

**NINETIETH NATIONAL CONVENTION  
OF  
THE AMERICAN LEGION  
Phoenix, Arizona  
August 26, 27, 28, 2008**

**Resolution No. 144: Amend the Eligibility Requirements and Extend the Eligibility Time  
Period for Service- Disabled Veterans Insurance**

**Origin: Maryland**

**Submitted by: Convention Committee on Veterans Affairs and Rehabilitation**

WHEREAS, The Service-Disabled Veterans Insurance (SDVI) program of the Department of Veterans Affairs (VA) was founded by Congress in 1951 to provide life insurance coverage for veterans suffering only from disabilities rated by VA as being connected to their military service to the nation; and

WHEREAS, Service-connected disabled veterans are required by statute to not only be in good health except for their service-connected disability, but must apply for SDVI coverage within two years from the date of their last VA rating for a new, original, disability, with increases in prior VA disability ratings not being includible for this purpose; and

WHEREAS, Many veterans in good health except for their service-connected disabilities, and who are granted rating increases because of worsening severity in such disabilities, continue to be denied SDVI coverage at a time when it has become most needful to them, due to the requirement that SDVI eligibility periods begin only with a VA rating for a new disability and last for only two years; and

WHEREAS, Other service-disabled veterans also continue to be denied insurance, due to the strict two year time limit (from the date of their last original rating) to make application; and

WHEREAS, It continues to be the experience of veterans service organizations such as The American Legion that many service-disabled veterans remain unaware of the SDVI program despite automated VA notifications, a fact supported by VA's own casework experience and program studies, and that the insurance benefit remains inadequate and in need of enhancement; now, therefore, be it

**RESOLVED, By The American Legion in National Convention assembled in Phoenix, Arizona, August 26, 27, 28, 2008, That The American Legion shall sponsor and support legislation to amend Sec. 1922(a) of title 38, United States Code, to permit that increases in VA service-connected ratings also provide a service-connected veteran with an eligibility period to apply for VA Service-Disabled Life Insurance in the same manner that ratings for new, original, disabilities presently do, and that the time period of such eligibility be increased from the current two years to a period of at least five years from the date of rating determination and notification, and that such amendment also apply to any new similar issue of VA Service-Disabled insurance that may be enacted into law.**