

STATEMENT OF TRAGEDY ASSISTANCE PROGRAM FOR SURVIVORS (TAPS) BEFORE THE COMMITTEE ON VETERANS' AFFAIRS UNITED STATES HOUSE OF REPRESENTATIVES

LEGISLATIVE HEARING

H.R 6047, SHARRI BRILEY AND ERIC EDMUNDSON VETERANS
BENEFITS EXPANSION ACT OF 2025
H.R. 4077, GUARD VETERANS' HEALTH CARE ACT

DECEMBER 3, 2025

The Tragedy Assistance Program for Survivors (TAPS) is the national provider of comfort, care, and resources to all those grieving the death of a military or veteran loved one. TAPS was founded in 1994 as a 501(c)(3) nonprofit organization to provide 24/7 care to all military survivors, regardless of a service member's duty status at the time of death, a survivor's relationship to the deceased service member, or the circumstances or geography of a service member's death.

TAPS provides comprehensive support through services and programs that include peer-based emotional support, casework, assistance with education benefits, and community-based grief and trauma resources, all delivered at no cost to military survivors. TAPS offers additional programs, including, but not limited to, the following: the 24/7 National Military Survivor Helpline; national, regional, and community programs to facilitate a healthy grief journey for survivors of all ages; and information and resources provided through the TAPS Institute for Hope and Healing. TAPS extends a significant service to military survivors by facilitating meaningful connections to peer survivors with shared loss experiences.

In 1994, Bonnie Carroll founded TAPS after the death of her husband, Brigadier General Tom Carroll, who was killed along with seven other soldiers in 1992 when their Army National Guard plane crashed in the mountains of Alaska. Since its founding, TAPS has provided care and support to more than 120,000 bereaved military survivors.

In 2024 alone, 8,911 newly bereaved military and veteran survivors connected to TAPS for care and services, the most in our 30-year history. This is an average of 24 new survivors coming to TAPS each and every day. Of the survivors seeking our care in 2024, 37 percent were grieving the death of a military loved one to illness, including as a result of exposure to toxins; 29 percent were grieving the death of a military loved one to suicide; and only 3 percent were grieving the death of a military loved one to hostile action.

As the leading nonprofit organization offering military grief support, TAPS builds a community of survivors helping survivors heal. TAPS provides connections to a network of peer-based emotional support and critical casework assistance, empowering survivors to grow with their grief. Engaging with TAPS programs and services has inspired many survivors to care for other — more newly bereaved — survivors by working and volunteering for TAPS.

Chairman Bost and Ranking Member Takano, and distinguished members of the House Committee on Veterans' Affairs, the Tragedy Assistance Program for Survivors (TAPS) is grateful for the opportunity to provide a statement for the record on issues of importance to the 120,000-plus surviving family members of all ages, representing all services, and with losses from all causes who we have been honored to serve.

The mission of TAPS is to provide comfort, care, and resources to all those grieving the death of a military loved one, regardless of the manner or location of death, the duty status at the time of death, the survivor's relationship to the deceased, or the survivor's phase in their grief journey. Part of that commitment includes advocating for improvements in programs and services provided by the U.S. federal government — the Department of Defense (DoD), Department of Veterans Affairs (VA), Department of Education (DoED), Department of Labor (DOL), and Department of Health and Human Services (HHS) — and state and local governments.

TAPS and the VA have mutually benefited from a long-standing, collaborative working relationship. In 2014, TAPS and the VA entered into a Memorandum of Agreement that formalized their partnership with the goal of providing earlier and expedited access to crucial survivor services. In 2023, TAPS and the VA renewed and expanded their formal partnership to better serve our survivor community. TAPS works with military and veteran survivors to identify, refer, and apply for resources available within the VA, including education, burial, benefits and entitlements, grief counseling, and survivor assistance.

TAPS also works collaboratively with the VA and DOD Survivors Forum, which serves as a clearinghouse for information on government and private-sector programs and policies affecting surviving families. Through its quarterly meetings, TAPS shares information on its programs and services as well as fulfills any referrals to support all those grieving the death of a military and veteran loved one.

TAPS President and Founder Bonnie Carroll served on the Department of Veterans Affairs Federal Advisory Committee on *Veterans' Families, Caregivers, and Survivors,* where she chaired the Subcommittee on Survivors. The committee advises the Secretary of the VA on matters related to veterans' families, caregivers, and survivors across all generations, relationships, and veteran statuses. Ms. Carroll is also a distinguished recipient of the Presidential Medal of Freedom, the nation's highest civilian honor.

SHARRI BRILEY AND ERIC EDMUNDSON VETERANS BENEFITS EXPANSION ACT OF 2025 (H.R. 6047)

TAPS Supports Increasing Dependency and Indemnity Compensation (DIC) for Survivors and Special Monthly Compensation for Severely Disabled Veterans

TAPS remains committed to improving the Department of Veterans Affairs (VA) Dependency and Indemnity Compensation (DIC) for surviving spouses and providing equity with other federal survivor benefits. We continue to work with Members of Congress to:

- Increase DIC from 43 percent to 55 percent of the compensation rate paid to a 100 percent disabled veteran, in parity with other federal survivor programs.
- Reduce the time frame a veteran needs to be rated totally disabled from 10 to five years to assist families who have become caregivers for their disabled veteran, and to allow more survivors to become eligible for DIC benefits.

DIC is a tax-free benefit paid to eligible surviving spouses, dependent children, or dependent parents of service members who die in the line of duty or veterans whose death resulted from a service-related injury or illness. More than 506,000 surviving spouses receive DIC from the VA.

The current monthly DIC rate for eligible surviving spouses is \$1,653.07 (Dec. 1, 2024) and has only increased due to cost-of-living adjustments (COLA) since 1993. TAPS is committed to working with Congress to raise the DIC base rate from 43 percent to 55 percent (\$2,107.22) of the compensation rate paid to a 100 percent disabled veteran (\$3,831.30), in parity with other federal survivor programs. We are also working to ensure the DIC base rate is increased equally, and to protect added monthly amounts, like the eight-year provision and Aid and Attendance.

The *Sharri Briley and Eric Edmundson Veterans Benefits Expansion Act of 2025* (H.R, 6047), introduced by Congressman Tom Barrett (R-MI-07), would increase DIC by one percent annually over five years, in addition to the yearly COLA inflation adjustment. This incremental improvement would raise the current base rate of DIC from 43 percent (\$1,653.07) to 48 percent (\$1,839.02) over 5 years. Although this bill would not completely eliminate the total 12 percent delta from 43 to 55 percent, TAPS greatly appreciates the House Veterans Affairs Committee working to increase the base rate of DIC equally for eligible surviving spouses of veterans who died before or after Jan. 1, 1993. Increasing DIC is long overdue and imperative to the financial well-being of our families of the fallen.

This legislation would also increase Special Monthly Compensation (SMC) for our catastrophically disabled veterans by adding a supplemental monthly allowance at the rate of \$833 or \$10,000 a year for veterans eligible for Aid and Attendance. This critical improvement will positively impact the lives of our most vulnerable veterans and provide much-needed financial support for their families, who must shoulder the immense responsibility of caregiving. Unfortunately, TAPS recognizes that many of these caregivers will become survivors. In 2024, 37 percent of survivors seeking TAPS support and services were grieving the death of a military loved one to illness, and many of these survivors were caregivers for their severely disabled veteran before their passing.

TAPS and the survivor community have supported strengthening survivor benefits for many years, especially for military survivors who only receive DIC and Social Security payments. Together, we continue to push for the passage of the bipartisan *Caring for Survivors Act of 2025* (H.R.2055, S.611), introduced by Representatives Jahana Hayes (D-CT-5) and Brian Fitzpatrick (R-PA-1), and Senators Richard Blumenthal (D-CT) and John Boozman (R-AR). This important legislation would increase DIC from 43 percent to 55 percent or \$454 a month, providing parity with other federal survivor programs. It would also reduce the timeframe a veteran needs to be rated totally disabled from 10 to five years to assist families who have become caregivers for their disabled veteran, and to allow more survivors to become eligible for DIC benefits.

Unfortunately, the Congressional Budget Office (CBO) score for the *Caring for Survivors Act* increased exponentially after the passage of the *PACT Act* (Public Law 117-168). The VA estimated there were potentially 382,000 survivors who may be eligible for PACT-related benefits: 146,000 potential DIC claims based on previously denied deceased veterans' claims and 236,000 potential DIC claims based on previously denied survivors' claims.

During a meeting with the VA last year, TAPS was informed that because the VA does not track cause of death, the potential 382,000 PACT Act-impacted survivors included all manners of death — those who died of natural causes, age-related conditions, by suicide, or in car accidents — not just those filing claims related to toxic exposure. This helps to explain why, after extensive outreach by the VA and organizations like TAPS, to date, only 40,775 survivors have applied for PACT-related benefits.

Unfortunately, the VA's potential survivor numbers have informed CBO scoring of survivor legislation, including the *Caring for Survivors Act, Love Lives On Act, and the Sharri Briley and Eric Edmundson Veterans Benefits Expansion Act of 2025,* almost doubling the cost and making it difficult to find funding with broad support from the veteran, military, and survivor community for these important bills impacting DIC.

However, increasing DIC benefits for our surviving families remains a top priority for TAPS and The Military Coalition (TMC), which consists of 35 organizations representing more than 5.5 million members of the uniformed services — active, reserve, retired, survivors, veterans, and their families. TAPS currently serves as a TMC Vice President.

The following statements from survivors demonstrate how stringent limitations on DIC payments continue to have negative financial and widespread impacts on housing, employment, transportation, food security, and medical and mental health care for surviving families, and the critical need to improve these earned survivor benefits:

Jean Gibbs, Surviving Spouse of CW3 David A. Gibbs, U.S. Army

"My husband, Chief Warrant Officer 3 David Gibbs, proudly served our nation for 18 years in both the U.S. Marine Corps and the U.S. Army. He was killed in a helicopter crash in Kosovo in 1999 while serving his country. At the time of David's death, our children were just 10, 8, and 6 months old. Overnight, I became both mother and father, raising them alone while carrying forward David's legacy of service and love.

"Because David's death occurred before 9/11 and before reaching 20 years of service, I do not receive his military retirement. My focus for many years was on raising our children — ensuring they had the stability and opportunities David would have wanted for them. But as a result, I had little ability to plan or save for my own future.

"Today, surviving spouses like me receive only 43 percent of what a 100 percent disabled veteran would receive, while civilian federal survivors receive 55 percent. The Caring for Survivors Act of 2025 would close that gap, adding about \$454 per month in benefits. For me, that isn't just a number — it represents security, dignity, and peace of mind as I grow older after 26 years of sacrifice and perseverance.

"In addition, the Sharri Briley and Eric Edmunson Veterans Benefits Expansion Act of 2025 would provide a much-needed increase to survivor benefits — raising the monthly support payment by an additional one percent annually for the next five years. This would be the first non-cost-of-living increase since 1993, helping surviving families like mine keep pace with today's economic realities. Passing this legislation would be a meaningful step forward, but true parity will only come when survivors receive the full 55 percent that other federal survivor programs provide."

Harry McNally, Surviving Spouse of SGT Shanna Golden, U.S. Army

"Increasing the amount of DIC to levels identical to other federal survivor benefits should have been done decades ago. As it stands, the implication is that the death of a veteran or service member is worth less than the death of other federal employees."

Julie McAdoo, Surviving Spouse of Maj Kevin McAdoo, U.S. Air Force (Ret.)

"My name is Julie McAdoo, and I am the surviving spouse of Major Kevin McAdoo, U.S. Air Force (Ret.). I am also the child of retired USAF Senior Master Sergeant Dennis Nealson, a USAF veteran myself, and now the proud mother of a New Hampshire Air National Guard member. I am asking you to support increasing Dependency and Indemnity Compensation (DIC) from 43 percent to 55 percent of the compensation a veteran would receive if rated 100 percent disabled.

"As a military spouse, I left my own career in the Air Force to support our family, sacrificing years of career advancement, retirement contributions, and Social Security credits. This has left me financially behind my peers who maintained consistent careers. I don't regret choosing to serve my family over fulfilling my career potential, but those lost years created long-term financial consequences that only became significant when Kevin died unexpectedly at the age of 49, leaving me a widow at 44 with two daughters aged 11 and 13.

"Losing Kevin was the most devastating event of our lives. His death upended every plan our family had for the future. We had just relocated for his career to a new state thousands of miles away from family and friends, and purchased the most expensive home we'd ever owned. The month after he died, our household income dropped by 40 percent. We lost all of his income and half of his military retirement, while our expenses — mortgage, insurance, utilities — remained unchanged. In the months that followed, I set aside my career again to care for our grieving children. I left two well-paying jobs over the past five years because they didn't allow the flexibility I needed to help my children recover and thrive after their father's death. That decision further reduced our income by 40 percent, which compounded our financial vulnerability. Like many surviving spouses, I have repeatedly prioritized my family's stability and well-being over financial gain.

"DIC has been a lifeline. Without it, we could not have remained in our home. DIC helps me cover basic needs — utilities, dental care for my daughters, and essential home repairs. However, the current DIC rate, set at only 43 percent of the compensation a veteran would receive if totally disabled, does not adequately reflect the loss of a family's primary earner or the lasting financial impact of military service and sacrifice. I have to defer home maintenance and even my own dental and medical care to meet our family's needs. There are parts of our home we just can't use, like the living room in winter, because we can't afford to fix our fireplace.

"As my children age out of benefits and our support decreases, the inadequacy of the current rate becomes even more pronounced. When my oldest turned 18, we lost \$409 per month in DIC alongside her Social Security benefit, even though she still lives at

home while attending school. These reductions make it increasingly difficult to maintain stable housing, afford rising utilities, address deferred home maintenance, and cover health and dental costs not provided under TRICARE, and support my daughters through college and into adulthood.

"Raising DIC to 55 percent would not be a handout; it would be a correction. Other federal survivor programs — such as those administered by the Department of Justice and the Department of State — provide benefits at 55 percent of the comparable rate. The current disparity undervalues the service and sacrifice of those who gave their lives for our nation and the families who supported them during that service. DIC is not charity, it is an earned benefit, grounded in the promise our nation makes to those who serve and their families."

Michelle Fitz Henry, Surviving Spouse of SCPO Theodore Fitz Henry, U.S. Navy

"I am the surviving spouse of a career service member who died in the line of duty, and I am also a retired public safety officer (PSO). I had only four and a half years on the job as a firefighter/paramedic when my husband died. The survivor benefits I could have provided to my husband, a 21-year career Navy SEAL, far outweigh the survivor benefits I receive.

"It is well past time the gap be addressed. Public safety officers and military service members both face significant risks, but military service is global, constant, and often requires long periods of time away from their families due to multiple deployments. The disparity between what is paid to survivors of PSOs and the families of our nation's fallen sends a bad message to both the service members and the families that love and support them.

"COLA does not keep pace with inflation and hasn't for over 30 years since DIC was last evaluated in 1993. Health care costs, like Medicare premiums, have risen at a faster rate than COLA. The inadequacy of DIC only being corrected for a Consumer Price Index (CPI)-driven cost-of-living adjustment can force survivors to dip into savings sooner and cut back on spending for things like medications and groceries.

"I appreciate the Sharri Briley and Eric Edmunson Veterans Benefits Expansion Act of 2025, which would increase DIC by one percent over five years, but I remain committed to working to increase DIC to 55 percent in line with federal worker survivor programs to help bridge the huge gap between PSO survivor benefits and military survivor benefits. I ask that the service of our military members be recognized and valued as that of our public safety officers and their families. The loss of life in service to our nation should be valued equally, whether that uniform is military or civilian."

Nancy Mullen, Surviving Spouse, WO1 Sean Mullen, U.S. Army

"My name is Nancy Mullen, and I am the surviving spouse of WO1 Sean Mullen, who was killed in action (KIA) in 2013. We met when I was 28 and married at 29, and by that time, I already had a college degree, my Certified Public Accountant (CPA) license, and was a couple of years into my career. My brother was active-duty Army, but I have to say I still had no idea what I signed up for!

"Throughout the next few years, we moved several times — including a short-notice move to Fort Campbell, Kentucky, as my husband transitioned from Army infantry to special forces selection and trained as a medical sergeant. After several moves and four jobs later, I gave up my own defined benefit pension at my initial job and was finally able to just partially vest in the employer match portion of my own 401(k). Getting promotions was difficult as the topic of 'how long do you think your husband will be here' would often come up in informal conversations. After all, who would want a partner or accounting leader who may have to resign in a couple of years? Honestly, I hate to say I understand the hesitancy. There is no doubt that being an Army wife impacted my own retirement and slowed my career trajectory as I moved to support him and his career. But it is what we do, and he was worth every bit of it. I'd do it all again.

"When I lost Sean and learned about the benefits, I was honestly appalled. I had a degree and experience in a stable field and could support myself...but what about others? Even in my situation, I was concerned about my financial well-being after the loss of a majority of his income and loss of the future military pension that he would have received. Sean's teammates were shocked and angry to learn how inadequate the benefits were, as they had always been told — and believed — that our country would take care of their families should they make the ultimate sacrifice.

"There have been several improvements to our benefits since 2013, and I am thankful for those who stood up and championed our cause. But we can and should continue to do better. Raising DIC to 55 percent, bringing it in line with other federal survivor benefits, is the right and equitable thing to do. To continue to let our benefits lag behind those of other federal employees' survivors dishonors not only our fallen and their families, but I truly believe dishonors those currently serving. What message does that send to our service members who put their lives on the line and often go months without their families, miss holidays and births, work tirelessly in unsafe conditions in foreign countries, and continuously train in order to be ready to defend all of us? How much is your freedom worth? We are the price of war. We are the price of having a strong and capable military. We can do better. Please support the Sharri Briley and Eric Edmundson Veterans Benefits Expansion Act of 2025."

Sylvia Pierson, Surviving Spouse of CAPT Brett M. Pierson, U.S. Navy

"When I lost my 58-year-old husband to military service-connected brain cancer in August 2024, I could not have anticipated that it was the first of two blows in a massive one-two punch that irreparably changed my life. Indeed, a mere nine months after I lost the love of my life, my employer announced that they were eliminating my job.

"Those blows to my heart — and my financial security — were no joke. Now, not only would I be navigating life without my husband of 37 years, but I would also be trying to find a job and secure medical benefits as a 59-year-old in a tough job market while trying to live on Dependency and Indemnity Compensation (DIC) that amounts to less than five percent of what my husband and I had been earning. While I'm grateful to have money coming in, relying on an earned benefit that amounts to only 43 percent of a 100 percent disability rating solidly ranks my income at below the poverty level, places me in a financially precarious situation, and makes me worry about what will happen to me in the future if I ever have to figure out how to pay for costly assisted living.

"When my husband died, he had faith that the survivor benefits he had earned throughout his 30-year career would take care of me. I cannot imagine his heartache and worry if he were to know that not only is DIC paid out at 43 percent — rather than the 55 percent paid out across other federal survivor benefits — but that our life spent serving our nation across 19 moves would render it more difficult for me to find a job. After all, military spouses who have to move every two to three years are never able to fully climb the corporate ladder and attain the financial and retirement security that civilian spouses are able to achieve.

"Aligning DIC to the 55 percent that is standard in the civilian sector would not only achieve much-needed parity but would go a long way toward honoring our military families who sacrifice so much for our nation. This slight increase would also enable our bereaved families to worry just a tiny bit less about their financial security while they also navigate their new lives and figure out how to maintain their security, dignity, and sense of self."

Melissa M. Dunczyk, Surviving Daughter of SP4 James N. Gehrke, U.S. Army

"On Sept. 27, 2024, I stood by mom's side at James A. Haley Veterans Hospital in Tampa, Florida, as we received my father's devastating diagnosis, Stage 4 pancreatic cancer. My last conversation with my father, just days before he passed on March 23, 2025, was about a promise: I would personally follow through with Mom's claim for Dependency and Indemnity Compensation (DIC) and, more importantly, continue to advocate for the rightful increase to ensure Mom would be taken care of. It pains me

that she faces the emotional anguish of this significant loss, along with the financial strain of having her Social Security benefits reduced and her caregiver pay ceasing 90 days after my father's passing. We were fortunate that her DIC application was approved within three weeks, and it was one less thing to worry about.

"The approval reduced my father's benefits to 43 percent. This is 12 percent lower than the 55 percent compensation rate provided for federal survivors. My father was not 'less than' any other federal employee; he was equal. He, like many other Vietnam veterans, was drafted — he was not given a choice but did his service. Raising the DIC rate to 55 percent is not an act of charity, but an act of equality that ensures veteran survivor benefits are finally made equal to those of other federal survivors.

"My mother, like many other seniors and widows, lives on a fixed income. The rising cost of daily life — from essential medications, utilities, groceries, and even supplemental insurance premiums — has made some choose what to pay each month. This modest increase in DIC would alleviate these constant financial stressors, providing a foundation of stability and dignity. It is profoundly unsettling and painful to recognize that we are nearly at the end of 2025, and there has been virtually no adjustment to the DIC rate since 1993, aside from standard cost-of-living adjustments (COLA).

"As a daughter, I made a promise to my dying father. But this fight is larger than that promise. Changes are urgent and needed now for Mom, for Kimberly, for Erin, for Janet, for Sue, and countless others I have met. This increase is about supporting the loved ones left behind, who deserve the financial security and recognition, and who supported their service members from the day they signed on the dotted line. This increase shows the survivor community the respect and dignity they deserve as their loved ones' service was not in vain."

Amanda Lee Pitzer, Surviving Spouse of CPO Larry Pitzer Jr., U.S. Navy

"Losing my husband changed every aspect of my life — emotionally, mentally, and financially. As a widow and a mother, my greatest concern has always been ensuring stability for my family. While Dependency and Indemnity Compensation (DIC) provides some support, the reality is that at only 43 percent of a 100 percent disability rating, it simply isn't enough to keep surviving families financially secure. The gap between what is provided and what is actually needed forces many of us into impossible situations, choosing between paying bills, securing our futures, or being present for our children.

"For me, that meant returning to school to earn my doctorate and taking on five part-time jobs just to bridge the gap. Despite my education and qualifications, I am still years behind my peers in both earnings and retirement savings, with no access to

employer-sponsored benefits, like retirement accounts. Like so many other survivors, I am constantly running on empty — physically, emotionally, and financially — just trying to stay afloat.

"Raising DIC to 55 percent, bringing it in line with other federal survivor benefits, would provide much-needed financial relief to families like mine. It would mean that widows and widowers wouldn't have to overextend themselves with multiple jobs just to make ends meet. Instead, they could focus on building sustainable careers, securing their financial futures, and — most importantly — being present for their children.

"This increase would acknowledge that the sacrifices made by our fallen service members do not end with their passing. Their families continue to bear the weight of their loss, and they deserve support that reflects the true cost of that sacrifice. For so many of us, this is not just about numbers on a page, it is about survival, stability, and the ability to rebuild a future with dignity and hope."

Katie Hubbard, Surviving Spouse of CSM James Hubbard Jr., U.S. Army

"Due to my husband's status at the time of his death, the only financial benefit we are eligible for is DIC. Command Sergeant Major (CSM) James W. Hubbard Jr. died May 21, 2009, while in treatment for leukemia caused by the burn pits in Iraq. Having your income cut by more than 60 percent while trying to navigate funeral costs, bills that aren't stopping, and unexpected ambulance and ER charges nearly took me out, too.

"My mental health was not conducive to returning to the workplace quickly after being his caregiver and dealing with the unexpected loss, yet I had to figure out something to make up the income or lose our home too. My future, my best friend, and my normal were gone.

"While a 12 percent increase doesn't seem like much, any widow living paycheck to paycheck can tell you it is. The military is a federal entity, yet its survivors are treated less than. Passing the Caring for Survivors Act would show military widows that their spouses and themselves are cared for and not forgotten."

<u>Heather Welker, Surviving Spouse of SSG Mark Welker, Missouri National Guard</u>

"My husband loved this country and gave it 21 years of his life. During those years, he would always tell me, 'It's for our future.' So his career was first priority, which took time away from family. It was supposed to make retirement years easier for us, or so we thought. In October of 2022, he was diagnosed with cancer, and the tumor was in a location that had no possibility of surgery because of organs and arteries. It also denied

him the ability to continue working, so he was granted disability. I soon had to leave my employment of 18 years to be his caregiver.

"Fast forward to March 5, 2024, that morning my husband died from his service-connected cancer. We were robbed of our golden years together. I have not been able to find employment comparable to what I had before, plus the loss of any income he provided through disability. The increase in DIC to 55 percent of the single disability rate would allow breathing room. I would not be looking for a second job at the age of 54."

Lynn Tennant, Surviving Spouse of SSG Adrian Tennant, U.S. Army

"Adrian, a 20-year retired Army veteran, lost his life after a very brief and hard 34-day battle with acute lymphoblastic leukemia (ALL) T-Cell. He left behind me, his wife of 18 years, and two young children, ages 13 and 9 at the time. Adrian had only been retired from the Army for seven years. He never truly got to enjoy his retirement, as he enrolled in college to pursue a career in information technology. I gave up my career to let him follow his goals and raise our children.

"His loss has put a great financial burden on me to raise our two children. I was awarded DIC finally after five years, which I am thankful for, but between that, Social Security benefits, and my job, it still isn't enough in these tough economic times. I am heading back to school to further my career in education, but the loss of his income and retirement pay has made things very difficult."

Elly Gibbons, Surviving Spouse of CMSgt John Gibbons, U.S. Air Force

"My husband served for 38 years and died due to Agent Orange exposure. Upon his death, my income decreased by 70 percent. His Social Security was affected by the Windfall Elimination Provision (WEP), so I cannot draw from his Social Security.

"I fought for seven years to help rectify the SBP/DIC offset, which was finally rectified due to a grassroots effort for decades by those affected by the incomprehensible wrong. Now we continue the fight to increase DIC to the appropriate level of 55 percent in parity with ALL other federal survivors' benefits. The increase in income would have a tremendous positive impact on so many survivors of those who have served our nation, our patriots. Thank you."

Janet Albaugh, Surviving Spouse of SP5 Rick Albaugh, U.S. Army

"There needs to be a change in the way DIC is allowed. It's not the fault of the veteran that they couldn't live until the 10-year rule! My husband did two tours in Vietnam, and he was sprayed with Agent Orange. He had everything wrong with his respiratory system known to man.

"It's just not fair that we don't get any help because our veteran died too soon! Believe me, ALL widows would rather have our husbands still here with us. It's a real hardship to try and hang on to what we fought so hard to build. Is it really fair that we not only lose our husbands, but we lose everything else, too? They fought for our country and did ALL they were asked to do!"

GUARD VETERANS' HEALTH CARE ACT (H.R. 4077)

TAPS Supports

TAPS thanks Ranking Member Mark Takano (D-CA-39), Representatives Lloyd Doggett (D-TX-37), Greg Murphy, M.D. (R-NC-3), David Schweikert (R-AZ-1), and John Joyce, M.D. (R-PA-13) for introducing the *Guarantee Utilization of All Reimbursements for Delivery of (GUARD) Veterans' Health Care Act* (H.R. 4077, S. 2145).

This important bipartisan and bicameral legislation, introduced in the U.S. Senate by Senators Elizabeth Warren (D-MA), Bill Cassidy, M.D. (R-LA), and Richard Blumenthal (D-CT), would allow the Department of Veterans Affairs (VA) to recover costs from Medicare Advantage plans and Medicare prescription drug plans, and third-party insurers for veterans receiving health care services covered under Medicare for service-connected disabilities or non-service-connected disabilities, injuries, illnesses, health care needs or conditions.

The *GUARD Veterans' Health Care Act* would authorize the Veterans Health Administration (VHA) to recover payments for any health care items or services provided to veterans dually enrolled in a Medicare Advantage or Medicare Prescription Drug (Part D) plan. This common-sense improvement would prevent VHA from having to pay double for this care, safeguarding critical resources to enhance and expand veterans' health care services.

CONCLUSION

TAPS appreciates the leadership of the House Committee on Veterans' Affairs, its distinguished members, and professional staff for holding this legislative hearing on strengthening veteran and survivor benefits. TAPS is honored to submit a statement for the record on behalf of the thousands of surviving military and veteran families we serve.