

**Statement of
Gold Star Wives of America, Inc**

Before the

Subcommittee on Disability Assistance and Memorial Affairs
Committee on Veterans' Affairs
United States House of Representatives

Presented by

Vivianne Cisneros Wersel
Member, Legislative Committee

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“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

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INTRODUCTION/BACKGROUND

Mr. Chairman, Mr. Vice-Chair, Representative Berkley, and members of the Subcommittee on Disability Assistance and Memorial Affairs, 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 the accuracy of benefits information provided to, and the quality of service received by, individuals seeking assistance from the Veterans Benefits Administration. I am here particularly for America's military widows, of which I am one, and our children.

My name is Vivianne Wersel. I am the widow of Lt. Col. Rich Wersel, USMC, who served in Iraq on numerous occasions and died on active duty at Camp LeJeune one week after his return from Iraq. Most recently, I have worked to assure that all survivors of active duty deaths receive the enhanced benefits of SGLI and the Death Gratuity and I thank the Congress for your help. I am here to represent to you my own and others experiences with the government regarding how our nation's widows receive their benefits information in a most difficult period of their lives. I will also present to you the collective outreach problems of our Gold Star Wives with the hopes that they will alert you to discrepancies and inefficiencies that you may be able to alleviate in your deliberations this year.

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).

I do want to thank the Members of this committee and its staff for its 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 or erroneous information that prevent our widows from accessing the assistance needed to begin the rest of life without that core person who had been the now widow's 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—good, accurate, thorough information that does not depend on the new widow to know the right questions to ask while in the middle of her grief dealing with the death of her spouse.

Our widows need our help. We need to identify and reach out to them. In addition, each of the government agencies must coordinate with their counterparts to ensure that the message given is thorough and consistent as widows transition while suffering the loss of a loved one.

We need to examine the quality of outreach, information and coordination among agencies more closely and work hard to prevent 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. They are creating a single resource web-based document that will offer communication channels for all services widows who are entitled to and need to continue their daily living. We have access to Headquarters Casualty Assistance contacts when contact with the assigned Casualty Assistance Calls Officers or the Casualty Assistance Officers (CACO/CAO) no longer exist. Often widows do not know where to turn simply to identify their benefits or what questions to ask. 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. What's the right time? CACO's and other VA personnel reach out to our widows to inform them of their rights

and benefits immediately upon the death of their spouse. They have conversation; they are left a “Golden Folder”. This is the right thing to do. But we must recognize the fog of grief that surrounds a new widow. The VA sends out a six month ‘reminder’ letter. But I repeat that we must recognize the fog of grief that surrounds a new widow, still new at six months. A period of adjustment is needed oftentimes before a widow can make phone calls, visit web sites for ‘research’ information she needs. It is often well beyond six months and even a year before a widow can address some issues, for instance financial ones; yet, at that point her support is gone. We must look toward extending out the outreach time, long enough for it to be meaningful to one suffering extreme grief.

We have tried diligently to identify where there are challenges to be met. The GSWs found need for, and created, a chat room for widows so that they would have the support of each other as well as some of us who have endured our hardship in earlier times. So we have knowledge based on our chat room which is vibrant and gives a real-time look at the issues these widows are facing. We have many GSWs who are active in their communities, helping others in similar situations to identify where to go for needed information and help new widows recognize the support that is out there for them. Our issues apply both to new widows and older widows.

Our outreach successes are also our challenges—whether we are talking about the VA’s 1-800 number, the VA representatives, the CACOs, the CAOs, or the web site—sometimes excellent resources and sometimes falling a bit short. Not every one nor every instance. I am here to raise awareness that our training, our written material must be constantly reviewed, revised.

Whatever the medium to transfer benefit information, the need to improve accuracy is never ending. This is not a particular failing; it is simply a constant because information continuously changes; new situations arise; constant diligence is required on the part of information providers to give the proper and unencumbered support to widows who are in such desperate and immediate need.

It sometimes lacks impact to listeners to hear of anecdotal evidence of misinformation that has conveyed to individual widows, one by one. It doesn't seem 'big' enough. But when any one widow at any moment is misinformed or misguided, we have failed in our support mission to one person who has had to endure the ultimate sacrifice. As I speak to these anecdotal shortcomings, please see a widow and family in bereavement who have been left without support or badly supported in a most critical time in her life. I am sure each of you on your healthiest, happiest day can be frustrated and agitated when given incorrect or incomplete information because you simply didn't know enough to ask the right question. Imagine someone in the same position but who has recently and suddenly lost her loved one.

Lack of information can sometimes be as simple as not knowing where to call to change an address when a widow moves—a very likely possibility. This information is not on the web site. We have had difficulty figuring out where the nearest VA Center is, and how to transfer records across facilities when necessary. Many of our widows have discovered that their CACO's know nothing of the Montgomery GI bill refund but they have to know they are due a refund before they can even ask. BAH funds have been overlooked.

Information provided can be confusing. We have seen confusion exist over coverage of funeral costs, the length of time it takes to get a CHAMPVA card, and perhaps the most complicated, the implementation of new laws, how and when they get implemented and guidance on what a widow does while awaiting implementation.

We have had multiple instances of failure to change information, sometimes as critical as SGLI beneficiary information, which as you can imagine can be distressful at time of death. We have instances of failure to change emergency information provided just before leaving for overseas. Again, with a subsequent death, this is distressful and disorienting and no fault of the widow.

We have had instances of simply misinformation -- on SBP child option, on eligibility to be reinstated for DIC after the death of a second husband; and when the surviving spouse is active duty herself, which seems to create differences in benefits from the widow who is not active duty. With financial counseling, we have learned of misinformation on SGLI and its relatively new increase.

One issue raised, time and again, and of utmost importance, is that bereavement counseling is difficult to understand on the web site. Our widows are frequently frustrated in their efforts to obtain information on the type of provider available to do the counseling; determine the availability of referral services; or change counselors when the 'connection' isn't there or when a counselor who is closer to home would be preferable. In addition, sessions are often not as frequent as needed for the bereaved.

Perhaps most disturbing and the least easy to understand are instances of non-responsive counselors, counselors not taking charge of an emotionally trying situation, not following through with appointments, approaching the widow with cold tones—in short, simply a lack of regard for the emotional state a new widow is in. For instance, when one widow asked for a help through a widows' support group, she was told of the unavailability of such a support aid and to start one herself.

CONCLUSION

In conclusion, we do not want our widows to be forgotten. Whenever the ultimate sacrifice is given, there is family left behind. When our nation asks some to give their lives, we also ask 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 in their time of need, whose numbers grow daily.

We do not come to condemn the efforts put forth by the various government personnel who touch the lives of our widows. There are good people out there trying to do their best and offering caring, accurate information. Giving them the tools they need to support our widows who are forced to exist in a fog of grief and chaos and to make a million unsure decisions that they never had to do alone before is the best way we can provide assistance to widows in their time of need.

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 continue to work with you in addressing any and all outreach initiatives. Thank you.

Mrs. Vivianne Cisneros Wersel

Vivianne Wersel was born in Los Angeles, California and is the widow of Lt. Col. Rich Wersel, U.S. Marine Corps, who served in Operation Iraq Freedom 1 and 2. He died on active duty at Camp Lejeune 2005, one week upon his return from Iraq. Mrs. Wersel has two children: Richard, age 15 and Katie age, 13. In 2005, shortly after his death, after she discovered that she was not eligible for the new enhanced survivors' benefits, she was instrumental in changing the SGLI and Death Gratuity (SA 1376). Now all war-time survivors are eligible for enhanced benefits. She currently serves as a volunteer with Gold Star Wives' legislative committee. Her mission is to help correct the inequities of widows' benefits and to champion for the improvement of services to assist in their optimal well being. Mrs. Wersel is also a local representative for National Military Family Association (NMFA), Key Volunteer for II MEF, Camp Lejeune and serves on the Parent Advisory Committee for Broad Creek Middle School.

Mrs. Wersel works as a Clinical Audiologist and is Lead to the Speech Language Pathologists for Onslow County Schools in Jacksonville, NC. She holds a Bachelors and Master Degree in Communicative Disorders from San Diego State University, CA. She is a graduate from the Defense Language Institute, Monterey Ca and holds a language certificate in Spanish.

DISCLOSURE STATEMENT

Neither Mrs. Wersel 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. Vivianne Wersel

Date