

## The Effect of Lapses on the Cost of Life Insurance



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**(Madelyn Douglas)**

## THE EFFECT OF LAPSES ON THE COST OF LIFE INSURANCE



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RareBooksClub. Paperback. Book Condition: New. This item is printed on demand. Paperback. 30 pages. Original publisher: Washington, D. C. : U. S. General Accounting Office, 2002 OCLC Number: (OCoLC)53077297 Subject: Veterans -- Services for -- United States -- Evaluation. Excerpt: . . . VHA reported that its budget formulation processes for fiscal years 2002 VHAs Budget Formulation and 2003 were developed centrally with limited input from the networks and Planning Processes Are and reflected an incremental approach, with some adjustments in fiscal Centralized but Not year 2003 for projected workload increases and administrative efficiency Integrated assumptions. Prior to the development of the fiscal year 2003 budget, senior budget officials told us that VHA sought selected information from the networks, such as estimates of collections and long-term care expenditures. In preparing the budget that would eventually be included in VAs submission to OMB, VHA generally used the current appropriations levels as a baseline and added an adjustment for workload, as well as an increase for new programmatic initiatives. One VHA official commented that the process was very top down. For fiscal year 2003, the main change to this process was the introduction of some enrollment growth projections from an actuarial model and administrative efficiency adjustments for reducing resource requirements. VHA receives guidance on how to formulate its budget through a budget call memorandum issued by VA in April. This memorandum includes VA strategic goals and objectives and stresses the need to focus on outcome and performance goals and measures. Once VHAs Office of Finance formulates the administrations budget, it is sent to VAs Office of Budget where the VHA request is reviewed and recommendations are made by VA senior staff, culminating in a department budget request for VHA and the other two administrations. This submission is sent to OMB in September....

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