



**Statement for the Record**  
by  
**Patricia Driscoll, President and Executive Director**  
**Armed Forces Foundation**  
before the  
**House of Representatives Committee on Veterans Affairs**  
for the hearing regarding  
**“Adjudicating VA’s Most Complex Disability Claims: Ensuring Accuracy  
and Consistency on Complicated Issues”**

**December 4, 2013**

Chairman Runyan, Ranking Member Titus, and Distinguished Members of the Committee, on behalf of the Armed Forces Foundation (AFF), I would like to thank you for the opportunity to share our views regarding the work the AFF does for recently separated service members suffering from the invisible wounds of war.

The Armed Forces Foundation is a 501(c)3 non-profit dedicated to supporting and advocating for active-duty military personnel, National Guardsmen, Reservists, military families, and veterans. The AFF returns 95 cents of every dollar raised to service members and their families through our programs. Since 2001, the AFF has provided more than \$75 million in assistance by covering travel, hotel rooms, home mortgages, car payments and everyday bills for families to be able to stay at their loved ones’ sides during treatment and recovery from wounds suffered during war. With the launch of our Help Save Our Troops campaign, the AFF proactively educates Americans about the hidden wounds of war, including Post-Traumatic Stress Disorder (PTSD) and Traumatic Brain Injury (TBI), and advocates for those troops and veterans who have suffered these hidden wounds. The

ultimate goal of Help Save Our Troops is to reduce military suicides. Through this campaign, the AFF provides counseling services for military families, including children, grants for therapy and addiction counseling, and runs a variety of recreation group therapy programs to boost morale amongst service members, veterans, and their families.

The program I would like to highlight today is the C.W. Bill and Beverly Young Financial Assistance Fund, the largest program administered by the AFF. The Fund provides direct financial assistance to service members, veterans, and their families facing financial hardship due to injuries and other service-related situations. With the ability to provide money to service members and their families from all branches of service, the Foundation makes a valued impact on the lives of those who serve the United States.

Due to the increasing number of recent veterans, the Foundation is unable to fill all requests for assistance. Currently, the AFF is only able to fulfill 18 percent of all requests made. This is why our Board has limited the parameters of the Fund to active-duty service members, reservists, guardsmen, and service members who have separated from the service within the past 18 months. Additionally, the Board has established we distribute, each year, at least 90 percent of our funds raised. We do not sit on the cash that is donated.

Since the Fund's inception, millions have been distributed in the form of direct financial grants. Cases are reviewed on a monthly basis and payments are made directly to creditors or in the form of gift cards to in order for veterans to provide the basic essentials for their families.

Of the cases reviewed thus far in 2013, 35 percent of grants awarded have gone to recently separated service members. Of these cases, exactly 50 percent have been diagnosed with Post-Traumatic Stress Disorder (PTSD), Traumatic Brain Injury (TBI), or both.

These statistics are startling to me, given the fact the National Institute of Health estimates 1 in 5 veterans of OIF/OEF suffer from PTSD. Even more troubling is the recent VA IG report findings that VA offices are not handling PTSD cases correctly.

With the ever growing backlog of VA claims and the inability to process these complex claims correctly, our nation's veterans are struggling at home to pay their bills and put food on the table.

This is where the AFF is proud to step up and fill the gap as veterans' claims are in limbo. As PTSD diagnoses increase each year, so to do the requests for financial grants, as more time lapses before a rating is assigned to veterans suffering from the invisible wounds of war.

Again, the AFF would like to thank you for the opportunity to present our thoughts on this important issue that many veterans face. We look forward to working with this Committee to find a solution to the problems being pushed onto veterans.