



United States  
of America

# Congressional Record

PROCEEDINGS AND DEBATES OF THE 109<sup>th</sup> CONGRESS, FIRST SESSION

WASHINGTON, TUESDAY, JULY 26, 2005

## *House of Representatives*

# LET US FIX THE INSURANCE FOR OUR SERVICEMEMBERS AND OUR VETERANS!

### HON. BOB FILNER

OF CALIFORNIA  
IN THE HOUSE OF  
REPRESENTATIVES

Mr. FILNER. Madam Speaker, I, too, rise to speak about improvements in insurance for veterans and their families.

This bill, H.R. 3200, will permanently, as we have heard, increase the amount of Servicemembers' Group Life Insurance from \$250,000 to \$400,000 if a servicemember is killed in the line of duty.

It would also provide the same permanent increase in the Veterans' Group Life Insurance program. These changes, of course, make the insurance more in line with today's economy, and we all should support the passage of H.R. 3200.

But I think there are other changes beyond what is in this bill that we also should take before this Congress ends. These changes would, first of all, affect the Service-Disabled Veterans Insurance, the SDVI program. When this insurance program began in 1951, the premiums were based on a 1940 mortality rate. Current standard life insurance policies have premiums based on a 2001 mortality rate, except for this program, which still charges premiums based on a table that is 60 years out of date,

which results in higher premiums.

The Independent Budget, that document prepared and endorsed by many veterans service organizations, has recommended that the mortality table be updated. I have introduced a bill, H.R. 2747, the Disabled Veterans Life Insurance Enhancement Act, that would make this important change and decrease this premium payment for disabled veterans.

A second part of my bill affects the mortgage life insurance for severely disabled veterans. Currently this insurance covers only about 55 percent of outstanding mortgage balances. We know how the cost of housing has skyrocketed in most areas of our Nation. In May of 2001, an evaluation by the Department of Veterans Affairs recommended increased coverage. And my bill, H.R. 2747, implements these recommendations by increasing the maximum which would be expected to cover 94 percent of mortgage balances.

Finally, military families are currently provided with \$10,000 of life insurance for each child when the servicemember is covered by

the program. Some military families have been denied this benefit because their child was stillborn. My bill, H.R. 2747, would extend the \$10,000 benefit to those families to help pay for funeral and burial expenses. I note that the Senate Veterans Affairs Committee has taken up this issue in their June 23 hearing.

Let us begin to update and fix the insurance for our service members and our veterans by passing the bill before us, H.R. 3200. But I also encourage my colleagues to cosponsor and support my insurance bill, H.R. 2747, which expands what we are doing here today to additional insurance provisions and programs to support all of our Nation's veterans.