Testimony of Tom Tarantino Chief Policy Officer, Iraq and Afghanistan Veterans Of America Joint House and Senate Veterans Affairs Committee Hearing February 28, 2013

Chairman Sanders, Chairman Miller, Ranking Members Burr and Michaud, members of both Committees, on behalf of Iraq and Afghanistan Veterans of America's over 200,000 member veterans and supporters, thank you for inviting me to present IAVA's legislative priorities for 2013.

IAVA is the country's first and largest nonprofit, nonpartisan organization for veterans of the wars in Iraq and Afghanistan and has more than 200,000 member veterans and supporters nationwide. Founded in 2004, our mission is to improve the lives of Iraq and Afghanistan veterans and their families. Through assistance, awareness and advocacy, we strive to create a country which honors and supports veterans of all generations.

My name is Tom Tarantino and I am the Chief Policy Officer for IAVA. I proudly served 10 years in the Army, beginning my career as an enlisted Reservist, and leaving service as an Active- Duty Cavalry Officer. Throughout those 10 years, my single most important duty was to take care of other soldiers. In the military, they teach us to have each other's backs, both on and off the field of battle. And although my uniform is now a suit and tie, I am proud to work with this Congress to continue to have the backs of America's service members and veterans.

As an Iraq War veteran and veterans' advocate, I have seen firsthand the difficulties that many veterans face when transitioning out of active-duty service. I have seen new veterans spend years waiting for the care and benefits that they have earned. I have also seen wounded warriors who have made extraordinary sacrifices on the frontline return home with physical and mental health injuries. For both, the transition is difficult, sometimes seemingly impossible. It is for these veterans and their families that each year IAVA asks: "Is our country prepared to build and support the New Greatest Generation?"

Unfortunately, with threats to the efficacy of veterans' benefits, record high suicide rates, and a GI Bill that still leaves some veterans out, we are far from being able to answer "yes."

However, IAVA remains confident, if we come together as a country, we can do it. IAVA's 2013 Policy Agenda is a blueprint for addressing all of the issues facing new veterans head on, to ensure that every veteran has our country's unwavering support from the moment they return home throughout the rest of their lives.

We are ready to work with you to fundamentally change the way America supports its veterans and to build the New Greatest Generation. This year, we believe Congress must focus on the following priorities:

- 1. Break the VA claims backlog
- 2. End Veteran Suicide
- 3. Improve the Post 9/11 GI Bill

1. Break the VA claims backlog

Countless veterans can personally testify to the confusion and delays typically associated with VA benefits and services. The VA should be a veteran's strongest advocate, not a veteran's biggest obstacle. A substantial change in VA culture is necessary to adapt to the needs and realities of veterans from 21st century wars.

Too many veterans are stuck in a growing VA backlog. According to the VA's own estimates, 70 percent of claims are backlogged by more than 125 days. Regionally, the problem is worse with claims at the Oakland and Baltimore offices, which are above 80 percent. Long wait times have a devastating impact on veterans and their families. Disability benefits are designed to fill the gaps in loss of earnings potential and quality of life caused by injuries sustained during military service. The long wait times for decisions on these disability claims delay the dispensing of benefits, but they do not delay the impact of injuries. Unable to work and still waiting on their claims decision, veterans are left to rely on family, or to go into debt.

The VA claims that this backlog is a result of efforts to expand access, including a surge in claims stemming from new rules on Agent Orange, and from the complicated injuries of new veterans returning home. The average Vietnam veteran claimed three to five injuries when filing for VA disability, while the average OIF/OEF/OND veteran claims 10 to 15 injuries. Veterans of Iraq and Afghanistan are coming home with numerous complex injuries, and yet are filing disability claims under a system that was outdated before most of them were even born. While these factors have increased pressure on the VA system, it is unacceptable for the VA to be one change in law or a sudden surge in claims away from a crippling backlog.

In 2013, the VA is set to field their digital claims processing system, the Veterans Benefits Management System (VBMS). The VA claims that VBMS will reduce the backlog to all claims processed within 125 days at 98 percent accuracy. Unfortunately, the VA Inspector General does not agree. A February 2013 VA IG report revealed significant problems with the VBMS, raising significant questions about the viability of this 2013 timeline.

By now it is clear that this is a problem that the VA is unable to solve on its own. We need leadership at all levels of government, starting with the President, to call upon every available resource to finally break the backlog. The claims process should be reformed to capitalize on successful pilot programs, expedite ready to rate claims and remove unnecessary bureaucratic procedures. IAVA recommends the VA improve its Fully Developed Claims program by allowing veterans to hold their place in line and require VA notification of items missing from their claim. With appeals taking years to complete, the VA should adopt reforms that prevent claims from getting caught in an endless loop that prevents veterans from receiving the benefits that they need and deserve.

2. End Veteran Suicide

The veteran suicide rate is a national crisis. According to a recent VA report approximately 22 veterans a day are taking their own lives. Unfortunately, IAVA fears that these numbers may actually be lower than the true number of veterans we lose to suicide, as some states do not

report veteran suicide and are not included in the VA's 2013 report. One veteran or service member life lost to suicide is one too many, so we have a lot of work to do.

Our country must swiftly and boldly address the psychological wounds of war. Up to this point, VA and DoD have taken a reactive approach to addressing invisible injuries. Going forward, we must find a way to be proactive or we will never change this tragic trend. First and foremost, we must combat the stigma surrounding mental health injuries. Secondly, the VA must seek

partnerships with community nonprofit, military and community based mental health services to fill the gaps in care for veterans and their families.

Stigma is still a significant barrier to veterans and servicemembers seeking mental health care. Unfortunately, despite recent efforts to remove the stigma associated with psychological wounds by VA and DoD leadership, their message has failed to penetrate at an institutional level. Stigma still seems to be ever present, and seeking mental health care is often viewed as a sign of weakness or lack of resiliency among those who have been trained to be strong and fearless. In IAVA's 2013 Member Survey, 50 percent of respondents said that someone close to them suggested they seek care for a mental health injury. Of these, 80 percent said they sought care. Yet for those who did not; 42 percent expressed concern that it would affect their career; 32 percent did not want to be perceived differently by peers; 30 percent would rather talk to friends or family instead; and 31 percent said they did not need care.

Multiple studies confirm that veterans and servicemembers are concerned about how seeking care could impact their careers, both in and out of the military. Concerns include the effect on their ability to get security clearances and how co-workers and supervisors would perceive them. We must step up our efforts to minimize stigma and immediately implement new, confidential ways of offering assistance to those who need it most.

To combat stigma, IAVA recommends that VA and DoD partner with experts in the private and nonprofit sectors to develop a robust and aggressive outreach campaign. This campaign should focus on directing veterans to services such as Vet Centers, as well as local community and state health services. The messaging should be integrated into local campaigns such as San Francisco's veterans 311 campaign, and it should reflect the best practices and expertise of experts in both the mental health and advertising fields.

IAVA has developed programs and partnerships to address suicide among troops and veterans. Suicide is a deeply personal issue to IAVA; more than 37 percent of our members know someone who has been lost to suicide. Too often, our staff is on the front lines in combatting suicide and identifying veterans who are considering suicide. Our closed online social network, Community of Veterans, was designed specifically to attract veterans in need of peer-to-peer support through their transition. In 2012, we launched a partnership with the VA's Veterans Crisis Line to ensure that our members are aware of the Veterans Crisis Line, and to allow us to work together to support any of our members who may be expressing suicidal thoughts.

Developing a nationwide "Community Partnership Strategy" could play a vital role in providing quality mental health care to veterans throughout the country, as well as filling the gaps of VA's and DoD's current mental health care systems. Nationwide, we have private sector and non-

profit organizations that are already providing mental health care and resources to the members of their individual communities. These organizations are easily accessible and have staff trained to address most of the unique and common mental health needs within their individual communities and cultures. IAVA believes that VA and DoD must immediately develop and implement a "Community Partnership Strategy" through legislation and internal policy changes to increase accessibility and speed of care. Given the current state of our nation's mental health care system, VA and DoD must work outside of their normal comfort zones, think outside of the box to address their shortfalls and allow these organizations to assist them in ensuring every veteran, service member and their families have easily accessible quality mental health care and resources.

3. Improve the Post 9/11 GI Bill

The Post-9/11 GI Bill is the most significant piece of veterans' legislation in a generation. It will enable millions of veterans and their families to transition home, retrain for a new career and provide an education that will build the new greatest generation. IAVA was instrumental in passage of the Post-9/11 GI Bill and its upgrades in 2010 and 2011. However, our work is still unfinished and there are still challenges that need to be addressed with the Post-9/11 GI Bill today.

Student veterans still face significant challenges when attending a public college or university outside their state of residence. These out-of-state students are charged a higher tuition rate by their college, but the Post-9/11 GI Bill only compensates them for the lower in-state tuition rate. These out-of-state students attending public schools are not only being charged more for their education, but they may also often receive fewer benefits than students attending private institutions. This problem has caused many students to accrue significant amounts of debt, or postpone their education entirely.

No veteran should have to wait to start his or her education because of subjective state requirements for residency. With many veterans unable to establish legal residency in any state due to multiple deployments and military moves to duty stations across the world, its time that all states follow the example of the 14 who already count veterans as in state residents. Congress must fix this issue in 2013.

IAVA also recommends that Congress abolish the "payer of last resort" calculation for tuition/ fees benefits in the new GI Bill as well as expanding the Post-9/11 GI Bill benefit to allow veterans to use their remaining entitlement to repay student loans.

With the drawdown in Afghanistan scheduled for 2014 coupled with a projected smaller military in the near future, more veterans will return home and pursue a college degree by using the Post-9/11 GI Bill. In the past, IAVA has seen for-profit schools attempt to take advantage of rather than educate military and veteran students. Many for-profit schools receive a significant amount of federal funding. Many of these schools proudly serve our military and veteran students in order to fill a gap in educational services not found in traditional schools. Other for-profit schools mislead veterans and use deceptive recruiting techniques to take advantage of veterans and their tuition benefits while failing to provide a quality education. By enacting strong reforms, public officials can help protect veteran students from the malicious intent of deceptive

institutions. In the last academic school year, for-profit schools collected \$1.5 billion in Post-9/11 G.I. Bill tuition payments equalling nearly one-third of total disbursements made by the VA. Yet, the law that is meant to restrict the amount of federal funds a for-profit school receive has a loophole that classifies all GI Bill dollars as private funds. Called the 90-10 rule, this law states that no more that 90% of a for-profit's revenue can be from government funds. It is a key protection that allows at least some free market control over this highly subsidized industry. However, all \$1.5 billion from the GI Bill last year counts as the 10% of funds that are supposed to come from private sources. This causes the for-profit school industry to heavily target veterans. For each veteran they recruit, they can accept 9 more civilian students on federal financial aid totalling up to \$125,000 in additional federal revenue per veteran.

In order to continue ensuring that our veterans are receiving the best education possible under the Post-9/11 GI Bill, IAVA recommends that Congress fix the 90-10 loophole by including DoD and VA educational benefits in the category of "government funds" and prohibit all schools from using tax dollars for marketing and recruiting.

Conclusion

Caring for the men and women who defend our freedom is a solemn responsibility that belongs to lawmakers, business leaders and everyday citizens alike. Health care, education and employment services are not up to the high standards our veterans deserve. The facts and figures I have mentioned today should serve as a stark reminder about the challenges our newest generation of veterans faces upon returning home from service. IAVA will continue to fight for this new greatest generation - we will continue to fight for the respect, care and support they have earned with their services. As a country, we must remain vigilant if we are to change these unacceptable trends for this generation and those to come. The warriors fight long after the war is over, and now we must fight for them. Thank you for your time and attention.