

Aichele, Stephen

From: Lori Turpin <lturpin@co.hendricks.in.us>
Sent: Monday, December 31, 2018 4:02 PM
To: Aichele, Stephen
Subject: FW: Military Family Relief Fund

Importance: High

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Mr. Aichele I am submitting these public comments for the 3 January meeting of the Commission on Veterans Affairs. Thank you. Lori Turpin

Honorable Indiana Commissioners of Veterans Affairs

I am submitting these comments in response to the proposed rule changes for the Military Family Relief Fund. As a County Veteran Service Officer and a Retired Navy Nurse, I have some serious concerns about the changes.

First I am extremely concerned that the new language continues to pay veterans directly rather than paying the business entity itself. Besides MFRF applications, over the years I have assisted with applications for the American Legion Temporary Assistance and IVETS program. I have also assisted with the now out of use Rolling Thunder Fund. All of these entities insisted on paying the veteran's bills directly to the vendor. I believe the speed of processing the application should not outweigh the possibility that the claimant might spend the funds for something other than the approved debt.

It is my understanding that the original MFRF was to assist deployed personnel who ran into severe financial hardship due to military members on Title 10 orders. I understand that the group of eligible veterans has increased, there are still those who might have been financially stable, with an earning capacity greater than 200% of Federal Poverty Level. In all likelihood like the rest of us...they spend what they make. This group of in need veterans can sometimes have an unexpected expense such as medical bills or some kind of personal disaster that puts them in a situation where they can't pay their regular monthly bills. A family of two cannot make more than \$32,920 at 200% of Federal Poverty Guidelines. This is before taxes, medical insurance payments, rent/or house payment, utilities and groceries. When these veteran family are in these lowest income brackets it is almost impossible for them to handle unexpected financial hardships.

I think that the definition of veteran should be more specific. The wording should clearly state that the veteran or the family member is only eligible for a one time use of the MFRF.

Language covering the Indiana National Guard should be clear and understanding. It is my understanding that some ING members have been turned down either due to lack of active duty time or time in military service. I know that Indiana Code is not entirely consistent on the language for these two terms but the rules and regulations should support awards consistent and generous ING. I don't think we can forget that this fund was originally designed for the ING deployed to OIF and OEF.

I am also concerned about those veterans who may have been discharged medically and only have a short period of active but do not have a full 12 months of military service. I believe they should be eligible to apply. The individuals had joined the service in good faith and had planned on completing their obligated service. These may also be veterans who have a harder time finding and keeping a job.

I deal with VA appeals on almost a daily basis. There are very clear deadlines for submission of appeals. The appellant needs to be advised of the contact information for the Commission. They also need to be told exactly why the claim was denied so they have the opportunity to provide supplemental documentation. We all know that "I just don't like it" will generally not be well received by the Commissioners.

I hope the Commission is aware that if VA Disability Compensation were added to the family's gross income it might put them over 200% of the Federal Poverty Level. Again for a couple of two, 200% of the Federal Poverty Level is \$32,920 and the receipt of 10 or 20% disability could push a low income veteran over the maximum . If the disclosure is not required for the application to be calculated it does not need to be documented.

Thank you for the opportunity to provide this information.

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