your rights, and using the VA's own digital tools more productively.

Understanding Your Diagnoses and Medications

One of the most immediately useful applications of AI for VA healthcare: asking it to explain your diagnoses, lab results, and medications in plain language.

Most veterans receive diagnoses in medical terminology and leave appointments without fully understanding what they've been told. AI can translate medical language into clear explanations, describe what a diagnosis means for daily life, and explain how a medication works and what to watch for.

> **TRY THIS NOW**
>
> After any VA appointment where you received a new diagnosis or medication, try:
>
> *"My VA doctor diagnosed me with [condition] today. Can you explain in plain language: what this condition is, what causes it, what the standard treatment approaches are, and what questions I should ask at my next appointment?"*

> *Or: "I was prescribed [medication name]. Can you explain what it's for, how it works, what the common side effects are, and what I should watch*

Using VA Digital Tools with AI Help

The VA's digital ecosystem — VA.gov, MyHealtheVet, the VA Health and Benefits mobile app — has improved significantly but remains complex. AI can help you navigate these tools more effectively.

Ask AI how to: send a secure message to your provider on MyHealtheVet, request a prescription refill, review your medical records, schedule appointments online, access your lab results, and use the VA Health and Benefits app for claims status and appointment management.

> **AI ALLY**
>
> **VA Patient Advocates**
>
> Every VA medical center has a Patient Advocate whose job is to help veterans navigate problems with their healthcare. If you're experiencing appointment delays, care coordination issues, or problems with referrals, the Patient Advocate is a free internal resource. Find your facility's advocate at va.gov/find-locations or ask at the facility's front desk.

> **KEY TAKEAWAY**
>
> AI translates medical language — diagnoses, lab results, medications — into plain language you can understand and act on.
>
> Prepared appointment questions consistently improve the quality and usefulness of medical visits. Use AI to build yours.
>
> The MISSION Act Community Care program may allow you to receive care from non-VA providers at VA expense if VA care is not timely or accessible.
>
> VA digital tools (VA.gov, MyHealtheVet, VA app) are navigable with AI guidance — ask AI to walk you through any specific function.
>
> Every VA facility has a Patient Advocate — a free resource for navigating care problems.

Chapter Eight

Mental Health, PTSD, and AI Support Tools

This chapter requires some directness upfront: AI is not therapy. It is not a substitute for mental health care. It cannot diagnose, treat, or manage PTSD, depression, anxiety, or any other mental health condition. If you are in crisis right now, stop reading and contact the Veterans Crisis Line: call or text 988, then press 1.

With that said: there are legitimate, evidence-supported ways AI can support mental health and the transition to care — as a bridge, a tool for reflection, and a resource for understanding. This chapter covers what those are, what the evidence says, and — equally important — where the limits are.

What the Research Says About AI and Mental Health

A growing body of research is examining AI-assisted mental health tools. The findings are cautiously promising in specific contexts: AI-assisted journaling and reflection tools show benefits for stress management and emotional processing. AI-guided cognitive behavioral therapy (CBT) exercises show effectiveness for mild to moderate depression and anxiety in some populations. AI chatbots designed for mental health support show modest benefits as a supplement to — not replacement for — human care.

The key word throughout that research is *supplement.* AI mental health tools work best as additions to human care, not as substitutes for it. For veterans dealing with PTSD, TBI-related mental health symptoms, or complex trauma, human mental health care is not optional — it's essential.

AI Tools With Evidence Behind Them

Woebot: An AI chatbot that delivers CBT-based exercises and emotional check-ins. Multiple published studies show modest effectiveness for depression and anxiety as a supplement to care. Free on iOS and Android.

Wysa: Similar CBT-based AI support tool with some published research on effectiveness. Has a specific veteran-focused version.

WATCH OUT FOR

The limits of AI mental health support — know these clearly:

- AI cannot diagnose mental health conditions
- AI cannot provide therapy or clinical treatment
- AI does not maintain continuity of care — it doesn't remember previous conversations
- AI cannot assess suicide risk or provide crisis intervention
- Over-reliance on AI conversation as a substitute for human connection is a real risk

Signs you need more than AI can offer: thoughts of self-harm or suicide, symptoms that are worsening over time, inability to function at work, in relationships, or in daily life, or using AI conversation to avoid seeking human care.

Veterans Crisis Line: Call or text 988, press 1. Chat: veteranscrisisline.net. Available 24/7. Confidential. Staffed by veterans and veteran family members.

AI ALLY

Veterans Crisis Line + MISSION Act Mental Health

988 (press 1) — Veterans Crisis Line, 24/7, confidential. veteranscrisisline.net for chat. Under the MISSION Act, veterans experiencing mental health emergencies can seek care at any emergency room and VA will cover costs. Veterans can also access community mental health care through VA Community Care if VA mental health wait times exceed 20 days. Ask your VA provider or Patient Advocate about Community Care referrals for mental health.

SKILL UP · PART THREE — HEALTHCARE AND MENTAL HEALTH

Your 5 most important actions from Part Three:

- After your next VA appointment, ask AI to explain your diagnosis or medication in plain language.

PART FOUR

Education, Career, and Financial Benefits

GI Bill navigation, MOS translation, and the financial landscape

Chapter Nine

Education Benefits and AI as a Study Tool

The GI Bill is one of the most significant benefits available to veterans — and one of the most confusing. Multiple chapters, multiple programs, different eligibility requirements, different payment structures, different rules for different school types. Most veterans use far less of their education benefit than they're entitled to, simply because navigating the options is overwhelming.

AI makes the navigation dramatically easier. Ask it to compare your specific options, explain the eligibility requirements for your situation, and identify benefits you may not know exist.

Navigating Your Education Benefits

EDUCATION BENEFITS OVERVIEW

Post-9/11 GI Bill (Chapter 33) — For service on/after 9/11. Covers tuition and fees (up to public in-state max), housing allowance (BAH rate), and a books/supplies stipend. Up to 36 months of benefits. Transferable to dependents if you meet service requirements. Best for: full-time students at traditional colleges and universities.

Montgomery GI Bill (Chapter 30) — Monthly stipend paid directly to you regardless of school cost. Often less valuable than Ch. 33 for higher-cost schools.

Vocational Rehabilitation (Chapter 31 / VR&E) — For veterans with a service-connected disability rating of 10%+. Covers education AND living expenses AND supplies for a vocational goal. Can cover graduate school when Ch. 33 won't. Often dramatically underused.

Chapter 35 — For dependents of certain disabled or deceased veterans.

Key AI prompt: "I'm a [era] veteran with [X] years of service and a [X]% disability rating. I want to pursue [type of education/career]. Compare Chapter 33, Chapter 30, and Chapter 31 for my specific situation and tell me which maximizes my benefit."

KEY TAKEAWAY

Compare Ch. 33, Ch. 30, and Ch. 31 with AI for your specific situation — Chapter 31 (VR&E) is dramatically underused and often more valuable for disabled veterans.

AI tutoring is available 24/7, infinitely patient, and extraordinarily effective for veterans returning to school after years away.

AI can help with college papers — outlining, drafting, reviewing — while you maintain your own argument and voice.

Military training may translate into college credit through ACE recommendations — AI can explain the process.

Ask AI to identify scholarship opportunities specifically for veterans — many go unclaimed every year.

Chapter Ten

Career Transition: From Military to Civilian with AI

The military gives you skills that the civilian world desperately needs: leadership under pressure, logistics management, team coordination, technical expertise, mission planning, personnel management, and the ability to function effectively in ambiguous, high-stakes situations.

It gives you almost no help communicating those skills to civilian employers.

The translation problem is real. "Led a twelve-person team conducting combat operations" and "managed a cross-functional team delivering results under time and resource constraints" describe the same person. One gets past a hiring manager's eye. One doesn't. AI is the fastest, most effective tool for bridging that gap.

Translating Your MOS/Rate into Civilian Language

Every military occupational specialty has civilian equivalents — but the language is entirely different. A 68W Army Combat Medic applies for EMT, paramedic, medical assistant, or healthcare technician roles. An 11B Infantryman describes themselves as a team leader with personnel management, logistics, and high-pressure decision-making experience.

MOS TRANSLATION PROMPT

"I served as a [MOS/rate/AFSC and title] in the [branch] for [X] years. My key responsibilities included: [list 3–5 things you actually did]. I left as [rank]. Please: 1) translate my role into civilian job titles I should be searching for, 2) rewrite my responsibilities in civilian résumé language, 3) identify the civilian industries where my skills are most valued, 4) suggest 3 specific companies or types of employers that actively recruit veterans with my background."

Building a Civilian Résumé with AI

Civilian résumés follow conventions that are largely foreign to military culture: specific format requirements, quantified achievements, industry-

REAL TALK

Carlos had been trying to break into civilian project management for fourteen months. He'd applied to dozens of jobs without callbacks. He described himself on his résumé as "former Army logistics NCO."

A friend suggested he try AI for his résumé. He spent one evening with Claude, describing his actual work: managing a 47-person logistics operation, tracking $4.2M in equipment accountability, coordinating supply chains across three forward operating bases, training and evaluating personnel.

Claude translated all of it. The résumé he sent out the following week described a "logistics operations manager with 9 years directing supply chain operations for a 47-member team across multiple distributed locations, maintaining 100% accountability of $4.2M in assets."

He got two callbacks within a week. He had a job offer within three weeks. "The work was the same," he said. "The words were just finally right."

KEY TAKEAWAY

The translation problem is real — AI bridges the gap between military language and civilian hiring expectations faster than any other tool.

MOS translation prompts produce civilian job titles, résumé language, target industries, and employer suggestions in minutes.

Federal employment offers veteran's preference and special hiring authorities — AI can explain how to use them.

AI interview preparation — generating questions, developing STAR answers, reviewing responses — is one of its most effective career applications.

Your military experience has civilian value. The work is the same. The words need to change.

Chapter Eleven

Financial Benefits: VA, Federal, and Beyond

The financial benefits available to veterans stretch across multiple agencies, multiple programs, and multiple eligibility categories — and most veterans are accessing only a fraction of what they're entitled to.

This chapter maps the full landscape: VA compensation and pension, DoD retirement benefits, Social Security Disability, VA home loans, and the programs that fall between the cracks. AI is the fastest tool for identifying which of these apply to your specific situation and for understanding the programs in enough detail to take action.

CRSC and CRDP: The DoD Offset Programs

Combat-Related Special Compensation (CRSC) and Concurrent Retirement and Disability Pay (CRDP) both address the historical offset between military retirement pay and VA disability compensation. These are among the most misunderstood benefits for military retirees.

CRSC VS. CRDP — PLAIN LANGUAGE

Historical problem: Military retirees couldn't receive full VA disability pay AND full retirement pay simultaneously — one offset the other.

CRDP: For retirees with a combined VA rating of 50% or higher. Automatically restores retirement pay that was offset by VA disability pay. You don't have to apply — it happens automatically if eligible.

CRSC: For retirees whose disability is combat-related (even if rated below 50%). Must apply through your branch of service. Tax-free (unlike regular retirement pay). Often more valuable than CRDP for combat-related disabilities.

Key: You can receive one or the other, not both. AI can help you calculate which is more beneficial for your specific retirement and rating situation.

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Social Security Disability Insurance (SSDI)

Many veterans don't realize that VA disability and Social Security

SKILL UP · PART FOUR — EDUCATION, CAREER, AND FINANCIAL BENEFITS

Your 5 most important actions from Part Four:

Compare Chapter 33, 30, and 31 with AI for your education situation. Chapter 31 is dramatically underused.

Run your military background through an AI MOS translation prompt. Get your civilian job titles, résumé language, and target industries.

Ask AI to explain CRSC vs. CRDP if you're a military retiree with a VA rating.

Research SSDI eligibility — VA disability and SSDI are separate programs and you may qualify for both.

Ask AI to explain Special Monthly Compensation (SMC) categories. Many eligible veterans never claim it.

KEY TAKEAWAY

VA disability compensation and SSDI are separate programs — receiving one does not disqualify you from the other. The Wounded Warriors fast-track expedites SSDI for 100% P&T veterans.

CRSC and CRDP address the retirement/disability offset — military retirees with VA ratings should understand both and determine which is more beneficial.

The VA home loan benefit (no down payment, no PMI, reusable) is one of the most valuable financial benefits and is frequently misunderstood.

Special Monthly Compensation (SMC) provides additional compensation above standard rates for severe disabilities — and is significantly underutilized.

AI can map your complete financial benefits landscape in one conversation — it's the fastest tool for identifying programs you

PART FIVE

Government Services Beyond the VA

SSA, DOL, SBA, and the state benefits most veterans never claim

Chapter Twelve

Federal Government Services for Veterans

The VA is the agency most veterans think of first — and with good reason. But the federal government's support for veterans extends well beyond the VA, through agencies most veterans have never fully explored.

The Social Security Administration, the Department of Labor, the Small Business Administration, and the National Archives all offer programs specifically designed for or particularly valuable to veterans. Billions of dollars in federal benefits go unclaimed every year simply because veterans don't know they exist.

Social Security Administration: More Than Retirement

SSDI (Social Security Disability Insurance): Separate from VA disability and you may qualify for both. The Wounded Warriors expedited processing applies to veterans with disabilities incurred or aggravated in active military service on or after October 1, 2001.

SSI (Supplemental Security Income): For low-income veterans with limited resources regardless of work history. Different from SSDI — doesn't require work credits. Veterans with very limited income and significant disabilities should research SSI eligibility.

Medicare: Veterans who receive SSDI for 24 months become automatically eligible for Medicare, regardless of age. Veterans 65+ are eligible through standard Medicare enrollment. AI can explain how Medicare and VA healthcare interact and which to use when.

> **TRY THIS NOW**
>
> *"I'm a veteran with a [X]% VA disability rating. I'm [age] years old. Can you explain all three Social Security programs — SSDI, SSI, and Medicare — and help me understand which I might be eligible for and how they interact with my VA benefits?"*

Department of Labor: Veteran Employment Programs

American Job Centers: A national network of free employment service

Getting Your Military Records with AI Help

Your DD-214 and service records are foundational documents for claims, employment, and benefits. If you need copies, the National Archives' National Personnel Records Center (NPRC) handles requests through the eVetRecs system at archives.gov/veterans.

AI can help you navigate: what records to request and why, how to use eVetRecs, what to do if records were destroyed (the 1973 fire destroyed many Army and Air Force records — alternative documentation processes exist), and how to get a replacement DD-214 or upgrade your discharge characterization.

> **AI ALLY**
>
> **USA.gov/veterans — Your Federal Benefits Portal**
>
> USA.gov/veterans is the official federal portal aggregating veteran-specific resources across all federal agencies. AI can help you navigate it, but the portal itself is the authoritative source for current program information, eligibility tools, and application links across SSA, DOL, SBA, NPRC, and every other federal agency serving veterans.

> **KEY TAKEAWAY**
>
> SSDI and SSI are SSA programs separate from VA benefits — you may qualify for both. The Wounded Warriors fast-track expedites SSDI for post-9/11 veterans.
>
> American Job Centers offer free employment services with veteran priority of service — a dramatically underused resource.
>
> SDVOSB certification opens access to federal contracting set-asides worth billions annually for veteran-owned businesses with service-connected disabilities.
>
> SBA's Boots to Business and veteran business development programs are free entrepreneurship resources available to all veterans.
>
> Your DD-214 and service records are available through eVetRecs

Chapter Thirteen

State and Local Government Services for Veterans

Robert had been a 70% disabled veteran in North Carolina for eleven years. He knew his VA compensation. He knew his healthcare enrollment. He had his home loan.

What he didn't know: North Carolina offers full property tax exemption for veterans rated 100% P&T. It offers free hunting and fishing licenses for disabled veterans. It has a state education benefit that supplements the GI Bill. It has a veterans license plate with fee waivers. It has a veterans preference in state hiring. It has a state-level veterans treatment court program.

When Robert's rating increased to 100% P&T, he had no idea any of this existed. He found out — two years later — from a neighbor who'd looked it up.

"Two years," he said. "I paid property taxes for two years I didn't have to pay."

State and local veteran benefits represent some of the most consistently underused value in the entire veteran benefits landscape. Every state offers them. Almost every veteran is entitled to some. Most veterans don't know they exist, don't know how to find them, and don't know AI can map them in minutes.

What States Typically Offer

STATE VETERAN BENEFITS: COMMON CATEGORIES

Property Tax Exemptions — Range from partial reductions to complete exemptions for 100% P&T veterans. This alone can represent thousands of dollars per year.

Education Benefits — State tuition waivers or supplements to the GI Bill. Some states offer free tuition at state schools for 100% disabled veterans. Many offer extended benefits for dependents.

Employment Preferences — State hiring preference points, professional licensing reciprocity and fee waivers for military spouses.

Local Benefits: The Most Overlooked Level

Below the state level, county and municipal governments often offer their own veteran benefits — and these are the most consistently overlooked of all.

County property tax freeze programs for elderly or disabled veterans. Municipal veteran preference in hiring. Local veterans courts and treatment programs. County veterans service officers (CVSOs) — free claims assistance at the county level, often more accessible than state or national VSOs. Local nonprofit organizations providing emergency financial assistance, housing support, and other services specifically to veterans in that community.

> **REAL TALK**
>
> After a conversation with an AI tool, Vietnam veteran Gary discovered that his county offered a property tax freeze program he'd never heard of, his state offered free tuition at community colleges for 100% P&T veterans (his adult son could use this), and his city had a veterans treatment court diversion program that had helped his nephew two years earlier — before anyone in his family knew it existed.
>
> The AI prompt that produced all of this took about three minutes to type. "I've lived here for thirty years," Gary said. "I didn't know any of this. Three minutes."

> **TRY THIS NOW**
>
> Right now, run the State Benefits Map Prompt above for your state. Then follow up with: *"Which of these have income or rating thresholds that I should check specifically? And which ones can I apply for entirely online?"*
>
> Then go to your state's official Department of Veterans Affairs website and verify the top two or three programs you identified. Apply for anything you're eligible for. Set a reminder to repeat this process any time your VA rating changes.

PART SIX

Scams, Fraud, and Your Action Plan

Protecting what you've earned and putting it all into practice

Chapter Fourteen

Scams Targeting Veterans (and How AI Helps You Fight Back)

Veterans are among the most targeted demographics for financial fraud in the United States. The data is consistent and disturbing: veterans lose more money per person to fraud than the general population, are targeted by specific scam categories that don't exist for civilians, and are disproportionately represented in elder fraud statistics.

Why? Veterans tend to have predictable benefit income, are accustomed to following authority structures, often have service-connected conditions that create specific vulnerabilities, and are sometimes isolated from the support networks that help others recognize and avoid scams.

AI doesn't make you immune to fraud. But it gives you tools to research, verify, and identify red flags that protect both you and the people around you.

Veteran-Specific Scams: The Most Common Categories

Fake VSOs and Benefits Consultants. Legitimate VSOs — DAV, VFW, American Legion, AMVETS, and others — provide free claims assistance from accredited representatives. No legitimate VSO charges fees for claims representation. Scammers posing as VSOs or "veterans benefits consultants" charge upfront fees, percentage fees on back pay, or monthly subscription fees for services that are available free through legitimate VSOs. Any person or company asking for money upfront to file your initial claim is a red flag.

Pension Poaching. VA pension is a needs-based benefit for low-income veterans. Pension poaching involves financial advisors or "elder care" planners who advise veterans to transfer assets into annuities or trusts to artificially qualify for pension — while charging large fees for the "planning" and often locking the veteran's assets in inappropriate financial products. If anyone advises you to restructure your assets specifically to qualify for VA pension, get a second opinion from a free VSO or a fee-only fiduciary financial advisor before acting.

Discharge Upgrade Fraud. Veterans with less-than-honorable discharges may be eligible to apply for discharge upgrades through the

WATCH OUT FOR

7 Red Flags Specific to Veteran-Targeting Scams:

- Any fee to file an initial VA disability claim — it's always free
- Guaranteed results on VA claims — no one can guarantee a rating
- Pressure to act quickly before a "deadline" on your benefits
- Requests for your VA login credentials, SSN, or financial account numbers
- Phone calls from "the VA" demanding immediate payment
- Financial advisors suggesting asset transfers specifically to qualify for VA pension
- Anyone charging for discharge upgrade assistance without mentioning free options

How to verify any VSO or claims representative: VA Office of General Counsel accreditation search: va.gov/ogc/apps/accreditation — this free database lists every VA-accredited attorney, claims agent, and VSO representative.

AI ALLY

VA Office of Inspector General — Report Veteran Fraud

The VA OIG investigates fraud, waste, and abuse affecting veterans. If you've been targeted by a scam or fraudulent scheme related to veterans benefits, report it at va.gov/oig or call 1-800-488-8244. Reports are confidential and contribute to investigations that protect other veterans. The FTC (reportfraud.ftc.gov) also handles veteran-targeted fraud reports.

KEY TAKEAWAY

- Veterans are disproportionately targeted for financial fraud — knowing the specific scam categories is the primary defense.
- Legitimate VSO claims representation is always free. Any

Chapter Fifteen

Your AI Action Plan for Veterans

You made it through.

And here's what that means: you now have access to tools, knowledge, and a framework for using them that most veterans don't have. The information gap — the gap between what the VA system requires and what most veterans know about it, the gap between the benefits you've earned and the ones you're actually receiving — is smaller now than it was when you started this book.

Marcus, from the introduction, spent seven years fighting for a claim that AI-assisted preparation helped him win in four months. Not because AI is magic. Because the information was always there. He just finally had a way to access it.

Here's your action plan.

10 Things to Do This Week

DAY BY DAY

Day 1 — Start the Conversation: Open a free AI tool and run the starter prompt from Chapter 2 for your specific situation.

Day 2 — Your Claims: Ask AI to explain the CFR Title 38 rating criteria for every condition you're claiming. Research presumptive conditions for your era of service.

Day 3 — Benefits Beyond Your Rating: Run the State Benefits Map Prompt for your state. Ask AI about CRSC vs. CRDP (if retired) and SSDI eligibility.

Day 4 — Healthcare and Safety: Save the Veterans Crisis Line: 988, press 1. Ask AI to explain MISSION Act Community Care for your healthcare situation.

Day 5 — Career and Education: If transitioning or job searching: run the MOS translation prompt. If in school: ask AI to explain your education benefit options.

Day 6 — Protection: Verify any VSO or claims representative at va.gov/ogc/apps/accreditation.

Master Resource List

VA AND CLAIMS RESOURCES

VA.gov — va.gov · 1-800-827-1000
Find a VSO — va.gov/vso
VA Accreditation Verification — va.gov/ogc/apps/accreditation
Board of Veterans' Appeals — bva.va.gov
CFR Title 38 (Rating Schedule) — ecfr.gov
BVA Decisions — index.aca.gov/BVAdec/home.html

CRISIS AND MENTAL HEALTH

Veterans Crisis Line — 988, press 1 · Text: 838255 · veteranscrisisline.net
PTSD Coach App — ptsd.va.gov
VA Mental Health — mentalhealth.va.gov
Vet Center Program — vetcenter.va.gov

FEDERAL BENEFITS AND SERVICES

USA.gov/veterans — usa.gov/veterans
Social Security Administration — ssa.gov · 1-800-772-1213
American Job Centers (DOL) — careeronestop.org
SBA Veterans Programs — sba.gov
National Personnel Records Center — archives.gov/veterans

LEGAL AID AND FRAUD REPORTING

National Veterans Legal Services Program — nvlsp.org
Veterans Consortium Pro Bono Program — vetsprobono.org
VA Office of Inspector General — va.gov/oig · 1-800-488-8244
FTC Report Fraud — reportfraud.ftc.gov

Reference

Glossary of Key Terms

VA and Military Terms

BVA (Board of Veterans' Appeals) — The administrative body within the VA that hears appeals of denied claims. Veterans Law Judges review claims and issue written decisions.

C&P Examination — Compensation and Pension examination. A medical evaluation conducted by VA or VA-contracted physicians to assess the nature and severity of a claimed condition.

CAVC (Court of Appeals for Veterans Claims) — The federal appellate court above the BVA. Requires VA-accredited attorney representation.

CFR Title 38 — Code of Federal Regulations, Title 38 — the federal regulations governing veterans benefits, including the Schedule for Rating Disabilities (Part 4).

Combined Rating — The VA's formula for calculating a total disability percentage when multiple conditions are rated. Uses a "whole person" calculation, not simple addition.

CRSC (Combat-Related Special Compensation) — Additional DoD compensation for military retirees with combat-related disabilities, paid tax-free.

CRDP (Concurrent Retirement and Disability Pay) — Restored retirement pay for military retirees with VA ratings of 50% or higher.

DD-214 — Certificate of Release or Discharge from Active Duty. The primary document certifying a veteran's military service. Essential for nearly all benefit claims.

DIC (Dependency and Indemnity Compensation) — VA compensation paid to surviving spouses and dependents of veterans who died from service-connected conditions.

HLR (Higher-Level Review) — An appeals lane in which a senior VA reviewer re-examines a denied claim without new evidence.

Secondary Service Connection — Service connection for a condition caused or aggravated by an already service-connected condition.

SMC (Special Monthly Compensation) — Additional VA compensation above standard rates for veterans with especially severe disabilities or specific combinations of conditions.

SDVOSB (Service-Disabled Veteran-Owned Small Business) — A federal certification for veteran-owned businesses where the owner has a service-connected disability. Provides access to federal contracting set-asides.

VSO (Veterans Service Organization) — An organization accredited by VA to provide free claims representation to veterans. Major VSOs include DAV, VFW, American Legion, and AMVETS.

VR&E (Vocational Rehabilitation and Employment) — VA program (Chapter 31) for veterans with service-connected disabilities that covers education, training, and employment services, often with higher benefits than the GI Bill.

AI Terms

AI (Artificial Intelligence) — Software trained on large amounts of data to recognize patterns and generate useful outputs — including text, analysis, and research summaries.

Chatbot — An AI-powered conversational program. General-purpose AI tools like ChatGPT and Claude are sophisticated chatbots capable of complex reasoning and document analysis.

Hallucination — The tendency of AI systems to generate false or inaccurate information confidently. Always verify important facts from official sources.

Large Language Model (LLM) — The underlying AI technology powering tools like ChatGPT, Claude, and Gemini. Trained on vast amounts of text to generate human-like responses.

Prompt — The question, instruction, or input you provide to an AI

Also in the AI Guide Series

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AI Safety and Scam Prevention

How to Protect Yourself in the Age of AI-Powered Fraud

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About the Author

Patrick Thomas is a facilities management professional, veteran, and technology enthusiast who helps everyday people understand practical applications of artificial intelligence.

His goal is to make emerging technologies approachable, practical, and useful for ordinary people — without requiring a technical background. He writes from experience, not theory: the tools, prompts, and strategies in his books are the ones he uses every day.

Patrick served in the United States military and brings a veteran's appreciation for clear, actionable guidance to everything he writes.

AI for Veterans is part of the AI Guide Series — a collection of accessible guides designed to help readers of all backgrounds benefit from artificial intelligence in their daily lives.

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