BALDWIN ADVOCACY & CLAIMS

DVA Jargon Explained: A Plain-English Glossary

Every DVA acronym you will run into, from ADA to White Card, decoded without the bullshit. Bookmark it for the next letter that lands in your inbox.

REVIEWED AGAINST DVA SOURCES ON 11 SEPTEMBER 2026.

Every DVA letter, every advocate and every Facebook group talks in acronyms. MRCA, SoP, GARP M, PI, VRB. Nobody stops to explain them. This is the plain-English version, in alphabetical order, from someone who has lived it from both sides of the desk.

One thing first. Since 1 July 2026 every new claim is decided under one Act, the MRCA. The old Acts still matter for claims lodged before that date and for payments you were already getting, so some terms here describe things you can no longer claim but will still see on your paperwork for years. The full changeover story is in what changed on 1 July 2026.

A to C

ADA (Additional Disablement Amount)

A new MRCA payment from 1 July 2026 for veterans at pension age or older with at least 70 impairment points and a lifestyle rating of at least 6, who are not on incapacity payments, SRDP, TPI or EDA. It does the job the EDA did under the VEA and comes with a Gold Card. It is offset dollar for dollar by any DCP or PI, and by 60 cents in the dollar of Commonwealth-funded super.

ADF Cover

The cover arrangement under the Australian Defence Force Cover Act 2015, run by CSC alongside ADF Super. If you were a covered member and left the ADF for a reason other than medical separation, section 31A of that Act lets CSC consider treating you as though you had been medically separated. That is the retrospective invalidity route, on the same A-RETRO form as MilitarySuper.

ART (Administrative Review Tribunal)

The federal tribunal that replaced the Administrative Appeals Tribunal. For most DVA matters the VRB reviews first, then you have 3 months from the VRB decision to apply to the ART, which can accept later applications up to 12 months at its discretion. There are no fees, but DVA says veterans need legal representation at this level, and BAC is not a law firm: I work the primary and VRB stages and help you find the right help beyond that. More in reviews and appeals explained.

BoP (balance of probabilities)

One of DVA's two standards of proof, used for peacetime service. The link between your condition and your service has to be more likely than not. Every SoP has a BoP version and an RH version, and the causal factors can differ between them; see Initial Liability explained.

CFTS (continuous full-time service)

Full-time service in the permanent ADF, or reserve service where Defence formally designated you to full-time service or called you out under the Defence Act. One day of CFTS gets you a White Card automatically on discharge and opens up non-liability mental health treatment. Ordinary reserve service days do not count.

CSC (Commonwealth Superannuation Corporation)

The trustee that runs MilitarySuper and ADF Cover and decides invalidity classifications and retrospective invalidity. CSC is not DVA, and its assessments are made on a different basis, so a DVA percentage or points rating does not carry across to your super. MilitarySuper invalidity pensions are not reduced by your DVA payments, but some DVA payments are reduced by your CSC pension: see ComSuper vs DVA entitlements.

D to G

DCP (Disability Compensation Payment)

The VEA's impairment compensation, paid as a fortnightly pension rather than the MRCA's PI payment. DCP being paid before 1 July 2026 is grandparented and indexed as normal, and any worsening since then is an MRCA PI claim. If you take up MRCA incapacity payments, the above-general-rate part of your DCP is offset by them; the general rate part is untouched.

DFRDB (Defence Force Retirement and Death Benefits scheme)

The older military super scheme, which CSC also administers. If you were a DFRDB member and want your discharge looked at again on medical grounds, you do not use the CSC A-RETRO form: CSC's own form sends DFRDB members through Defence to start a retrospective assessment.

DRCA (Safety, Rehabilitation and Compensation (Defence-related Claims) Act 1988)

The workers-compensation style Act that covered certain service before 1 July 2004, closed to new claims on 30 June 2026. DRCA compensation already being paid continues and is indexed, with one exception: most DRCA incapacity payments moved automatically to MRCA incapacity payments on 1 July 2026, not reduced and not backdated (DRCA former-employee recipients under Division 3 of Part X were not moved and stay grandparented). Conditions accepted under DRCA are now MRCA conditions, and DRCA decisions made from 21 April 2025 go to the VRB first, not straight to the ART.

DVA (Department of Veterans' Affairs)

The Commonwealth department that decides claims, pays compensation, funds treatment through the Veteran Card and runs MyService. It is not Defence and it is not CSC, and the three do not always talk to each other. Since 1 July 2026 it decides every new claim under the MRCA, and it cannot give you personalised advice.

EDA (Extreme Disablement Adjustment)

A higher rate of DCP under the VEA for veterans over pension age with a high degree of incapacity from service-related conditions. It closed with the VEA, and anyone already receiving it keeps it. The MRCA replacement for new eligibility is the ADA, and you cannot receive both.

ESO (Ex-Service Organisation)

Organisations run by and for the veteran community whose trained volunteer advocates help with claims for free, though some ask a small fee for incidental costs. They train through the Advocacy Training and Development Program, carry professional indemnity insurance and are listed on the DVA Advocacy Register. DVA says over half of all claims are self-lodged, and whether you need an advocate at all is the first question in choosing a DVA advocate.

GARP M (Guide to Determining Impairment and Compensation)

The MRCA's points-based impairment guide and, since 1 July 2026, the only guide DVA uses for any PI claim. It rates impairment across all your accepted conditions on a whole-of-person basis, plus a separate lifestyle rating. A new chapter translates old VEA and DRCA assessments into a baseline, and a worsening claim needs at least 5 points above that baseline. A VEA percentage is not a GARP M score, so read Permanent Impairment compensation before you assume your number.

Gold Card (Veteran Card, All Conditions)

The Veteran Card that covers clinically required treatment in Australia for all your medical conditions, service-related or not. Under the MRCA the routes are 60 or more impairment points, SRDP eligibility or ADA eligibility; it also goes out automatically at 70 with qualifying service, and to some service pensioners under 70 within income and assets limits. Since 1 July 2026 DRCA veterans can reach the 60-point route for the first time, with a new MRCA condition accepted or a 5-point worsening. See Gold Card vs White Card.

H to M

IL (Initial Liability)

Step one of everything: DVA accepting that the Commonwealth is liable for your condition, which unlocks treatment, rehabilitation and compensation. Since 1 July 2026 the delegate checks presumptive liability first, then on-duty medical events, then the SoP tests. Conditions accepted under the VEA or DRCA do not need liability re-established. Read Initial Liability explained before you lodge.

Incapacity payments

MRCA compensation for lost earnings when an accepted condition stops you working, or cuts your hours, before pension age. It is the gap between your normal earnings and your actual earnings: 100 per cent of normal earnings to start, dropping after 45 weeks to between 75 and 100 per cent depending on the hours you can work. Payments are reduced by Commonwealth-funded super, are generally taxable and come with obligations around medical certificates, earnings and rehabilitation. VEA-only veterans of working age can now claim them; see incapacity payments explained.

IVA (Institute of Veterans' Advocacy)

The body being established as the professional body for veteran advocates, born of the same concerns about commission-based advocacy that drove the 2025 Senate inquiry. DVA says advocates do not currently need IVA approval to represent you. BAC is a member anyway, because the standard should exist whether or not it is compulsory yet.

MEC (Medical Employment Classification)

Defence's rating of your medical fitness for your job, not a DVA term, but it is where medical separation usually starts. Your unit medical officer assesses your fitness for duty, and if you are below the minimum standard you go onto a restricted MEC and get referred for further assessment. If that is you, start your DVA claims while you are still in: read the medical separation guide and the medical separation checklist.

MRCA (Military Rehabilitation and Compensation Act 2004)

The Act that covers service after 30 June 2004 and, since 1 July 2026, the single Act every new compensation and rehabilitation claim is decided under, no matter when you served. Treatment, rehabilitation, PI, incapacity payments, SRDP, ADA and the Veteran Card all sit under it now. DVA calls it the improved MRCA because the VETS Act added a stack of enhancements as it closed the other two Acts.

MRCAETS (Military Rehabilitation and Compensation Act Education and Training Scheme)

Since 1 July 2026 there is one education scheme for eligible dependants of veterans, and this is it. Students supported under the old VEA scheme transferred across automatically for the current study year, and eligible dependants of DRCA veterans can now qualify under the MRCA criteria.

MSBS (Military Superannuation and Benefits Scheme)

Also called MilitarySuper, and run by CSC. Its invalidity benefits are classed by your incapacity for civilian employment: Class A is 60 per cent or more, Class B is 30 to 59 per cent, and Class C is under 30 per cent and gets no invalidity pension. The condition that got you discharged does not need to be service-related, and Rule 30 of the trust deed lets CSC treat a non-medical discharge as if it had been on invalidity grounds.

MyService

DVA's online portal through myGov, where you lodge and track claims, see your accepted conditions, hold the digital Veteran Card and approve an advocate to act for you. Paper forms still exist if you are not using an advocate, but once registered you do not have to send proof of identity again. Step-by-step in how to make a DVA claim.

N to R

Non-liability health care

Treatment DVA pays for without you proving the condition is service-related. It covers all mental health conditions for anyone with one day of CFTS and some other categories, plus cancer and pulmonary tuberculosis for certain types of service. It sits on a White Card and you apply through MyService. If your head is not right, use this now and sort the compensation claim afterwards.

PI (Permanent Impairment compensation)

A tax-free MRCA payment for the lasting impact of accepted conditions once they are permanent and stable, assessed in points under GARP M. It can be taken as a weekly amount paid fortnightly, an age-based lump sum, or a mix, and the lump sum choice is final. Since 1 July 2026 it is also the route for VEA and DRCA veterans whose conditions have worsened, subject to the 5-point rule, and VEA veterans can now take that as a lump sum. Full guide: Permanent Impairment compensation.

Presumptive liability

A list of injuries and diseases the Repatriation Commission has specified as having a known common connection with military service. Meet the criteria on the list and liability is accepted automatically without going through a SoP, often with little or no extra evidence. It applies to claims from 1 July 2026, covers over 150 conditions and is the first thing the delegate checks.

Retrospective invalidity

CSC's name for what I call retrospective medical discharge: if you left the ADF for a reason other than invalidity, but grounds existed at the time to retire you medically, CSC can treat you as though it had. MilitarySuper and ADF Cover members apply to CSC on the A-RETRO form, CSC pulls your Defence medical file and DVA file with your consent, and if approved you are classified Class A, B or C. Be warned: DVA incapacity payments for the same period are offset by the CSC pension, so a back-paid benefit can leave you with a DVA overpayment. Get advice first.

RH (reasonable hypothesis)

The more generous of DVA's two standards of proof, applied to non-peacetime service such as warlike, operational, peacekeeping and hazardous service. Your claim can be accepted unless the link to service can be disproven beyond reasonable doubt. Each SoP has an RH version alongside its BoP version, and RH is the one you want if your service qualifies.

RMA (Repatriation Medical Authority)

The independent statutory body of medical practitioners that writes and updates the SoPs from medical and scientific evidence. Its functions did not change under the VETS Act. Since 1 July 2026, if the RMA updates a SoP between your primary decision and your review, the most beneficial version is applied.

S to W

SoP (Statement of Principles)

A legislative instrument, one per medical condition, listing that condition's known causes from the medical and scientific evidence. DVA calls those causes factors, and for most claims one factor has to be met and related to your service before liability is accepted. Each SoP has an RH version and a BoP version, and since 1 July 2026 every claim uses the MRCA SoP system, though presumptive liability and on-duty medical events are checked first. This is the core of Initial Liability explained.

SRDP (Special Rate Disability Pension)

The MRCA alternative to incapacity payments for veterans under pension age whose capacity for work is severely restricted by accepted conditions. Four tests: you are receiving MRCA incapacity payments, you have 50 or more impairment points, your treating specialists confirm you cannot work more than 10 hours a week, and they confirm rehabilitation is unlikely to help. You cannot claim it; DVA assesses eligibility when it becomes aware, then you get 12 months and mandatory financial advice to choose, and the choice is final. It comes with a TPI-embossed Gold Card, is offset by PI, DCP and 60 cents in the dollar of Commonwealth-funded super, and DRCA and VEA veterans can now qualify with no alone test.

TPI

Shorthand for the Special Rate of Disability Compensation Payment under the VEA, the letters standing for totally and permanently incapacitated. TPI is grandparented: if you were receiving it before 1 July 2026 you keep the payment and your TPI Gold Card without reapplying. New eligibility now runs through SRDP under the MRCA, which has no alone test.

VEA (Veterans' Entitlements Act 1986)

The oldest of the three Acts, covering service before 1 July 2004 including warlike, non-warlike, peacekeeping and hazardous service, plus Defence service under its Part IV. It closed to new claims on 30 June 2026. VEA payments already in place are grandparented and indexed, and VEA-accepted conditions are automatically MRCA conditions. Working-age VEA-only veterans can now claim MRCA incapacity payments, and new PI can be taken as a lump sum.

VETS Act (Veterans' Entitlements, Treatment and Support (Simplification and Harmonisation) Act)

The legislation Parliament passed on 13 February 2025 that did the merging. Its main provisions commenced on 1 July 2026: the VEA and DRCA closed to new claims, the improved MRCA became the single Act, existing payments were grandparented, and the ADA, presumptive liability and on-duty medical events arrived. The single review pathway started earlier, on 21 April 2025. What to do about it is in what changed on 1 July 2026.

VRB (Veterans' Review Board)

The independent specialist tribunal that gives you a fresh merits review of a DVA compensation decision. It reviews VEA and MRCA decisions and, for decisions made from 21 April 2025, DRCA decisions; you apply directly to the VRB in writing and it is free. You have 12 months from notice of the decision for MRCA and DRCA matters; VEA entitlement decisions give you 12 months but only 3 months for maximum arrears, and VEA rate decisions give you 3 months. Lawyers cannot represent you at a VRB hearing but an advocate can, which is where BAC does its appeal work: see reviews and appeals explained.

White Card (Veteran Card, Specific Conditions)

The Veteran Card for your accepted service-related conditions plus any non-liability health care you qualify for. DVA sends it automatically when you discharge with one day of CFTS, or when it accepts a condition, and it covers clinically required treatment in Australia for the conditions on it. A White Card does not mean you are done: PI and incapacity payments are separate claims, and many White Card holders should be looking at the routes to a Gold Card.

> **BAC tip:** if a DVA letter uses a term that is not on this page, do not guess what it means. Send it to me. Half the mistakes I see start with someone misreading a single line of a decision letter.

How BAC Can Help

You should not need a glossary to get what you are owed, but here we are. I have spent years inside this language, first as a medically separated veteran working my own claims, then working thousands of them for other people. When you sit down with me, I translate the jargon into what it means for your situation: which claims to lodge, in what order, and what the letters from DVA and CSC are telling you.

Fixed fee. No percentage cuts. You know what it costs before we start. That is the whole deal.

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Ready to Get Started?

Book a free, no-obligation chat with me. No sales pitch, no pressure. Just a straight conversation about your situation and what you might be entitled to.

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