

U.S. House of Representatives

COMMITTEE ON VETERANS' AFFAIRS

ONE HUNDRED FIFTEENTH CONGRESS

335 CANNON HOUSE OFFICE BUILDING

WASHINGTON, DC 20515

<http://veterans.house.gov>

April 26, 2018

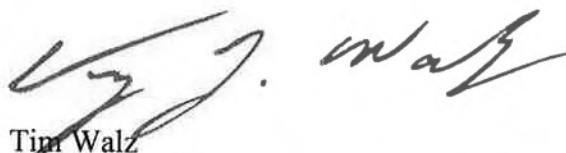
Robert Wilkie
Acting Secretary
U.S. Department of Veterans Affairs
810 Vermont Avenue, NW
Washington, DC 20420

Dear Mr. Acting Secretary:

In reference to the Committee on Veterans' Affairs Subcommittee on Disability Assistance and Memorial Affairs hearing titled, "Review of VA's Life Insurance Programs" on April 25, 2018, I submit the enclosed questions for the record. I request that you provide your responses to the questions by the close of business on June 16, 2018.

In preparing your responses to these questions, please list your responses consecutively and include the full text of the question you are responding to in bold font. To facilitate the printing of the hearing record, please e-mail your response as a Microsoft Word document to Sam Denham at Sam.Denham@mail.house.gov by the close of business on June 16, 2018. If you have any questions please contact him by email or phone at 202-225-9756.

Sincerely,



Tim Walz
Ranking Member
House Veterans' Affairs Committee

SUBCOMMITTEE ON DISABILITY AND MEMORIAL AFFAIRS
COMMITTEE ON VETERANS' AFFAIRS
UNITED STATES HOUSE OF REPRESENTATIVES
ON
"REVIEW OF VA'S LIFE INSURANCE PROGRAMS"

QUESTIONS

1. GAO report GAO-09-108, notes that there were no systematic quality assurance programs for TSGLI applications. Can you outline what if any quality assurance programs are currently in place for TSGLI applications?
2. As you know, TSGLI payments are made to servicemembers who have undergone significant trauma. These payments are designed to help the veteran with their unique and unexpected needs. Some servicemembers and veterans report that payments are made quickly, often paid to them when they are still heavily medicated. Additionally, they report that having access to a financial counselor during this time would be helpful.

The VA reported that there is financial counseling available online or on base, but this does not appear to be a solution for veterans who have been blinded, have lost limbs or are unable to go to a financial counseling appointment outside of their hospital room. Please detail what, if any financial counseling services are available for the aforementioned seriously injured servicemembers in their rooms. If none are available, please explain in detail what would hinder you from providing this service to them. Also please provide a plan to overcome this hindrance.

3. VGLI coverage premiums are can become unaffordable for veterans as they age. One such example is that the maximum coverage amount of \$400,000 would cost a 70 year old veteran \$920 a month and jumps to \$1,840 at age 75 and older. The cost seems too prohibitive for our injured veterans.

The National Association of Insurance Commissioners approved the use of the 2001 Commissioners Standard Mortality Table as the new mortality standard for another VA life insurance program, VMLI and in October 2006 the VA Secretary implemented the use of the 2001 table rather than the previous 1958 table. By doing so, VA was able to reduce premiums for the VMLI program an average of 37%. Please explain when the last cost study was conducted and when/if we the VA plans to conduct one in the future.

4. Veterans are automatically covered under SGLI for 120 after discharge. VGLI coverage must be applied for within 1 year and 120 days, but need to apply for VGLI within 240 days to avoid medical questions.

Has the VA considered making VGLI enrollment automatic and having the veteran specifically have to elect to leave the program? This may be especially helpful as the VA disability claims are processed more quickly and the veteran can have the premiums come directly from the disability compensation as other VGLI enrollees commonly do.

5. How many veterans are currently enrolled in the USGLI, NSLI, VRI and VSLI programs?