



STATEMENT

of the

MILITARY OFFICERS ASSOCIATION OF AMERICA

**Honoring Our Promise: Reviewing the Effectiveness of Services for
Dependents and Survivors**

for the

2nd SESSION of the 117th CONGRESS

before the

**HOUSE COMMITTEE ON VETERANS' AFFAIRS,
SUBCOMMITTEE ON DISABILITY ASSISTANCE AND
MEMORIAL AFFAIRS**

February 8, 2022

Presented by

**LTC Mark D. Belinsky, USA (Ret.)
Director, Government Relations for Currently Serving and Retired Affairs**

CHAIRWOMAN LURIA AND RANKING MEMBER NEHLS, and members of the Subcommittee, on behalf of the Military Officers Association of America (MOAA), thank you for the opportunity to present our views on the effectiveness of services for dependents and survivors.

MOAA does not receive any grants or contracts from the federal government.

EXECUTIVE SUMMARY

The mission statement for the Department of Veterans affairs (VA) is **“To care for him who shall have borne the battle, and for his widow, and his orphan” by serving and honoring the men and women who are America’s Veterans.** Yet many surviving spouses have never spoken to a VA representative or have been told “I am sorry, I can’t help you because you are not a veteran.”

The Military Officers Association of America (MOAA) has a strong surviving spouse chapter and survivor advisory council of vocal advocates seeking improved benefits education for their community; we shape our advocacy efforts from this support network. This testimony is their experienced voice.

The VA has modernized separate systems over the years, and investment in personnel, training, and shared knowledge management across the enterprise is required to improve customer service and outreach. Although the VA has developed a very good website, customer service and counseling are still required. Not all surviving spouses are computer-savvy or have internet access. The surviving spouse experience will always be difficult, and improved outreach and customer service can prevent the additional stress associated with common financial fears while providing an understanding of available benefits and services.

The following statement outlines MOAA’s assessment of survivor outreach and assistance.

MOAA’s Position: We are supportive of the Office of Survivors Assistance mission and urge Congress and the VA to invest in personnel, training, and shared knowledge management tools across the enterprise to improve customer service, outreach, and a “no wrong door” approach for survivors seeking assistance.

THE OFFICE OF SURVIVORS ASSISTANCE MISSION

MOAA is thankful for the subcommittee’s interest in holding this important oversight hearing to improve survivor outreach and assistance.

Congress established the VA's Office of Survivors Assistance (OSA) in October 2008 to serve as a resource for benefits and services to survivors and dependents of deceased veterans and members of the Armed Forces. OSA also serves as a principal advisor to the Secretary and promotes the use of VA benefits, programs, and services to survivors.

Customer Service

Outreach to survivors and customer service requires further investment to fulfill this mission. The Veterans Health Administration (VHA) and Veterans Benefit Administration (VBA) have modernized separate systems over the years, and investment in personnel, training, and shared knowledge management across the enterprise is required to improve customer service and outreach. Contact information from one system will not update across all VA systems, and tracking spouses as an emergency contact would assist survivor outreach and information. While some surviving spouses may feel comfortable navigating the wealth of information available at VA.org, others – especially older survivors with limited online access or experience – may struggle with being referred online to find answers.

One surviving spouse shared the following:

“It is almost like you become a non-person when your spouse dies. I still get mail for him, but I need my own ID# to respond. Everything is done on your husband's social security number. When they gave me my own ID# it wasn't linked to my husband's information and history. It's a customer service problem. Why can't I pick up the phone and have the representative see my information? A surviving spouse is still a customer and I know I am not a Veteran.”

Modern Expectations: When you call an automobile insurance company, the customer representative picks up the phone and immediately knows your name and history. They quickly verify identity as part of an overall experience that lends itself to confidence in the service. Their modern system tracks customers by their phone number; when they answer the phone, they greet you by name, they know your history with the company, and they are also tracking relatives who are customers. In the digital era, it is an expectation for large organizations to manage their information to support customer service and communication. This arms those who answer the phones with important background and context to resolve problems. The VA could learn from corporate America in the utilization of modern Customer Relationship Management (CRM) platforms. The VA system of managing information seems like separate stovepipes that do not connect, and this frustrates surviving spouses. Information from VHA is not always connected to VBA.

“I was treated like an appendage to the servicemember and when he died, I was cut off like an appendage.”

The dynamics of uniformed service families have changed in the last decades. The spouses of many servicemembers work out of financial necessity, which was previously not the norm. The days of the saying “If the Navy wanted you to have a wife, they would have issued you one with your seabag” are over. DoD has since recognized the important role of the spouse in readiness and retention, and recognizes the spouse serves, too. Arming VA customer service representatives with surviving spouses’ and dependents’ information linked to the veteran’s information will build confidence in the system and encourage surviving spouses to seek help.

“It feels like the VA did not catch up with the role of the spouse to maintain readiness. I served also. Feeling valued is important.”

Customer service for the surviving spouse is also frustrated when rules and regulations are updated with only the veteran referenced in standard policy or procedures. Congress has recently made strides in recognizing presumptive diseases that have resulted from toxic exposure. With this important progress, some surviving spouses have realized that Agent Orange was likely the root cause of death for their veteran.

“With Leukemia, we never thought of applying for disability until years after my husband’s death. The shameful thing is that when I went to a VA office and asked about it they said they couldn’t help me because I wasn’t a veteran and that my husband should have made a claim before he died. I was so intimidated that it took five years for me to reach out to a VSO and ask for help with the [Dependency and Indemnity Compensation] claim.”

Common Financial Fears

Survivors experience financial stress and fear on top of grief from the loss of their loved one. Many are immediately worried about bills or taxes. Some are concerned they could lose their home. That fear is real, and survivors often know others from their military network who did lose their home. Benefits do not always begin in a timely manner, and many survivors have never spoken with a VA representative or a financial counselor. Although each military service has a relief agency or society that can help a surviving spouse, and counseling support may be available from the VA, veterans service organizations (VSOs), and Military OneSource, many surviving spouses find themselves under duress and unsure where to seek help.

“I am always concerned I will end up under a bridge somewhere.”

An immediate financial concern on top of grief and burial arrangements. When a retired servicemember passes, financial concerns and stress can be a terrible burden for grieving survivors to bear. And some survivors will suffer even further when they discover the Defense Finance and Accounting Service (DFAS) may take part or all of the servicemember's last retirement payment check back.

“No one from DFAS or the VA called me to let me know they would take that money back.”

The Military Retiree Survivor Comfort Act ([H.R. 2214](#)) would allow survivors to keep the full amount of the retirement check issued for the final month in which the member was alive without the shock of losing a large chunk of funds from DFAS recoupment. The survivor instead would repay the amount gradually over the next 12 months and have an opportunity to request debt forgiveness through the Department of Defense.

“A lot of information on how to be a surviving spouse comes from other surviving spouses. No one reaches out and teaches you how to be a surviving spouse, and I have never spoken to anyone from the VA.”

Some benefits for survivors have not kept up with inflation. The Servicemembers' Group Life Insurance (SGLI) and Veterans' Group Life Insurance (VGLI) programs have not kept up with inflation. The current coverage for both is \$400,000 and has not been updated since 2005. It is time for SGLI and VGLI to catch up: The Supporting Families of the Fallen Act ([H.R. 3793](#)) would increase this important coverage to \$500,000.

[The U.S. Bureau of Labor Statistics inflation calculator](#) indicates that \$400,000 in January 2005, when accounting for inflation, was worth approximately \$585,000 in December of last year. Although this legislation will fall short of a complete adjustment for inflation, this adjustment is important progress and should lead to further legislation requiring automatic adjustments.

“DIC is not enough to cover a house payment. Thankfully there was SGLI, and a VSO helped me apply for DIC. I never spoke with anyone from the VA” – Tonya Star, surviving spouse of Maj. Richard Star and champion of the Major Richard Star Act (H.R. 1282)

Financial benefits that have not kept pace with similar federal programs. The Caring for Survivors Act ([H.R. 3402](#)) would raise DIC to the same levels as other federal survivor programs. It would boost DIC to 55% of the compensation of a 100% disabled veteran, up from the current 43%.

The bill would also reform the “10-year rule,” which currently prohibits survivors from receiving DIC benefits if a 100% disabled servicemember dies of a non-service-connected injury less than 10 years after receiving that disability rating. The bill would allow beneficiaries to receive a portion of DIC beginning at five years, with that amount gradually rising until full compensation at the 10-year mark.

Communication of benefit changes after the servicemember passes. For spouses who are caregivers, there is additional necessity for timely communications with the VA when the veteran passes and the spouse becomes a survivor. As benefits and eligibility change, timely communication and delicate counsel is warranted to manage change.

“I was treated at the VA’s women’s center for 20 years when my disabled husband would go to the VA medical center. After he passed, I had a medical emergency and was taken to the women’s center in an ambulance. All of my records were there, and my doctor knew me there. I was turned away and told they could not see me because I was not a Veteran.”

Burial Eligibility Concerns

Proposed change to transform a VA national cemetery into the next location that affords full military honors as Arlington National Cemetery reaches capacity. Full military honors at burial serve to comfort the grieving and instill pride in families who witness our nation’s final respects for their loved ones. DoD has interpreted the 2019 NDAA as a directive to reduce eligibility for Arlington National Cemetery in order to keep it operational well into the future. If enacted, the eligibility reduction will not account for the void of military honors for those forced to different cemeteries. The proposal will also remove eligibility for nearly all female veterans. It was not the original intent of the 2019 NDAA to end this benefit for elderly veterans or create a discriminatory rule.

Congressional intervention is warranted to ensure full military honors can continue.

Transforming an existing VA national cemetery, in conjunction with DoD support, into the next Arlington National Cemetery is a matter of national conscience. The proposed rule is likely to create difficult discussions between surviving spouses and funeral home directors in the parking lot of a funeral home. Because the federal rule-making process was conducted online, many servicemembers from the Vietnam era, and their families, are unaware they may lose this benefit they had planned on for decades.

MOAA recommends:

- *VA and Congress:*
 - *Provide personnel, knowledge management, and information technology resources to modernize customer service for surviving spouses across the VA enterprise.*
 - *Conduct an assessment of the VA Inspector General's role to provide assistance and inspections. The VA must have the capacity to improve itself with properly resourced IGs.*
- *VA further expand communication and outreach efforts to surviving spouses and implement a "no wrong door" policy for survivors seeking assistance.*
- *Congress, with support from VA and DoD, pass legislation to transform a VA-run cemetery to afford full military honors as Arlington National Cemetery reaches capacity.*
- *Congress enact bipartisan provisions in:*
 - *The Military Retiree Survivor Comfort Act ([H.R. 2214](#))*
 - *The Supporting Families of the Fallen Act ([H.R. 3793](#))*
 - *The Caring for Survivors Act ([H.R. 3402](#))*

CONCLUSION

Thank you for the opportunity to share MOAA's review of the effectiveness of services for dependents and survivors. We look forward to working with this subcommittee and the House and Senate Committees on Veterans' Affairs to make meaningful changes and to ensure the Secretary has the infrastructure, resources, staffing, and funding necessary to improve conditions for the survivor community.

Lt. Col. Mark Belinsky, USA (Ret)

Director, Currently Serving and Retired Affairs



Lt. Col. Mark Belinsky, USA (Ret), retired in 2019 after serving 22 years. As a career Armored Cavalryman, he served in a wide variety of command and staff positions within the Army. His assignments include overseas tours in Afghanistan, Iraq, the Republic of Korea, and Germany. Belinsky has additionally served in the Department of the Army Inspector General Agency, the Army SHARP Ready and Resilient Directorate, and the Joint Center for International Security Force Assistance.

Belinsky's leadership assignments include: Operations Division Chief for the Sexual Harassment/Assault Response and Prevention (SHARP) Ready and Resilient Directorate, HQDA G-1; Commander of 2nd Squadron, 3rd Cavalry Regiment, in Fort Hood, Texas, and Afghanistan; Records Screening and Oversight Chief, Army Inspector General Agency; Deputy Division Chief, Follow-up

Inspections, Army Inspector General Agency; and National Police Transition Team Chief in Samarra, Iraq.

Belinsky is a native of Oxford, Conn. He received his Bachelor of Arts degree in Political Science from Dickinson College and a master of science degree in Administration from Central Michigan University. He joined MOAA in September 2019.