



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

**SUBCOMMITTEE ON  
DISABILITY ASSISTANCE AND MEMORIAL AFFAIRS  
LEGISLATIVE HEARING**

**FEBRUARY 3, 2026**

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 2025 alone, 9,560 newly bereaved military and veteran survivors connected to TAPS for care and services. This is an average of 26 new survivors coming to TAPS each and every day. Of the survivors seeking our care in 2025, 33 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 5 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 Luttrell, Ranking Member McGarvey, 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 for 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 or veteran loved one.

TAPS President and Founder Bonnie Carroll previously 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.

## LOVE LIVES ON ACT OF 2025 (H.R.1004)

### **TAPS Strongly Supports**

#### **Bonnie Carroll, Surviving Spouse of Brigadier General Tom Carroll of Alaska, U.S. Army National Guard**

*“My name is Bonnie Carroll. I am the President and Founder of the Tragedy Assistance Program for Survivors, known as TAPS, and I am also a surviving spouse. I lost my husband, Brigadier General Tom Carroll, in a military aviation accident. In the quiet aftermath of his death, I stood where millions of military survivors stand. Shocked. Grieving. Trying to understand how life could move forward when everything familiar was gone. From that loss, and from the absence of sustained care for grieving families, TAPS was born.*

*“On my husband’s headstone are three words that have guided my life’s work: Love Lives On. They are not a slogan. They are a promise. A promise that love does not end at death, that service does not expire with sacrifice, and that families left behind must never be forgotten.*

*“For more than 30 years, TAPS has provided 24/7 care, peer support, grief education, and community to all who grieve a military or veteran death, regardless of age, rank, relationship, duty status, or cause of death. Every service is provided at no cost. Because grief does not follow a timetable, and love does not disappear when benefits do.*

*“I strongly support the Love Lives On Act. This legislation addresses a long-standing injustice in federal law that has harmed surviving spouses for generations. Under current policy, many surviving spouses lose critical survivor benefits if they remarry before a certain age, forcing them to choose between financial stability and the human need for love, partnership, and safety.*

*“This issue is not theoretical for me. It lives in my family.*

*“My mother-in-law lost her husband, Major General Thomas P. Carroll, in a military plane crash. Like so many widows of her era, she carried her grief quietly and moved forward with strength and resolve. Years later, she remarried, believing she was choosing companionship after devastating loss. What she did not fully understand was that remarriage would cost her the survivor benefits her husband had earned through his service to this nation.*

*“That second marriage became abusive.*

*“She stayed far longer than anyone should ever have to stay in danger, not because she lacked courage, but because she lacked options. Without her survivor benefits, she had no financial independence and no safety net. The policy that stripped her benefits did not protect her. It trapped her.*

*“Eventually, my husband, Tom, helped her leave that marriage. Much later, we learned that she could once again receive her survivor benefits after the marriage ended, and she did regain them. But by then, years had been lost to fear, isolation, and unnecessary suffering.*

*“No law should ever force a surviving spouse to choose between love and safety, between human connection and survival.*

*“This is why the Love Lives On Act matters.*

*“This legislation ensures that remarriage does not permanently bar a surviving spouse from receiving Dependency and Indemnity Compensation or Survivor Benefit Plan benefits earned through their loved one’s service. It recognizes that love does not negate sacrifice, and that survivor benefits are not conditional on remaining alone for life. It restores dignity, choice, and stability to those who have already given so much.*

*“Most post-9/11 surviving spouses were widowed in their 20s and 30s. Many are raising children alone. They deserve the freedom to rebuild their lives without fear that loving again will come at the cost of their family’s security.*

*“When we say ‘love lives on,’ we must mean it in policy, not just in sentiment.*

*“TAPS stands ready to support the implementation of this legislation and to continue walking alongside military survivors for as long as they need us. Honoring the fallen requires caring for the living, not just at the moment of loss, but for the lifetime that follows.*

*“Thank you for your leadership, your compassion, and your commitment to America’s military families. Love lives on when we choose to protect it.”*



TAPS is proud to spearhead this critical legislation and to work alongside the leadership of this committee to advance one of our most urgent legislative priorities — the ***Love Lives On Act of 2025 (H.R. 1004)***. This comprehensive bill finally ends a decades-old penalty on surviving spouses by ensuring they do not forfeit their earned benefits if they remarry before the age of 55. TAPS extends its deep appreciation to Representatives Richard Hudson (R-NC-09), Joe Neguse (D-CO-02), Derrick Van Orden (R-WI-03), Kelly Morrison (D-MN-03), Morgan Luttrell (R-TX-08), and Ro Khanna (D-CA-17) for their decisive leadership in introducing this critical legislation, as well as the 130 House co-sponsors who have demonstrated bipartisan commitment to supporting surviving families by advancing this vital bill in the 119th Congress.

**We call on Congress to act now to end these unjust penalties on surviving spouses by:**

- Eliminating the arbitrary age-55 requirement that strips surviving spouses of earned benefits upon remarriage.
- Permanently protecting access to both the Survivor Benefit Plan (SBP) and Dependency and Indemnity Compensation (DIC) for surviving spouses who remarry — at any age.
- Restoring TRICARE eligibility to remarried surviving spouses when a subsequent marriage ends due to death, divorce, or annulment.

Current law significantly penalizes surviving spouses if they choose to remarry before the age of 55. Given that most surviving spouses from the post-9/11 era are widowed in their 20s or 30s, we are asking them to wait 20-plus years to move forward in their lives with the financial security earned by their loved ones' service and sacrifice. These spouses are often raising children alone, navigating grief while shouldering the full weight of parenting and financial responsibility. Faced with the devastating loss of benefits that would accompany remarriage, many surviving spouses feel compelled to forgo remarriage altogether, while others are driven to cohabit rather than legally marry — an outcome that contradicts both family stability and the values we claim to uphold. This policy does not honor sacrifice — it compounds it.

The long-term goal for TAPS is to secure the right for surviving spouses to remarry at any age and retain their benefits. TAPS is leading efforts to pass the ***Love Lives On Act of 2025***, which is supported by over 50 veteran and military organizations. TAPS spearheaded a letter of support from these partner organizations that has been shared with every member of this committee.

Military spouses are among the most unemployed and underemployed populations in the United States. Due to frequent military moves, absence of the service member due to repeated deployments, and expensive child care, military spouses face high barriers

to employment and are unable to fully invest in their own careers and retirement. For many families, military retirement pay is treated as the household's retirement pay. These barriers to employment continue when a military spouse becomes a surviving spouse. Many surviving spouses have to put their lives on hold to raise bereaved children. They are reliant on their survivor benefits to help offset the loss of pay from their late spouse and their own lost income as a result of military life.

If a surviving spouse's subsequent marriage ends in death, divorce, or annulment, while most benefits can be restored, TRICARE benefits are not restored. If a surviving spouse was previously eligible for CHAMPVA, that benefit can be restored. TAPS is asking that we provide parity with other federal programs and allow TRICARE to be restored if the subsequent marriage ends.

These restrictions appear to be punitive as they are only imposed on the military surviving family, but not others who put their lives on the line to protect and defend. For example, in 30 states, including Texas<sup>1</sup>, Virginia<sup>2</sup>, and Louisiana<sup>3</sup>, first responders' survivors may legally remarry in the U.S. and maintain all or partial pensions and benefits.

In certain circumstances, divorcees are granted more respect than surviving spouses. If a service member was married for at least 20 years and served 20 years, their divorced spouse is entitled to a portion of that retirement benefit regardless of whether they remarry or not. Surviving spouses should not be penalized for remarrying when we grant the right to retain benefits to certain divorced spouses.

Additionally, when a surviving spouse remarries before the age of 55, they are legally required to notify the VA to discontinue DIC. The VA states that the processing time for these claims is typically eight to 12 weeks, but unfortunately, this is most often not the case. Numerous surviving spouses experience delays ranging from six to 18 months, with some cases taking up to 42 months of constant effort to terminate their benefits. They often encounter the need to make multiple calls, resend paperwork repeatedly, and are frequently informed that their file hasn't been reviewed, even six months after submission.

As these survivors continue to receive payments, they subsequently receive debt letters demanding the immediate repayment of benefits, often with added interest. This places an undue burden and emotional distress on surviving spouses who followed the required procedures. The challenge is exacerbated by the fact that many surviving

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<sup>1</sup> <https://www.firehero.org/resources/family-resources/benefits/local/tx/>

<sup>2</sup> <https://www.firehero.org/resources/family-resources/benefits/local/va/>

<sup>3</sup> <https://irp-cdn.multiscreensite.com/ac5c0731/files/uploaded/Louisiana.pdf>

spouses, often with minor children, are unaware of the specific portions of the payments they are supposed to retain and which portions should cease. Additionally, they may lack the financial resources to repay the VA promptly. This is a waste of VA resources, and allowing our surviving spouses to maintain benefits upon remarriage would eliminate these unnecessary challenges.

According to the VA, there are approximately 530,085 surviving spouses receiving DIC. Less than 35,000 of those surviving spouses are under the age of 55 and could potentially benefit from this legislation. Currently, less than 5 percent of surviving spouses under the age of 55 have chosen to remarry due to these penalties.

The federal government has allowed surviving spouses to maintain benefits upon remarriage over the age of 55 or 57 for decades. There is no specific reason for the age of 55; it is just the age Congress decided they could live with, but it sets the precedent that surviving spouses can and should be able to remarry and retain survivor benefits without waiting 20-plus years. Most choose to cohabitate until age 55, so all this law does is discourage legal marriages and prevent our young surviving children from having a mother or father figure legally in their lives.

With recruiting and retention at an all-time low in the military, every time we do not keep our promises to our military, veterans, and their families, we are discouraging our younger generations from serving. When an 18-year-old enlists in the military, they sign a check for up to and including their life. They also know that if something happens to them, our government will take care of their family. Period. There are no conditions. They are promised that their family will be taken care of for the rest of their lives. The current law breaks that promise. Our military, Members of Congress, and administration frequently remind survivors that the death of their loved one “is a debt that can never be repaid,” but ending survivor benefits upon remarriage is saying “that debt is paid in full.” Just because a surviving spouse remarries does not mean they stop grieving. A piece of paper will never change that they are a widow or widower; it just means they are also someone else’s spouse.

Remarriage should not impact a surviving spouse’s ability to pay bills. They should not have to choose between another chance at love, a stable home life for their children, and financial security. They are still the surviving spouse of a fallen service member or veteran, who earned these benefits through their service and sacrifice. Regardless of their marital status, surviving spouses should not be penalized for finding love in the future. All they are asking for is to choose how they move forward to pick up the broken pieces of their lives.

TAPS appreciates the House and Senate Armed Services Committees including section five (V) of *the Love Lives on Act of 2023*, which expands commissary and exchange

benefits to remarried surviving spouses, in *the Fiscal Year 2024 National Defense Authorization Act*, and we appreciate the House and Senate Veterans' Affairs Committees for including sections II and VII in the *Senator Elizabeth Dole 21st Century Veterans Healthcare and Benefits Improvement Act* in December 2024, which expands the Fry Scholarship to remarried spouses and ends the archaic, "Hold oneself out to be married" clause.

The following personal testimonials from surviving spouses help highlight these important issues.

**Gina Kincaide Piland, Surviving Spouse of Lt Col John Kincade of Oklahoma, U.S. Air Force**

*"On November 21, 2019, my husband of 20 years, Lt Col John (Matt) Kincade, lost his life in a military aviation training mishap at Vance Air Force Base. Through his (our) 20 years of service, I followed him from base to base — Texas to California to Nevada back to California, then Iowa, and finally "home" to Oklahoma — raising our two amazing sons, keeping the home fires burning, and praying he would come home safely.*

*"The day after my Matt died, I sat down with a representative from Vance AFB and received my benefits briefing. That day, I learned about the benefits I would collect due to Matt's death. I also learned that most of the benefits would never expire — assuming I remained unmarried until the age of 55. I remember thinking that wouldn't be a problem. I couldn't see past the grief and despair of the fresh loss to consider that someday in the future I might meet someone who could make my life — and my sons' lives — beautiful again. And yet, that's exactly where I find myself today.*

*"In March of 2022, I met Cally, a man who helped me see the beauty of life again. He allowed space for the legacy of my late husband. Cally and I struggled with how to move forward together, knowing the severe financial repercussions we would face upon marrying. Because we are both Christians who are dedicated to having God at the center of our relationship, and because we believe marriage is a holy covenant that we want to model for our combined six children, Cally and I made the choice to accept the financial penalty and were married on December 31, 2023. I am no longer eligible to receive DIC or the SBP that my late husband invested in to provide for our needs.*

*"For the 20 years my late husband served, our sons were my priority. Matt and I always believed that one parent should be wholly available to our kids at all times, and in the years of deployments, work-ups, and training. I sacrificed my career goals to support him and to raise our two amazing sons. And now, as a result of his death, I find myself at 50 years old starting over again — not just in a relationship, but also in a career.*

*“In spite of our tremendous loss, under current law, the U.S. government, the Department of Defense, and Veterans Affairs will be free and clear of any responsibility to the family of the late Lt Col John (Matt) Kincade when our youngest son turns 22.”*

**Melissa Blackburn, Surviving Spouse of CW2 Philip A. Johnson Jr. of Alabama, U.S. Army**

*“I lost my husband, Chief Warrant Officer 2 Philip A. Johnson, Jr., when he was killed in action while serving as a medical pilot. His aircraft was shot down by an RPG while transporting wounded service members, and five patients aboard also lost their lives that day. One moment, I was a military wife building a future with the man I loved, and the next, I was a widow learning how to survive a loss I never imagined.*

*“My husband devoted his life to serving others and believed deeply in the system he served. We talked about the risks of his job, and he trusted that if anything ever happened to him, I would be taken care of by the survivor benefits promised to military families. Because of that trust, he chose not to carry Servicemembers’ Group Life Insurance. He believed his country would honor his sacrifice by caring for his family.*

*“At age 31, while serving as a staff sergeant in the U.S. Air Force, I remarried while I was in the middle of nursing school. My new husband was younger and still in college, and I was working to build a stable future for our family. We also welcomed a baby because I did not want to miss my chance to have children and build the family we dreamed of. As a Christian, I believe in rebuilding my life with faith, love, and hope after loss.*

*“Instead of support, I lost my survivor benefits the moment I remarried. I was financially punished for choosing to heal, to love again, and to continue living. I was forced to learn that the benefits my husband believed would protect me were conditional on my remaining a widow. No surviving spouse should ever be placed in a position where they must choose between love and financial security. Our fallen service members went to war believing their families would be cared for. Their widows should not have to pay again for their sacrifice.”*

**Caroline Lawrence, Surviving Spouse of LCpl Kevin O’Neill of Maryland, U.S. Marine Corps**

*“My name is Caroline, and I lost my husband of 12 years, Kevin O’Neill, on August 1, 2022. My husband was part of the first wave into Iraq, fresh out of high school. Assigned to aviation ordinance, he spent the majority of his military time working with bombs and explosives. It was this exposure that led to Kevin, almost two decades later, developing a rare choroidal melanoma that metastasized to his spinal cord. Kevin lost*

*his ability to walk, then to swallow, then to control his arms, and finally, to breathe. Our daughters were 6 and 8 years old at the time. Between Social Security and DIC, we were able to stay afloat, but Kevin didn't have substantial life insurance, and I never stopped working.*

*"We discussed when he got sick how important a father is to children, and that if the worst happened to either of us, the other should try to remarry to someone who would make our spouse proud; Tamp Lawrence is that man. I met him even before I knew Kevin, as we were pen pals while he was piloting Blackhawks in 2005 for the Army in Afghanistan.*

*"In July of 2024, Tamp asked me to be his wife and to help continue to raise Kevin and my daughters. We then had to decide which of Kevin's final wishes to uphold: to provide for his family, or, his highest priority, ensure his daughters had a father. On June 20, 2025, Tamp and I chose the latter, though it was a choice that I felt unfairly devalued my marriage to Kevin and the promise this country made to his memory."*

**Nicoele Belluso, Surviving Spouse of SPC Andrew Arseneau of Illinois, U.S. Army**

*"I lost Andy in 2014 when he was only 46, and I was only 42. Our children, Drew, 15, and Maggie, 14 — at the time — also lost their daddy. He passed while an inpatient for surgery at Hines VA Hospital from injuries sustained during his deployment in 1991. Andy was 100 percent service-connected through the VA for four years for PTSD, but we were still fighting to get his medical claims approved. He was sick for many years and homebound. I was his caregiver 24/7 while also raising our children. I gave up going to college and my career to take care of my veteran. I had to fight for our DIC for eight long years! It was finally approved after the PACT Act was passed in 2022.*

*"We did receive back pay, but I had given up hope of getting benefits earlier that year and remarried a wonderful man whom I had been with for several years. It's unfair to expect us to wait until we are almost senior citizens to remarry. It's also unfair to be told that the new spouse should be financially responsible for my children when he has three children of his own to support.*

*"I never understood why divorced spouses are allowed to remarry and take half of their spouse's benefits, while we are penalized for losing our husband and daddy because he served his country honorably and died doing so. It's hard enough to grieve while raising our children alone and starting our lives over without the man who told me on his deathbed that he wanted me to remarry someday because I was so young, and to find someone who would be good to his kids. He had no idea the benefits would be taken away. Thank you for your time and attention to our Gold Star families!"*

**Amanda Rupert, Surviving Spouse of SrA Glenn Rupert of Kentucky, U.S. Air Force**

*“In 1999, I lost my husband, Glenn, a senior airman in the Air Force, to suicide after a battle with severe back pain and depression resulting from that chronic pain due to his service and injuries. He served proudly with that pain until his last days on earth, when he reached a tipping point and could no longer manage it. He was a hard worker, he saved lives, and he met every mission with enthusiasm. Everyone loved him. Everyone! Only a few people, including myself, knew what he was struggling with.*

*“We met in a combat unit and he volunteered for any and all deployments (I am also a veteran of the USAF, SSgt). I had the privilege of deploying with him during Operation Desert Fox. He was motivated and highly talented. His passing was devastating on so many levels, and the benefits he earned for me have been a lifeline, providing critical support during incredibly difficult times. As a spouse who survived his suicide, I can tell you that I carry guilt, pain, shame, blame, and so much more, and it comes from all directions. I was 21 when it happened, just a baby. The law, as it is currently, adds to that shame. I was literally told never to marry again by casualty assistance. And I didn’t. How wrong is it to ask a 21-year-old to go through that and to do so by herself days after his passing?*

*“As a surviving spouse and a veteran, I understand the value of these benefits. I’ve held onto the hope of remarrying and building a new life while still honoring his memory. However, current law puts me in a difficult position, as remarriage would mean giving up the benefits that have saved my life numerous times (DIC, SBP, TRICARE, and educational benefits I gladly used after my service). I gave up having children when we were together due to constant deployments. I’ve had to sacrifice this after his death, and due to this barbaric law.*

*“The Love Lives On Act of 2025 offers a solution, allowing me to move forward without sacrificing the benefits he earned for me. After 26 years and meeting a wonderful man who loves all of me, who is one in a million, who has been the support that I needed way back when Glenn died...I’m ready to say the least. I’d like to remarry and possibly have children before it’s too late, and for my elderly family members to be present for that event — hopefully on the Hill as planned with a mass wedding!”*

**Tonya Syers, Surviving Spouse of W4 Lowell Syers II of Georgia, U.S. Army**

*“My husband, Lowell, enlisted in high school via the delayed entry program. We met at Fort Campbell, Kentucky, and married six months later. After multiple moves, he decided to join the National Guard, and we moved to California. He retired after 20.5 years. In May of 2019, we watched my son graduate from the University of Georgia and*

*be commissioned into the U.S. Army Reserve. My husband gave him his first official salute. It was a very exciting moment, but the next day Lowell asked me to take him to the emergency room. Instead of celebrating Jake's graduation, we found out Lowell had stage 4 glioblastoma from exposure to the burn pits while deployed. By the end of July, it took his life.*

*“Eventually, I met a gentleman named James ‘Jay’ Matheson. He also retired from the Reserves. We got engaged. I was shocked to learn that remarrying before the age of 55 would cause me to lose my military benefits. Jay’s ex-wife was granted half of his Navy retirement. She is free to remarry without any financial loss. Why does the government allow divorcees to keep military pensions but punish military widows? I am not in any way telling the government to rescind ex-wives’ court-appointed portions of military pensions. I am only saying that it is morally wrong not to offer military widows the same option to remarry without financial penalty.*

*“The most pro-family and pro-military decision Congress could make is to change this law! Lowell served over 20 years and never collected one cent in retirement. He died, like most, too early due to military service. We would gladly trade our benefits to have our spouses back. Unfortunately, we do not have that option.”*

## **SUSAN E. LUKAS 9/11 SERVICEMEMBER FAIRNESS ACT (H.R.5339)**

### ***TAPS Strongly Supports***

TAPS greatly appreciates Representatives Suhas Subramanyam (D-VA-10), Don Beyer (D-VA-08), Rob Wittman (R-VA-01), and Bobby Scott (D-VA-03) for introducing the ***Susan E. Lukas 9/11 Servicemember Fairness Act (H.R.5339)***.

This critical and long-overdue bipartisan legislation would extend the presumption of service-connection for toxic-exposed veterans who reported for duty in the Pentagon between September 11, 2001, and November 19, 2001. Service members who returned to the Pentagon the next day to ensure continuity of service were exposed to an array of toxic substances, including cement dust, glass fibers, asbestos, lead, mold, and other toxicants that are known to cause negative health conditions and outcomes.

Named after our dear friend, Retired Air Force Lieutenant Colonel Susan Lukas, who was in the Pentagon on 9/11 and reported to duty the next day, she now suffers from chronic and persistent health impacts from her exposure. As a former Director of Government Affairs for the Reserve Organization of America (ROA) and a long-time champion for the Reserve Component, Susan continues to exemplify service before self, always standing up for what is right, and TAPS is proud to stand with her.

As the leading voice for the families of those who died as a result of illnesses connected to toxic exposure, and co-chair of the Toxic Exposure in the American Military (TEAM) Coalition, TAPS led efforts along with fellow veteran and military service organizations to pass the bipartisan **PACT Act**. The passage of the historic **PACT Act** is a tremendous victory, but the work does not stop. Each year, more survivors whose loved ones died due to toxic exposure-linked illness connect with TAPS for grief support and help navigating their benefits. Of the survivors seeking our care in 2025, 33 percent were grieving the death of a military loved one due to illness, including toxic exposures.

TAPS remains committed to promoting a better-shared understanding of illnesses that may result from toxic, environmental, and occupational exposures. We are committed to ensuring that impacted service members, veterans, their families, caregivers, and survivors receive the critical health care and benefits they have earned. To that end, we strongly support the **Susan E. Lukas 9/11 Servicemember Fairness Act**, and we are committed to working with Congress to ensure its swift passage.

#### **Lt Col Susan E. Lukas, U.S. Air Force (Ret)**

*“As I walked to my office, I could see my footprints in the concourse hallway because the floor was covered in black particulates from where the plane hit the Pentagon. By the time I got to the third floor, I wiped tears from my eyes because they were burning from what was in the air. By the afternoon, I had a terrible headache from where the plane crashed. It was like that as I reported to work each day. My name is Susan Lukas, and I had no idea that my health was being permanently damaged.*”

*“I think people always look at the major effects of toxic exposure, but they don’t often think about the day-to-day effects. I accommodate the damage to my throat and lungs with everyday decisions that no one would think about. For example, I buy only non-scented products because scented products burn my lungs and give me headaches. This also happens when I go into some stores or restaurants where there is a strong odor from perfumes or spices used during cooking. When that happens, I turn around and walk out because there is nothing I can do to make things better*”

*“I am not the only one who must deal with these issues. My son and daughter often take on the role of caretaker when I am sick with any type of respiratory illness because the effects are more extreme and last longer than they did before 9/11. Because of this, I have spent thousands of dollars purifying the air in my house so I can breathe. Can you imagine having to wake up every day and think about making it easier to breathe? Unfortunately, that is my reality.*”

*“For myself and all the forgotten veterans who reported to duty in the Pentagon on 9/11 and in the days immediately afterward, I respectfully ask Congress to pass this bill.”*

## JUSTICE FOR ALS VETERANS ACT OF 2025 (H.R.1685)

### **TAPS Strongly Supports**

TAPS is grateful to Representatives Brian Fitzpatrick (R-PA-1) and Chris Pappas (D-NH-1) for introducing the ***Justice for ALS Veterans Act of 2025 (H.R.1685)***. TAPS strongly supports this bipartisan legislation, which would extend critical Dependency and Indemnity Compensation (DIC) benefits to surviving spouses of veterans who die from amyotrophic lateral sclerosis (ALS) or Lou Gehrig's disease, regardless of how long the veteran had the disease before their death.

The Department of Veterans Affairs (VA) has included ALS as a presumptive 100 percent service-connected disease since 2008 for veterans who have served in the military for at least 90 days of continuous active-duty service. Under current law, a veteran must be rated totally disabled for a continuous period of at least eight years immediately preceding their death for their survivors to receive DIC, and a surviving spouse must have been married to the veteran for eight or more years immediately preceding the veteran's death.

Approximately 30,000 people in the United States are currently living with ALS. According to the ALS Association, military veterans are twice as likely to be diagnosed with ALS as civilians, no matter their branch of service or if they served during peacetime or war. Military service members may face a higher risk of developing ALS, from head, neck, or spine injuries, especially traumatic brain injuries (TBI), and from exposure to toxic substances.

A 2025 report from the National Academies of Sciences, Engineering, and Medicine<sup>4</sup> explored the link between various toxic exposures experienced by post-9/11 veterans and neurological conditions, including ALS. The committee ultimately found that there was "a possible risk-conferring relationship between exposure to exhaust or solvents — such as benzene, formaldehyde, and methylene chloride — and ALS."

Veterans are also at greater risk of dying from the disease. The average life expectancy for someone living with ALS is two to five years from the time of diagnosis, and many veterans who contract ALS do not live long enough to secure DIC benefits for their survivors.

Over the past five years, the number of military survivors of an illness death seeking TAPS services increased by approximately 37 percent. In 2025 alone, 3,173 new survivors of a death by illness reached out to TAPS for support. Based on recent trends, TAPS sadly projects that it will continue to receive over 3,300 new illness-loss survivors

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<sup>4</sup> <https://www.nationalacademies.org/projects/HMD-BPH-23-08>

each year. Although we do not know how many of these deaths are related to ALS, we know there has been a tremendous uptick in illness-loss survivors seeking TAPS services. As a result, TAPS has been a leading voice in advocating for all illness-loss survivors.

TAPS strongly supports the ***Justice for ALS Veterans Act of 2025*** and urges its passage this year. Survivors of our nation's veterans who have died from ALS should wait no longer to receive their veterans' hard-earned benefits.

## **DAYTON NATIONAL CEMETERY EXPANSION ACT OF 2025 (H.R.2164)**

### ***TAPS Appreciates Intent***

TAPS appreciates Representative Michael Turner (R-OH-10) introducing the ***Dayton National Cemetery Expansion Act of 2025 (H.R.2164)***. This legislation would authorize the Secretary of Veterans Affairs to enter into an agreement with the Montgomery County Land Bank to transfer approximately 58 acres of land across from the Dayton National Cemetery to the Department of Veterans Affairs (VA) to be used for the expansion of the national cemetery.

Dayton National Cemetery is located in Montgomery County, Ohio. It was established as a permanent burial site in 1867 and transferred to the National Cemetery Administration (NCA) in 1973. The cemetery is one of eight National Cemeteries with the remains of veterans from every major United States conflict dating back to the American Revolutionary War. The national cemetery was designated a National Historic Landmark in 2012.

TAPS appreciates the intent of this legislation but defers to the VA and NCA to determine if expanding the Dayton National Cemetery is necessary to ensure it continues to commemorate and honor the next generation of veterans who serve and sacrifice for our nation.

## **PROVIDING RADIATION EXPOSED SERVICEMEMBERS UNDISPUTED MEDICAL ELIGIBILITY (PRESUME) ACT (H.R.4469)**

### ***TAPS Supports***

TAPS thanks Congresswoman Dina Titus (D-NV-1) for introducing the ***Providing Radiation Exposed Servicemembers Undisputed Medical Eligibility (PRESUME) Act (H.R.4469)***. This important legislation seeks to eliminate the Department of Veterans Affairs (VA) requirement of evidence of a specific amount of radiation to determine whether a veteran has been affected by radiation exposure.

The **PRESUME Act** would amend Title 38 of the United States Code to help streamline the process and make it easier for radiation-exposed veterans to qualify for critical health care and benefits that they have earned and deserve.

TAPS knows first-hand that there is an urgency for early diagnosis and intervention, which saves and prolongs the lives of service members and veterans, beloved by family and friends who consider each day together precious and irreplaceable. Passing the **PRESUME Act** is an important step forward, and we look forward to its swift passage.

## **FRAUD IN VA DISABILITY EXAM ACT (H.R.5723)**

### ***TAPS Strongly Supports***

TAPS thanks Ranking Member Mark Takano (D-CA-39) for introducing the ***Fraud Reduction And Uncovering Deception (FRAUD) in VA Disability Exams Act (H.R.5723)***, which would strengthen how the Department of Veterans Affairs (VA) detects and handles fraud in disability claims, specifically focusing on *Disability Benefit Questionnaire (DBQ) forms* submitted as part of veterans' claims.

The VA disability system exists to serve veterans who have suffered service-connected injuries or illnesses. For the overwhelming majority of claimants, the process is undertaken honestly and in good faith. However, credible evidence of fraud—particularly involving DBQs — undermines confidence in the system, diverts limited resources, and ultimately harms veterans who legitimately need assistance.

H.R. 5723 addresses this challenge in a thoughtful and balanced manner. The legislation strengthens the VA's ability to identify and report suspected fraud without placing undue burdens on veterans or claims processors. By establishing clear procedures for detecting irregularities and referring concerns to the Office of Inspector General, the bill promotes consistency, accountability, and professionalism within the claims process.

Additionally, H.R. 5723 also includes critical protections for veterans. The bill limits the VA's ability to reopen or revise finalized claims based solely on fraud investigations unless there is a criminal conviction. This provision strikes a balance by preventing administrative overreach and protecting veterans from having long-settled benefits disrupted without due process.

***The FRAUD in VA Disability Exam Act*** recognizes two essential truths: fraud must be addressed decisively, and veterans must be treated with dignity and fairness. The bill accomplishes both goals without compromising access to benefits for those who have

earned them through their service. Doing so will strengthen the VA disability system, protect taxpayer resources, and — most importantly — preserve trust in a system designed to serve America’s veterans.

## **BOARD OF VETERANS APPEALS ANNUAL REPORT TRANSPARENCY ACT OF 2025 (H.R.6698)**

### ***TAPS Supports***

TAPS appreciates Representative Keith Self (R-TX-3) for introducing the ***Board of Veterans Appeals Annual Report Transparency Act of 2025 (H.R.6698)***, which would require the Board of Veterans’ Appeals (BVA) to include in its annual report an identification of the factors contributing to the untimely disposition and remand of appeals.

This important bill pairs well with Congressman Self’s ***Veteran Appeals Transparency Act of 2025 (H.R.1741)***, which would require the BVA to publish weekly on the VA website the appeals cases assigned to the board for a decision during the upcoming week and the date they were filed with the court.

The BVA has long played a critical role in ensuring veterans and survivors have a clear and affordable legal process to appeal an initial VA claims decision. TAPS believes both of these bills combined will provide greater transparency to the appeals process for veterans and survivors.

## **VETERANS BURIAL ALLOWANCE AND REIMBURSEMENT ACT OF 2026 (H.R.6943)**

### ***TAPS Supports***

TAPS thanks Congressman Gabe Evans (R-CO-8) for introducing the ***Veterans Burial Allowance and Reimbursement Act of 2026 (H.R.6943)***, which seeks to standardize the payment of burial and funeral expenses, and plot allowances for deceased veterans under the laws administered by the Secretary of Veterans Affairs.

The overall intent of this legislation is to ensure that survivors of veterans who die as a result of service-connected disabilities receive consistent benefits. TAPS appreciates that H.R.6943 will streamline the benefits process for our surviving families who are grieving the death of their loved ones.

## **NATIONAL CEMETERY ADMINISTRATION ANNUAL REPORT ACT OF 2026 (Discussion Draft)**

### ***TAPS Appreciates Intent***

TAPS appreciates the intent of Congressman Mackenzie's (R-PA-07) draft legislation, the ***National Cemetery Administration Annual Report Act of 2026***, which would require the Department of Veterans Affairs (VA) to submit to Congress an annual report on the National Cemetery Administration (NCA).

The annual report would include the total number of interments of remains under the control of NCA, an assessment of customer satisfaction, a description and map of each open national cemetery to include burial information, the number of veterans interred in a state or county veterans' cemetery, as well as the number of presidential memorial certificates, headstones, burial markers, and medallions distributed each year.

The NCA, which consistently ranks first among public and private organizations in overall customer satisfaction, already collects most of this information, which could be readily available to Congress. While TAPS appreciates the intent behind this legislation, an annual report mandate may be unnecessary to access existing data and would also add an additional requirement to provide data not currently tracked.

### **CONCLUSION**

TAPS thanks the leadership of the House Committee on Veterans' Affairs, Disability and Memorial Affairs Subcommittee, distinguished members, and professional staff for convening this important hearing to address key veteran and survivor legislation. TAPS is honored to submit a statement for the record on behalf of the thousands of surviving families we serve.