



HOUSE COMMITTEE ON  
**VETERANS' AFFAIRS**  
*Republicans | Ranking Member Phil Roe, M.D.*

**H.R. 6013: The Veteran Families Financial Support Act**

**Background:**

In 1951, Congress created the Service-Disabled Veterans Insurance (SDVI) program to meet the needs of wounded Korean War veterans. The SDVI program ensured that those veterans could receive up to \$10,000 of life insurance coverage from VA. While \$10,000 may have been sufficient coverage for veterans in the 1950's, it is not practical in the present-day economy. Currently, veterans only have two years to apply for the SDVI program and they can be denied SDVI coverage if they have a non-service connected disability. After factoring in inflation, end-of-life expenses, and the average estimated cost of a funeral – which was about \$9,000 in 2019 - that leaves veteran families with only an extra \$1,000 to spare.

The Veteran Families Financial Support Act would modernize the SDVI program and provide veterans with assurance that their families will be taken care of financially after their death by raising the maximum coverage to \$40,000. The bill would also guarantee that veterans cannot be denied SDVI coverage for any pre-existing health condition or for a service connected disability and remove the two-year time limit to apply. Veterans insured under the current SDVI program would have two years to opt-in to the modernized program, if they choose to do so. The new program is intended to be self-funded, which would bring the SDVI program in-line with the majority of VA's other life insurance programs.

**The Message:**

- No veteran should have to worry about being a burden to their family after they pass away.
- Modernizing the SDVI program is the right thing to do to ensure VA can offer - disabled veterans a life-insurance program that meets their needs and serves their families well.
- The Veteran Families Financial Support Act would give veterans disabled in service to our country the security of knowing that their loved ones will be taken care when they are gone.