



**Statement for the Record from Brandon Carter, President
USAA Life Insurance Company
To the Subcommittee on Health
U.S. House Committee on Veterans' Affairs
Legislative Hearing
June 22, 2022**

On behalf of the United Services Automobile Association (USAA) and our more than 13 million members of the U.S. military, veterans who have honorably served and their families, thank you for convening this important hearing on legislative proposals to care for our nation's veterans – including H.R. 6273, the VA Zero Suicide Demonstration Project Act of 2021.

USAA is a membership association that serves members of the military community, including active duty, guard, reserve, retired and honorably separated veterans and their families. Since our founding in 1922 by 25 U.S. Army officers, USAA has facilitated the financial security of our members, associates and their families through the provision of a full range of highly competitive financial products and services. We seek to be the provider of choice for the military community. Our core values of service, loyalty, honesty and integrity have enabled us to be a source of stability for our members.

Military and veteran suicide is a public health crisis that demands a holistic, comprehensive response from the public and private sectors. We commend the Department of Veterans Affairs (VA) for its commitment to ensuring veterans have access to quality and timely mental and behavioral health care and are encouraged by bipartisan legislative efforts to turn the tide on military and veteran suicide.

The VA Zero Suicide Demonstration Project Act of 2021 is an important step toward improving mental health, safety and suicide care for veterans, beginning with implementation of a pilot program at five VA medical centers.

We commend the program's requirement that one of the selected centers serve veterans in rural and remote areas. Twenty-four percent of all veterans live in rural and remote areas.¹ This population may face barriers accessing VA health care compared to veterans in more suburban and urban areas. Studies have shown that rural veterans have a 20% increased risk of death by suicide.² This bill would provide crucial services to many of our nation's underserved and at-risk veterans, generate valuable data to help the VA improve outcomes and augment the ranks of VA staff trained to respond to veteran suicidality.

As USAA celebrates our 100th anniversary this year, we're proud of our continued commitment to our veteran members who have honorably served our country. Providing unique and uncompromising support to the military community has been an invaluable part of

¹ https://www.hsrdr.research.va.gov/for_researchers/cyber_seminars/archives/3961-notes.pdf

² *Id.*

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USAA's mission since day one and we continue to strive toward this goal every day. We look forward to working with the Subcommittee to explore legislative and regulatory solutions to reduce veteran suicide by expanding access to quality health care.

Sincerely,

A handwritten signature in black ink, appearing to read "B. Carter", written in a cursive style.

Brandon Carter
President, USAA Life Insurance Company