



RESILIENCE THROUGH
REMEMBRANCE

Statement for the Record

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For the Joint Hearing of the
House and Senate Committees on Veterans Affairs

February 24, 2026

Chairman Moran, Chairman Bost, Ranking Member Blumenthal, Ranking Member Takano, and distinguished members of the House and Senate Veterans' Affairs Committees:

Gold Star Spouses of America, Inc. (GSSA) appreciates the opportunity to submit this statement for the record. GSSA is a national nonprofit organization representing surviving spouses of service members who died on active duty and veterans who died from service-connected conditions. GSSA's testimony represents over 530,000 surviving spouses and 16,500 surviving children worldwide as of January 30, 2026, who are eligible for Dependency and Indemnity Compensation (DIC).

Our work is focused on ensuring that surviving spouses find meaningful connections to each other and remembrance through our own resilience, assisting with benefits, policies, and educational programs that reflect both the permanence of military sacrifice and the realities faced by families after loss.

Surviving spouses and their children often face a combination of grief, financial instability, health care disruptions, and long-term economic uncertainty. These challenges are not short-term; for many families, they are shaped and intensified by policies that have not been updated in decades. GSSA works with Congress, veterans service organizations, and federal agencies to bring survivor perspectives into policy discussions and to advocate for reforms that are fair, sustainable, and responsive to lived experience.

GSSA is grateful for the bipartisan attention this Congress has given to survivor issues and for the progress made.

Strengthen the Office of Survivors Assistance and Codify Its Placement with the Office of the Secretary

We want to thank both Committees for their sustained oversight that helped push long-overdue administrative improvements, particularly the Department of Veterans Affairs' decision to move the Office of Survivors Assistance (OSA) back under the Office of the Secretary of Veterans Affairs.

GSSA appreciates Chairman Bost and Ranking Member Takano for their strong bipartisan leadership in advancing **H.R. 1228, the Prioritizing Veterans' Survivors Act**, introduced by Representative Ciscomani on February 12, 2025. This common-sense clarification passed the House by an overwhelming bipartisan vote (424–0) and was received in the Senate and referred to the Senate Veterans Affairs Committee (SVAC) on April 10, 2025.

OSA was established by Public Law 110-389, Title II, Section 222, in October 2008, to serve as a resource regarding all benefits and services furnished by the Department to survivors and dependents of deceased veterans and members of the Armed Forces. OSA also serves as a principal advisor to the Secretary of Veterans Affairs and promotes the use of VA benefits, programs, and services to survivors.

In February 2021, OSA was removed from reporting to the Office of the Secretary and transferred to fall under the Veterans Benefits Administration (VBA).

While we recognize and appreciate the VA voluntarily moving OSA back under the Office of the Secretary in May 2025, this administrative action alone is not a durable safeguard. Without a statutory requirement, OSA can be moved again, leaving survivors without consistent access, authority, and visibility at the Department's highest level in line with the VA's mission statement of Lincoln's promise, "to care for him who shall have borne the battle, and for his widow, and his orphan."

Chairman Moran and Ranking Member Blumenthal, GSSA respectfully asks for SVAC action on H.R. 1228. Even with the VA's current placement under the office of the Secretary, clarifying the law is necessary to prevent survivors from being deprioritized by future reorganizations and to ensure this does not happen again.

Raise Dependency and Indemnity Compensation (DIC) to Parity with other Federal Survivor Programs

DIC is the primary benefit provided by the VA to surviving spouses when a service member dies in service or when a veteran dies from service-connected causes. While DIC is essential, the benefit has not received a non-inflationary increase since 1993, and its adequacy has steadily eroded.

As of 2026, DIC provides close to 43% (\$1,699.36 per month) of the compensation paid to a veteran rated as 100% disabled (\$3,938.58 per month), while other federal survivor programs provide higher replacement levels of 55% (\$2,166.22 per month) in federal survivor annuity structures. The result is a disparity of \$466.88 per month (as of 2026) that leaves military surviving spouses with less protection than the surviving spouses of other federal employees.

GSSA supports **H.R. 6047, the Sharri Briley and Eric Edmundson Veterans Benefits Expansion Act of 2025**, which includes the first increase to DIC in more than three decades. While the bill does not establish parity with other federal survivor programs, it acknowledges what survivors have lived with for years: DIC has fallen behind, and the status quo is no longer defensible. This bill, named in part after GSSA Charter Founding Member Sharri Briley, provides a 1% increase in the first year, followed by a 0.5% increase in the second year. We know this does not come close to parity, but it is an important first step in helping to bridge the gap.

Sharri Briley's husband, CW3 Donovan, was killed on October 3, 1993, in Mogadishu, Somalia, when his helicopter was struck by a rocket-propelled grenade during Operation Gothic Serpent. His courage and sacrifice, and those of his comrades, were more commonly known as Black Hawk Down. For Sharri and their daughter Jordan, it was not a movie; it was their life. As a single parent, she took on multiple jobs throughout the years to provide financial stability and opportunities for her daughter. She continues to work today, as DIC has never come close to replacing the income her spouse would have provided to their family.

On February 12th, 2026, this important legislation was ordered to be reported to the full House (13-10 in favor) by the House Veterans Affairs Committee (HVAC). We respectfully ask both HVAC and SVAC to work with their colleagues to ensure timely passage.

GSSA also thanks Representatives Hayes and Fitzpatrick, and Senators Boozman and Blumenthal, for their continued support of **H.R. 2055 / S. 611, the Caring for Survivors Act of 2025**, which increases the monthly DIC rate paid to military and veteran service-connected surviving spouses. This bill was originally introduced to ensure parity with other federal survivor programs.

This approach reflects fairness, consistency, and a long-overdue commitment to ensuring survivors are not left behind by outdated benefit structures. DIC parity remains GSSA's number one legislative priority, and we look forward to continuing our meaningful work with you.

Eliminate the Remarriage Penalty Through the Love Lives On Act

GSSA supports the passage of **H.R. 1004 / S. 410, the Love Lives On Act of 2025**, to eliminate remaining remarriage penalties affecting surviving military spouses. The bill recognizes the basic principle that survivor benefits earned through service and sacrifice should not be contingent on marital status.

Age-based remarriage restrictions and related eligibility rules still force many survivors into an impossible dilemma: choosing between financial stability for their family and the human need for companionship, partnership, and support.

This policy primarily affects single parents raising children who have already lost one parent. These survivors should not be put in a position where forming a lawful family could jeopardize the income and health care benefits that protect them and their children from further harm. For surviving spouses whose faith holds marriage as a sacrament, “just cohabitate” is not a realistic option. This policy effectively pressures survivors to avoid remarriage or to live in ways that conflict with their values, failing basic standards of dignity and fairness.

We thank Chairman Moran for his leadership on **the Senator Elizabeth Dole Act of the 21st Century Veterans Healthcare and Benefits Improvement Act**, where a significant change was made to the definition of a surviving spouse, eliminating egregious penalties.

1962 Language: Definition of Surviving Spouse, 38 USC, Section 101, Paragraph 3 reads: “(3) *The term “surviving spouse” means (except for purposes of chapter 19 of this title) a person of the opposite sex who was the spouse of a veteran at the time of the veteran's death, and who lived with the veteran continuously from the date of marriage to the date of the veteran's death (except where there was a separation which was due to the misconduct of, or procured by, the veteran without the fault of the spouse) and who has not remarried or (in cases not involving remarriage) has not since the death of the veteran, and after September 19, 1962, lived with another person and held himself or herself out openly to the public to be the spouse of such other person.*”

January 2, 2025: PL 118-210 Section 303, Definition of Surviving Spouse, 38 USC, Section 101, Paragraph 3 is amended to read as follows: “(3) *The term ‘surviving spouse’ means (except for purposes of chapter 19 of this title) a person who was the spouse of a veteran at the time of the veteran's death, and who lived with the veteran continuously from the date of marriage to the date of the veteran's death (except where there was a separation which was due to the misconduct of, or procured by, the veteran without the fault of the spouse) and who has not remarried.*”

This change removed the term, “...lived with another person and held himself or herself out openly to the public to be the spouse of such other person,” and simply stated, “...who has not remarried,” allowing surviving spouses to keep their benefits by living together as long as they did not hold the legal sacrament of traditional marriage. The cost estimate might be *greatly* reduced if the Congressional Budget Office (CBO) could score the effects of this provision.

We respectfully ask both Committees to jointly push for an official cost estimate for H.R. 1004 / S. 410. Currently, the VA and CBO do not agree on what this legislation will cost. Congress deserves a realistic, public estimate, aligned with data and clearly stated assumptions to move this legislation forward responsibly.

Surviving spouses do not stop living with the consequences of military service when they seek stability later in life. Service members served with the expectation that their families would be cared for if the worst occurred. That promise should not weaken when a surviving spouse

remarries. GSSA urges Congress to fully eliminate the remarriage penalty and ensure survivor benefits are administered in a manner consistent with earned entitlement, fairness, and respect.

Expansion of CHAMPVA and TRICARE Young Adult Program Coverage

GSSA supports the passage of **H.R. 1404 / S. 605, the CHAMPVA Children's Care Protection Act of 2025**, which would extend CHAMPVA dependent eligibility to age 26, regardless of marital status.

Surviving children should face equal expansion of eligibility to health care benefits with other federal survivor programs. Ensuring continuity of coverage is an essential step toward equity, stability, and mental health support during an especially vulnerable life stage.

GSSA also supports the passage of **H.R. 4768 / S. 2448, the Health Care Fairness for Military Families Act of 2025**, which would improve dependent coverage under the TRICARE Young Adult Program by eliminating the separate premium requirement and adjusting eligibility so military-connected young adults can remain covered through age 26 in a manner more consistent with civilian norms.

Access to affordable and continuous health care remains a significant concern for surviving families, particularly for young adult dependents transitioning into higher education or the workforce. Under current TRICARE rules, dependent eligibility ends at age 21 or age 23 for full-time college students. Families rely on TRICARE Young Adults as a separate, premium-based option.

As of 2026, the monthly premiums for TRICARE Young Adults (TYA) Prime coverage increased from \$727 to \$794, a 9.2% increase. TYA costs have increased exponentially. For example, in 2015, the monthly premium was \$208; by 2020, it had climbed to \$376, which is an increase of 81% in just five years. With the new premium rates, this represents a 250% increase since 2015.

For TRICARE Young Adults Select coverage, the 2026 increase was from \$337 to \$363, reflecting a 7.7% increase. Coverage to age 26 can cost up to \$9,528 per year.

The Department of Defense (DOD) does not subsidize this benefit. The Affordable Care Act (ACA) P.L.111-148, March 23, 2010, requires most civilian insurance plans to cover dependents until they turn age 26 at no additional cost. The DOD must bring the TRICARE Young Adult 26 program into compliance with the provisions of this law since Congress established TYA26 in 2011, following equal provisions of the ACA passed by Congress in 2010.

Conclusion

Gold Star Spouses of America appreciates the continued engagement with HVAC, SVAC, and other leaders in Congress, and we look forward to ongoing collaboration. Our members stand

ready to work with you to ensure that the nation's commitment to service members is fully honored through sustained support for their families when a death occurs. The priorities outlined above represent practical and equitable reforms that would modernize survivor benefits to fall in line with other federal survivor programs and strengthen long-term stability for those who have already given so much, while they protected and defended America's freedom.

Gold Star Spouses of America, Inc.

Gold Star Spouses of America (GSSA) is a national nonprofit organization dedicated to supporting the surviving spouses of military service members and veterans who have made the ultimate sacrifice in defense of our country. Our mission is to provide meaningful connections, advocacy, remembrance, and education (CARE) for active duty military and veteran service-connected surviving spouses and their families. Through our programs and presence, we work to ensure that the needs of the spouses and their families are heard, addressed, and prioritized in communities and by policymakers at the federal, state, and local levels.

GSSA is listed as an approved resource in the National Resource Directory (NRD.gov) and through Military OneSource. GSSA is also recognized by the Department of Veterans Affairs for volunteer opportunities within the department's Center for Development and Civic Engagement.