



**STATEMENT FOR**

**TRAGEDY ASSISTANCE PROGRAM FOR SURVIVORS (TAPS)**

**BEFORE THE**

**SUBCOMMITTEE ON DISABILITY ASSISTANCE**  
**AND MEMORIAL AFFAIRS**  
**COMMITTEE ON VETERANS AFFAIRS**  
**UNITED STATES HOUSE OF REPRESENTATIVES**

**September 13, 2017**

Tragedy Assistance Program for Survivors (TAPS) is the national organization providing compassionate care for the families of America's fallen military heroes. TAPS provides peer-based emotional support, grief and trauma resources, grief seminars and retreats for adults, 'Good Grief Camps' for children, case work assistance, connections to community-based care, and a 24/7 resource and information helpline for all who have been affected by a death in the Armed Forces. Services are provided to families at no cost to them. We do all of this without financial support from the Department of Defense. TAPS is funded by the generosity of the American people.

TAPS was founded in 1994 by Bonnie Carroll following the death of her husband in a military plane crash in Alaska in 1992. Since then, TAPS has offered comfort and care to more than 70,000 bereaved surviving family members. For more information, please visit [www.TAPS.org](http://www.TAPS.org).

TAPS currently receives no government grants or funding.

### **Kathleen Moakler**

Kathleen joined TAPS in 2015 and is honored to work with America's frontline resource offering compassionate care for all those grieving a death in the Armed Forces. She works with policy makers and military and veteran advocacy organizations to ensure that surviving families' benefits and support services are protected and surviving families receive the most up to date information on any changes to their benefits. Kathleen comes to TAPS with 20 years of military family advocacy experience including protecting and enhancing surviving military family benefits, serving as past co-chair of the Survivor Program Committee for the Military Coalition, sitting on the DoD/VA Survivors Forum, and testifying numerous times before Congress on behalf of surviving military families. She also represented military families on the Congressionally-mandated Department of Defense Military Family Readiness Council.

An Army spouse, active duty and retired, for over 40 years, she holds a Bachelor of Science degree in Business Administration from the State University of New York at Albany. Mrs. Moakler was honored to receive the Gold Star Wives of America 2015 Award of Excellence. Parents of three adult children and new grandparents to two military kids, Kathleen and her husband, Colonel Martin W. Moakler Jr. USA (retired), reside in Alexandria, Virginia.

Chairman Bost, Ranking Member Esty and distinguished members of the Disability Assistance and Memorial Affairs Subcommittee of the House Veterans Affairs Committee, the Tragedy Assistance Program for Survivors (TAPS) thanks you for the opportunity to make you aware of issues and concerns of importance to the families we serve, the families of the fallen.

While the mission of TAPS is to offer comfort and support for surviving families, we are also committed to improving support provided by the Federal government through the Department of Defense (DoD) and the Department of Veterans Affairs (VA), state governments and local communities for the families of the fallen -- those who fall in combat, those who fall from invisible wounds and those who die from illness or disease.

We thank you for the provisions included in the *Jeff Miller and Richard Blumenthal Veterans Health Care and Benefits Improvement Act of 2016* including the expansion of eligibility for the Marine Gunnery Sergeant John David Fry Scholarship for spouses and clarification of eligibility for in-state tuition benefits for those using the Fry Scholarship. We are grateful for the Committee's focus on improving survivor benefits.

We are most appreciative the passage of the *Harry W. Colmery Veterans Educational Assistance Act of 2017*. This will be most beneficial for survivors who are benefitting from the Fry scholarship and the Dependents Education Allowance. We will be working closely with the VA on the law's implementation.

TAPS would like to recognize the outstanding support we receive from the Department of Veterans Affairs (VA) on behalf of the survivors we serve. For several years we were honored to have a Memorandum of Agreement (MoA) with the education specialists in the office of Economic Opportunity in the Veterans Benefits Administration enabling TAPS and the VA to work most efficiently in solving problems that surviving spouses and children encountered while accessing their VA education benefits. This relationship also allowed the VA to discover areas where policy or procedural processes could be improved so they could serve survivors more effectively.

The VA Office of Survivor Assistance, including director Moira Flanders and her staff, works closely with TAPS to answer questions and concerns that are raised by surviving family members. We also appreciate the opportunities provided by the DoD/VA Survivors Forum, held quarterly, which works as a clearinghouse for information on government and private-sector programs and policies affecting surviving families. This is ably facilitated by Craig Zaroff of the VA Benefits Assistance Service.

TAPS was recently honored to enter into a new and expanded Memorandum of Agreement with the Department of Veterans Affairs. VA Secretary Shulkin and TAPS President Bonnie Carroll signed the MOA on April 12 at a ceremony attended by many of the same survivors who will benefit from it. This agreement formalizes what has been a long-standing, informal working relationship between TAPS and the VA. The services provided by TAPS and VA are complimentary, and in this public-private partnership each will continue to provide extraordinary services through closer collaboration.

Under this agreement, TAPS continues to work with surviving families to identify resources available to them both within the VA and through private sources. TAPS will also collaborate with the VA in the areas of education, burial, benefits and entitlements, grief counseling and other areas of interest.

## Debt Notification

Imagine you are a surviving spouse or dependent who opens a letter from the VA that notifies you that you suddenly owe the VA several thousand dollars and they would like payment in a lump sum as soon as possible. The only explanation is that there has been a change in benefits and you have been overpaid. While they provide an 800 number for you to call, every time you call the number is busy. Before you know it, a third letter has been sent, still without an definitive explanation of what the cause of the debt is and containing an ominous warning that you are subject to having your wages garnished, VA benefits withheld and that your debt has been sent to a collection agency.

As those in receipt of survivor benefits can tell you, it can often be confusing tracking which payment comes from which agency (DoD, VA or Social Security). Many are often still in a fog of grief and mail can lie unopened, and even unopened mail can appear to be daunting as one sifts through legalese and unfamiliar terms. In a perfect world, each survivor would set up a ledger, accounting for every payment and being aware themselves when an overpayment has been made. Unfortunately, not everyone is equipped with the financial acumen to accomplish this tracking. It can be even more confusing in dealing with education benefits, when funds are also impacted by the institutions of higher learning and their rules and very often, sharing of misinformation.

TAPS has developed many programs in response to the needs presented to us by the surviving families we serve. Indicative of the specialized support that TAPS provides is the education portal and individualized support on the education benefits available for the children of America's fallen heroes. TAPS staff members work with each individual to maximize the financial support they can receive to complete their education from both government and private agencies. As mentioned previously, TAPS has been honored to enter into an MOA with the VA to facilitate the delivery of benefits, including education benefits and to troubleshoot problems for families that reach out to us. We have helped many families resolve their issues with debt collection.

TAPS is pleased that this committee is considering legislation to further clarify the debt notification process of those in receipt of VA benefits. We were fortunate to receive a briefing from the VA Debt Management Center (DMC) at the July 2017 meeting of the DoD/VA Survivors Forum. The briefing clearly outlined the processes and procedures that the DMC uses to notify and to collect the debt owed. Since this briefing was aimed at those who work with benefit recipients, there was even a special phone number provided that veteran service organizations and other helping agencies can use to expedite the communication process for those who receive debt notification letters.

The procedures as outlined in the DMC brief appear to be designed to make the process easier for the customer (survivor or veteran). The procedures are in place. The stumbling block is in making it easier to connect the survivor or veteran with the assistance that DMC provides. Clarification of the reason for the debt in easy to understand language (as called for in the proposed legislation) would go a long way in improving communication and access. Reinforcing the importance and urgency of the debt letter received from the VA by sending it by certified mail will also help to insure that the beneficiary responds in a timely manner. We are grateful that the legislation addresses these two important steps in the process.

We suggest that further assists may be required, as indicated in our anecdotes from survivors below. It appears that more staff at the 800 number call centers or some evening or weekend hours might be

necessary to keep those in receipt of the notices from being discouraged when they cannot be connected in a timely manner.

We asked some of our surviving family members to share their stories:

***Meagan Staats***, surviving spouse of SSG David Staats, was double paid for Fry and DEA during the switchover in 2015. She received letters from VA debt management saying that they would deduct the amount from her Fry BAH. They did not. She calls VA and they don't see the debt in the system so she continues to get BAH and never received any letters to pay, until her credit is hit because it was sent to collections. She called and paid it off immediately but had no clue how to get through the VA system when VA education and VA debt management were telling her 2 different things.

***Ashlynn Haycock***- Ashlynn, a surviving child, was enrolled in college during the switchover from DEA to Fry and was reimbursed for the difference in benefits between years 2009-2010. Two years later she got a letter from VA debt management claiming she had been overpaid, but with no explanation of what she had been overpaid for. Ashlynn called the VA debt management phone number weekly for 2 years and never got an answer. In the meantime VA sent it to collections, her tax return payments were garnished and her credit rating was impacted negatively. The only reason she ever got her problem resolved was because she came to work for TAPS and TAPS at the time had an education MOA with VA. Ashlynn asked her point of contact at VA to look into it and it turned out that VA had made the mistake by listing her as having received multiple benefits simultaneously. The error was on VA's part and it took over 4 years for Ashlynn to figure out what the problem was to correct it. Once the problem was identified, the VA did refund her tax return amounts and worked to remove the negative reports from her credit report.

***Shannon Rushford***- Shannon received educational benefits under Fry for almost 3 years before she got a letter from VA debt management claiming she owed \$80k to VA for benefits paid in error. Ms. Rushford could not figure out what the reasoning for the debt was and could not reach anyone at VA to explain it. She contacted TAPS Education Services, who through our MOA learned that Shannon was not actually Fry eligible because her father had been medically retired for 4 hours when he passed in the line of duty. VA made the error in processing her benefits and it took them 3 years to realize it. Fortunately, VA forgave the debt as the payments were an error on VA's part but had she not had contact with TAPS she may never have figured out what the debt was for.

### **Headstone and Marker Eligibility for Survivors**

TAPS supports H.R. 3657 which expands eligibility for headstones and markers for eligible surviving spouses and dependents for those buried in tribal cemeteries. We also support H.R. 3656 which clarifies the date of eligibility for a headstone and marker for eligible surviving spouses and dependents of those veterans whose remains are unavailable.

### **Veterans Care Financial Protection Act of 2017**

TAPS supports H.R. 3122 which calls for added financial protections for those survivors in receipt of aid and attendance. They are among our most vulnerable populations for fraud and financial abuse.

TAPS is grateful for the subcommittee's consideration of the proposed legislation. We know that this subcommittee has been at the forefront for protecting survivors and for crafting benefits that recognize their sacrifice.

**It is the responsibility of the nation to provide for the support of the loved ones of those who have paid the highest price for freedom. Thank you for allowing us to speak on their behalf.**