# Statement of Gold Star Wives of America, Inc.

before the

Committee on Veterans' Affairs United States House of Representatives

February 16, 2006

Presented by

Mrs. Rose Elizabeth Lee Gold Star Wives of America, Inc. Chair, Legislative Committee

"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 has borne the battle, his widow and his orphan."

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

Not for publication Until Released By the Committee

## INTRODUCTION/BACKGROUND

Mr. Chairman, Representative Evans, and Members of the House Veterans' Affairs

Committee, I would like to thank you for the opportunity to testify before you today on
behalf of all Gold Star Wives regarding the importance of addressing critical services for

America's military widows and their children.

My name is Rose Lee. I am a widow and I am here before you as the Chair of the Gold Star Wives (GSW) Committee on Legislation. I am also currently President of the Potomac Area Chapter. In the past, I have held the positions of National President and Chair, Board of Directors for GSW. For many years now I have been working to achieve the overall goals of the Gold Star Wives, and more specifically to assist our young, new widows, one by one, wind their way through the maze that lies before them with first notification of the death of their loved one.

The Gold Star Wives of America, Inc. was founded in 1945 and is a Congressionally-chartered service organization comprised of surviving spouses of military service members who died while on active duty or as a result of a service-connected disability. We could begin with no better advocate than Mrs. Eleanor Roosevelt, newly widowed, who helped make GSW a truly national organization. Mrs. Roosevelt was an original signer of our Certificate of Incorporation as a member of the Board of Directors. Many of our current membership of over 10,000 are the widows of service members who were killed in combat during World War II, the Korean War, the Vietnam War and the more

recent wars including the one we are currently in, the Global War On Terrorism (GWOT).

In my testimony I will respond to your request for our legislative views on the past year, an assessment of the present, and a look ahead into 2008. In doing so, I will present to you the collective goals of the Gold Star Wives with the hopes that they will alert you to certain discrepancies and inefficiencies that you may be able to alleviate in your deliberations this year.

I do want to thank the Members of this committee and the staff for your continued support of programs that directly support the well-being of our service members' widows and their families. It is imperative that the difficulty of the sacrifice of our husbands' lives should not be compounded by lack of information, confusing information and sometimes even erroneous information that prevent our widows from accessing the assistance she needs to begin the rest of her life without that core person who had been her most critical support.

### THE CHALLENGE

We are unmistakably in a time of war. Warriors are dying and leaving behind young families. If there is one message I could leave you with today it is that there is never enough good communication. The Casualty Assistance Calls Officers (CACOs) have a difficult mission in a difficult time. They act to assist survivors from the death notification to assistance with coordinating funeral arrangements to applying for benefits

and entitlements. They do a valiant job but CACOs are not trained to be the subject matter expert for the benefits and entitlements managed by the VA or the DoD.

Our widows need our help. We need to identify and reach out to them. In addition, we must coordinate with our counterparts in other agencies to ensure that the message given is thorough and consistent as they transition to their lives made forever different by the loss of a loved one.

We need to examine the coordination process between agencies more closely and work hard to prevent these widows and their children from encountering gaps in identifying benefits.

## **GOVERNMENT INITIATIVES**

The Departments of Veterans Affairs (VA) and Defense (DoD), including the Military Services, have several on-going programs which merit attention as critical facets in serving widows in this most difficult time of their lives. These organizations together have co-hosted a series of meetings that focus on improving outreach to surviving family members. VA in collaboration with DoD and the Social Security Administration has created a Survivors Web Site that offers communication channels for all services widows and widowers who are entitled to and need to continue their daily living. Often widows do not even know where to turn simply to identify their benefits. We participate in this outreach and applaud these efforts. To enhance these efforts, GSW asks your serious

consideration of creating an oversight office for survivors across the VA and DoD to assure improved delivery of benefit information and benefits to survivors.

## **BRIDGING THE GAPS**

Getting the right information to the right people at the right time is important. Getting the right benefit is important as well. There are gaps in the benefit for survivors that we have called for corrective action on over time. Most will not be new to you. It is time to act.

- 1. Despite valiant efforts over the past year, the dollar for dollar offset of Survivor Benefit Plan (SBP) annuity payments by benefits from the VA's Dependency and Indemnity Compensation program was NOT eliminated. The SBP was meant to provide income protection for survivors. This income is not protected when the DIC benefit offsets the SBP income to which a survivor is entitled, sometimes eliminating the entire SBP. We recognize you must act with your colleagues on the Committee on Armed Services on this issue. We thank Rep. Henry Brown for introducing HR 808 and encourage Congress to provide this real relief for our military surviving spouses now.
- 2. The law currently allows for surviving spouses who remarry after age 57 to retain their VA DIC survivor benefit. For those who remarried before that law was enacted, there was a one-year period to apply for reinstatement. Communication in the form of outreach was lacking during the retroactive period. Therefore, we

thank Rep. Michael Bilirakis for introducing H.R. 1462, which will make two equitable changes to the law:

- a. allow survivors to retain DIC on remarriage at age 55 in order to bring this benefit in line with rules for SBP and other federal survivor programs; and
- b. open up the reinstatement period with renewed outreach efforts to make survivors aware of their eligibility.
- 3. There are inequities among several payments for the child survivor that need immediate attention. The SBP child option applies now only to survivors of deaths after November 24, 2003. We seek this benefit to be linked to October 7, 2001, the beginning of the Global War on Terror as are other survivor benefits. Similarly, the additional monthly \$250 child DIC payment per family only applies to survivors of deaths after January 1, 2005. This too should be linked to October 7, 2001. We thank Rep. Michael Michael for introducing HR 1573 which provided for this additional payment to families. It makes no sense that the survivors of those who died 'first' should be prohibited from accessing a benefit given to survivors of those who died later in the same war. There's another grievous oversight concerning the \$250 child DIC. The program evaluation of benefits study recommended that surviving spouses with dependent children receive the \$250 for FIVE years instead of TWO years this is currently provided and that amount should be indexed for inflation, to avoid a devaluation of the benefit. Unfortunately, those recommendations were ignored. I want to note that the \$250 child DIC is the only DIC benefit that doesn't receive the Cost of Living

- Adjustment (COLA). However, we wish to thank those of you who tried to include a COLA in legislation for the \$250 child DIC.
- 4. CHAMPVA, the Civilian Health and Medical Program of the Department of Veterans' Affairs, currently does not carry with it a dental plan. In order to increase beneficiaries' access to dental care at a reasonable cost, GSW seeks for widows and all CHAMPVA beneficiaries the ability to purchase a voluntary dental insurance plan. We are in agreement that the model of the TRICARE program for military service retirees for dental care in which the payment of premiums or services is completely funded by the enrollee is an acceptable model. Beneficiaries are simply looking for affordable dental care, which can be accomplished through a group plan. Allowing for assignment of VA benefits to cover the cost of dental insurance premiums would be an additional benefit to ease the payment process. This would require a modification to Title 38, Chapter 53.
- 5. We would like to begin the process of reviewing how the DIC rate is established, which is currently a flat rate of \$1,033. The SBP is calculated at 55 percent of retired pay, as if the member had retired for total disability on the date of death. We recommend that the DIC be calculated in a similar manner at 55 percent of the disabled veterans 100 percent disability compensation amount. We recognize there are complexities in this depending on rank of the deceased and on date of death, but we do believe this would help alleviate growing financial difficulties of widows from wars prior to this conflict who are receiving only DIC. We would welcome the opportunity to work with the committee in determining how to

implement these changes, which will provide more equitable compensation to our survivors.

Finally, there are three other issues that we want to bring to your attention:

- 1. Widows whose husband died in VA hospitals due to wrongful VA hospital care receive only DIC without any other VA benefits (Title 38 USC 1151). We urge the Committee to support the measures necessary to allow these widows to be entitled to the CHAMPVA benefit also. These wrongful deaths are not much different than those killed by friendly fire.
- 2. We recommend that the Committee ensure that medical benefits be provided fairly and equitably include surviving spouses and eligible children (i.e., seek legislation to remove Part B penalties and interest for late enrollment and promote a feasibility study to convert VA facilities to Long Term Care facilities which would welcome widows/widowers).
- 3. Education benefits for surviving spouses who are on active duty should be able to use the education benefit derived from her deceased husband while still serving on active duty. Currently, the active duty widow must resign from the military in order to use the derived educational benefit. GSWs urges this Committee to review and change this law.

## **CONCLUSION**

In conclusion, we do not want our widows to be forgotten whether they are experiencing their losses in the Global War on Terror over the past five years or whether they are members of the so-called Greatest Generation and experienced their loss many years ago during World War II. Whenever the ultimate sacrifice is given, there is family left behind. In the same way we have asked some to give their lives, we have also asked some to continue their lives with a chasm so large it is difficult to transgress. Let us show the spirit of this nation by not forgetting these widows, whose numbers grow daily.

I thank this Committee for using this hearing as one more avenue of awareness and education and for giving me an opportunity to share my thoughts and the goals of the Gold Star Wives. We will be happy to work with the committee on any of these initiatives. Thank you.

### **BIOGRAPHY**

### MRS. ROSE ELIZABETH LEE

Rose Lee was born in Pittsburg, California and is the widow of Colonel C. M. Lee, U.S. Army, who served in Korea and in Vietnam. He died on active duty overseas in 1972. Rose has two children and three grandchildren. In 1978, she was appointed Gold Star Wives Washington Representative and has been active through most of the time since then. Rose was Gold Star Wives National President 1991 – 1993 and Chair of the Board of Directors 1998 – 2002. She is currently the Potomac Area Chapter President since 2004. All her Gold Star Wives work is voluntary. Her mission is to "train" new young widows to become involved with legislative work. She is also an appointed member of the VA Advisory Committee on Cemeteries and Memorials.

Rose worked in personnel management, Veterans' Employment, and retired from Federal service in 1992. Rose appreciates her VA Education Benefits as she used them to return to school to complete a BA in Political Science and a Master of Public Administration in 1977 from the American University, Washington, D.C.

### DISCLOSURE STATEMENT

Neither Mrs. Lee nor the Gold Star Wives of America, Inc. have received any Federal grant or contract, relevant to the subject matter of this testimony, during the current or previous two fiscal years.

Signature, Mrs. Rose E. Lee Date