



# ***Gold Star Wives of America, Inc.***

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## **Statement of**

**Gold Star Wives of America, Inc.**

**House Committee on Veterans' Affairs**

**Subcommittee on Disability Assistance and Memorial Affairs**

**Hearing on February 8, 2022**

**Presented By**

**Pamela Laurion**

**Member at Large**

**Gold Star Wives of America, Inc.**

***“With malice toward none; with charity for all; with firmness in the right, as God gives us to see right, let us strive to finish the work we are in; to bind up the nation’s wounds, to care for him who have borne the battle, his widow and his orphan.”***

***... President Abraham Lincoln, Second Inaugural Address, March 4, 1865***

## Introduction

Chair Luria, Ranking Member Nehls, and distinguished members of the Subcommittee on Disability Assistance and Memorial Affairs. I am pleased to be here today to testify on behalf of Gold Star Wives of America, Inc. (GSW) to share our thoughts and concerns regarding *Honoring Our Promise: Reviewing the Effectiveness of Services for Dependents and Survivors*.

My name is Pamela Laurion and I am the Surviving Spouse of Donald T. Laurion who served as a Coast Guard corpsman between 1971 and 1975. He died due to service-connected causes in 2016. I am a brand new member of the Gold Star Wives of America, Inc. and was chosen to represent our organization as my experiences with the VA are fairly recent.

*Gold Star Wives of America, Inc. exists to preserve and enhance benefits to surviving United States Military spouses and children; to help our members and their children face the future with courage and determination; and to honor the memory of our military spouses who made the ultimate sacrifice.* Our members consist of both men and women and our membership reflects all races and ethnicities. We are a non-profit organization and receive no federal grants.

Not all of us get the knock at the door....

Many of our GSW members have been widowed due to toxic exposure, including Burn Pits and Agent Orange; or death by suicide due to mental health issues including, PTSD or due to TBI. Many of these Surviving Spouses have become widowed after many years of being devoted caregivers to their Veterans.

Instead of receiving a knock at the door, they have lost their loved one inch by inch and day by day. When the flag is folded, most of the time there is no one there to help the widowed navigate the myriad of paperwork they now face. These Surviving Spouses do not have a Casualty Assistance Officer available to them.

We know that many of them do not receive (DIC) Dependency & Indemnity Compensation without months or even years of having to prove the death was service connected. We are very grateful for the expanding list of presumptives for toxic exposures, which makes this easier for so many Surviving Spouses to receive benefits.

While most of them manage to complete the paperwork to receive DIC, all too often they think that is where their benefits end.

Time after time, we speak to Surviving Spouses years later who had no idea that they qualify for ChampVa, Home Loans, or even an ID card.

Surviving Spouses of service-connected deaths are the most underserved and vulnerable population of Survivors. Better communication is needed for those who receive DIC. Information regarding benefits should be included in the annual compensation letter because often the information offered at the time of the death is not fully understood.

We would be remiss if we did not mention how much an increase in DIC would benefit this population of constituents. It is often a shock for a Surviving Spouse to find out that their household income is cut to less than half once the 100% Disabled Veteran has passed.

The stress experienced by the families of suicide is immeasurable. Even prior to the death, these families struggle for months or years with the emotional, mental, and financial stress of living with someone who has suicidal ideation caused by mental health or TBI issues.

Being intimately familiar with the devastation of death, GSW is extremely concerned with the overwhelming number of Veterans and active-duty service members who die by suicide every day. Tragically, often those dying by suicide have not sought help for PTSD. Often, if there is no diagnosis, benefits are not afforded to the family left behind. Gold Star Wives of America, Inc. supports any effort to reduce the rate of service-connected deaths by suicide and to expedite the process for survivors to obtain the benefit they desperately need.

Recently GSW asked the VA to provide the number of denied claims made by the surviving families of those who have died from suicide. The answer we received is that the VA does not track these denied claims separately from any other claims. We would hope to have better transparency in the percentage of denied claims for suicide due to previously undiagnosed TBI and PTSD. It would seem a reasonable assumption that if a service member was in combat experiencing explosions, a horrific training accident, or one of the related fields such as recovery of remains, etc., and later that Veteran dies by suicide, that the death was caused by TBI or PTSD, even if undiagnosed.

In 2008, the VA created the Office of Survivors Assistance. GSW was a strong advocate in this creation. To recognize that Survivors have unique needs and should have their own department was a great first step. Today I want to talk to you as a Survivor about our access to the benefits which our spouses earned through their service to our country.

Currently there is a ratio of 20% Surviving Spouses receiving DIC compared to the number of Veterans receiving benefits. Per the 2020 VA Stats, there were 5,081,692 Veterans receiving compensation. Of these the largest number are Gulf War Era followed by Vietnam Era. Global War on Terror (GWOT) is a subset of Gulf War and makes up 50% of the Gulf War Era. This means there will be a continuous stream of newly widowed Surviving Spouses for years to come. None of these will have a Casualty Assistance Officer helping them through the mountain of paperwork they will need to complete to receive benefits. Some of these Survivors will fall through the cracks under the weight of paperwork, uninformed VSO's, grief, or the fact they are not even aware they are entitled to benefits.

The majority of GSW members we hear from have not experienced issues in obtaining their benefits and are very appreciative of all that the VA has done to make the processes easier. The website is very informative and constantly improved. Most of our members have had positive interactions with the VA staff. The issues we bring up today are just where we think some further improvements could be made to make life easier both for Surviving Spouses and for the VA.

The burden of assistance should not be shouldered by VSOs or outside organizations such as American Legion, VFW, TAPS or GSW. Outside organizations cannot assure the accuracy, integrity, and uniformity of information. Many certified VSOs are giving differing info and are not always up to date. My husband waited 6 years for his appeal hearing through the VA. Just weeks after his appeals hearing, he died and never saw his benefits. Without a good VSO by my side, I could have lost my benefits. I was fortunate that my VSO stood by me for another 2 years until the benefits were approved. That's right, it was 8 years before I received my benefits even with the help of a diligent and properly trained VSO.

However, my friend, Elizabeth, was not so fortunate. When her husband died in 2012, both an attorney and a VSO told her she did not qualify for benefits. Elizabeth gave up and struggled for the next 6 years. Finally, someone told her that she did indeed qualify for DIC and ChampVA and she was then able to successfully apply for benefits.

These are examples of two well intentioned VSOs doing the best they can to help Surviving Spouses. Some are better informed than others and it can be the luck of the draw of who you get. There needs to be "quality control" of the information going out. Once other organizations are the source of information, there is no oversight as to what information is out there.

That is why GSW puts on educational seminars on questions such as Aid & Attendance, ChampVA, general benefit questions, VA home loans, etc., but we ALWAYS have someone from the VA give the presentation. Going to the source is always best.

When the Veteran dies the spouse should be contacted and sent a comprehensive booklet of what to do and what benefits are available. This should include locations of VA offices and any other services they would be entitled to. There should be a "benefits for dummies" at the beginning of the booklet.

When the spouse is approved for DIC, they should be contacted again to see if they need help with ID cards, medical benefits, home loans, etc.

The VA could possibly provide better help to Survivor Spouses with the staff and information managed at the State DOV level. The State DOV has the list of Veterans and have access to the list of spouses. That way, they could not only help with the Federal Benefits, but could also alert the spouse to the State level benefits. As we know, those benefits differ widely from State to State. It would be ideal if all 50 states offered the same State level benefits, but unfortunately, they do not. To this day I am still learning my state benefits from Delaware.

Active-duty military deaths are assigned a Casualty Assistance Officer. Service-connected deaths are not. While a Surviving Spouse can request assistance from Survivor Outreach Services, (SOS), most do not know they can do so. The death of a Veteran has JUST as much if NOT MORE paperwork, and red tape as an active-duty death; and is just as deserving of having someone specifically available to help. These Surviving Spouses are often unfamiliar with the ways of the military and the navigation of the VA systems.

Reinstated Surviving Spouses are in an even more vulnerable situation. When a Surviving spouse remarries before the age of 55 they are dropped from VA benefits. VA benefits can be reinstated

only if the survivor once again becomes unmarried through death or divorce. Many survivors do not know their benefits can be reinstated and often years of benefits are lost due to ignorance. Before a survivor's benefits are removed due to marriage, the survivor should be given information concerning the conditions of reinstatement of benefits for the future. Many of those who do get reinstated for DIC are not told that they now qualify for ChampVA, a military ID card, etc. Time and time again we hear from reinstated Surviving Spouses, who have worked at a job for many years just to maintain medical insurance until Medicare age, because they have absolutely no idea they could apply for ChampVA.

Many Surviving Spouses do not realize they need to update their address. Since their DIC comes to the bank, they are not aware they need to keep the address current. This can result in not returning the "have you married" questionnaire.

Seemingly, every year the VA randomly sends out the "have you married" questionnaire. Not all receive this every year. Not returning the questionnaire in a timely manner results in suspension of benefits. Then there is the time lag to get those benefits reinstated causing financial hardship, which is difficult to reverse even after benefits are resumed. The questionnaire should state that it only needs to be returned if the spouse HAS remarried, otherwise nothing needs to be done.

As many of our member are getting older, we are hearing reports from members who are trying to make the switch from ChampVa to ChampVA for Life. They have sent in the paperwork, followed up with phone calls, and are being told that ChampVA is working on paperwork submitted in August 2021 – and this is February 2022. While we can assure them that the benefits will be in order, until they receive confirmation, they are nervous about using medical services. Plus, it can be a nightmare to try to get claims sorted out once they have been submitted.

This is also true of those who are applying for ChampVA for the first time, or as part of being reinstated to benefits. The long time to wait until getting approval causes them not to seek medical services that they may very much need. They need to get an auto-response with a receipt and assurance that if/when medical benefits are approved, that the medical will be retroactive to the application date.

Many Surviving Spouses of service-connected, including suicide, often-times experience many years of applying and appealing before the claim is approved. During that time of appeals the family is not eligible for benefits and faces financial struggles. And the window narrows for the children to be able to use the many scholarships and opportunities which would have been available to them.

Surviving Spouses who have had eligibility denied in the past, need to be notified when a list of presumptives has been expanded. For example, we hear of those who have had eligibility for benefits denied in the past, but now would be approved due to the expansion of the list of presumptives for Agent Orange.

Mental health is an issue shared by the entire military family, the Veteran, the spouse, the children and ultimately the surviving family members. Increasing funds for Vet Centers will increase the staff available to provide treatment. This is especially crucial for surviving family members of death by suicide. We have heard reports of Surviving Spouses who have had services suspended mid treatment due to a lack of available providers.

The stress experienced by the families of suicide is immeasurable. Even prior to the death, these families struggle for months or years with the emotional, mental, and financial stress of living with someone who has suicidal ideation caused by mental health or TBI issues.

Being intimately familiar with the devastation of death, GSW is extremely concerned with the overwhelming number of Veterans and active-duty service members who die by suicide every day. Tragically, often those dying by suicide have not sought help for PTSD. Often, if there is no diagnosis, benefits are not afforded to the family left behind. Gold Star Wives of America, Inc. supports any effort to reduce the rate of service-connected deaths by suicide and to expedite the process for survivors to obtain the benefit they desperately need.

Finally, GSW would like the VA to provide transparency on claim denials per category, particularly for Agent Orange and suicide. Recently GSW asked the VA to provide the number of denied claims made by the surviving families of those who have died from suicide. The answer we received is that the VA does not track these denied claims separately from any other claims. We would hope to have better transparency in the percentage of denied claims for suicide due to previously undiagnosed TBI and PTSD. Many of our service members have been in combat, experienced explosions, been in a horrific training accident, or worked in one of the related fields such as recovery of remains. Later if that Veteran dies by suicide, it should be presumed that the death was caused by TBI and/or PTSD, even if undiagnosed.

As we know, in the case of suicide, if the Veteran did not seek treatment for mental health issues and receive a diagnosis of PTSD, in the case of suicide, there are no benefits awarded the family with a long protracted uphill battle.

*Recently, a surviving spouse was able to win her case in court after 7 years of denials that her Veteran husband's death was caused by PTSD. In her case, her husband died by suicide within 6 months of separating from service and yet the claim was denied. She not only had to deal with the volatile situation for months prior to the death, she had to come home to find him after he shot himself. She then had to fight for 7 years to get the claim approved. All this time, she was working full time and raising two children all those years without any benefits. Suddenly upon the claim approval, those children, now aged 14 and 16 have a world of opportunities open to them. Not only is the family more financially stable, but medical benefits, scholarships, and Federal educational benefits are now available. All through those years, we encouraged this young widow to persevere.*

And now a story from one of our members who is ever so grateful for the assistance she received from the VA. *Her husband served for 13 ½ years in the USMC, but was shot and killed in a training exercise while he was serving in the Virginia National Guard. He was a Captain in the USMC, and chose to enlist as a SSGT in the National Guard as that was the highest billet open at the time. The two different ranks and the two different services has caused a few hiccups over the years. However, she has found that the VA staff has been very responsive in solving her issues. She has reported that she finds the website is easy to understand, easy to find the proper forms, and kept up to date.* Knowing that our members are well taken care of is something we know is very important to our organization and, also to the VA.

### **Conclusion**

I am a new member of Gold Star Wives of America, Inc. and have already benefited from the information they have given. I ask for your consideration in the issues I have presented today for It is my hope that the future will hold promising changes to help support those who gave their last full measure of devotion. Again, thank you for the opportunity to testify on behalf of Gold Star Wives of America, Inc. I am available for any questions you might have.

### **Contributors**

Pamela Laurion:	Widow of Donald Laurion, USCG Corpsman
Nancy Menagh:	Widow of Captain Philip S. Menagh, USMC/VA National Guard
Lars Anderson:	Washington, DC Advocate, Gold Star Wives of America, Inc.
Donna Eldridge:	Widow of Colonel Gary W. (Bo) Eldridge, US Army

**Biography for Pamela Laurion, Gold Star Wives of America, Inc.**



My name is Pamela Laurion and I am the Surviving Spouse of Donald T. Laurion who served as a Coast Guard corpsman between 1971 and 1975. I am the mother of 3 amazing children and 5 grandchildren. In December of this past year I retired from the court systems in Delaware where I served as a judicial educational consultant for juveniles. Currently, I am collaborating with the Doubting Thomas Research Foundation on the archeological research surrounding Mount Sinai (Jabel Al Lawz) and the split Rock of Horeb sites in Saudi Arabia.