

119<sup>TH</sup> CONGRESS  
1<sup>ST</sup> SESSION

# H. R. 3576

To amend title 38, United States Code, to make certain improvements to the laws administered by the Secretary of Veterans Affairs relating to life insurance for veterans, and for other purposes.

---

## IN THE HOUSE OF REPRESENTATIVES

MAY 23, 2025

Mrs. BIGGS of South Carolina introduced the following bill; which was referred to the Committee on Veterans' Affairs

---

## A BILL

To amend title 38, United States Code, to make certain improvements to the laws administered by the Secretary of Veterans Affairs relating to life insurance for veterans, and for other purposes.

1       *Be it enacted by the Senate and House of Representa-*  
2       *tives of the United States of America in Congress assembled,*

3       **SECTION 1. SHORT TITLE.**

4       This Act may be cited as the “Veterans’ Life Insur-  
5       ance Expansion and Integrity Act of 2025”.

1 **SEC. 2. EXPANSION OF DEPARTMENT OF VETERANS AF-**  
2 **FAIRS LIFE INSURANCE PROGRAM.**

3 (a) IN GENERAL.—Section 1922B of title 38, United  
4 States Code, is amended—

5 (1) in subsection (a)—

6 (A) in paragraph (1), by striking “service-  
7 disabled”;

8 (B) by striking paragraph (3); and

9 (C) by redesignating paragraphs (4)  
10 through (6) as paragraphs (3) through (5),  
11 respectively; and

12 (2) in subsection (b), by striking “the veteran  
13 has a service-connected disability” and all that fol-  
14 lows through the period at the end of paragraph (2)  
15 and inserting the following: “the veteran submits an  
16 application for such insurance before the veteran at-  
17 tains 81 years of age”.

18 (b) CLERICAL AMENDMENT.—

19 (1) SECTION HEADING.—Such section is further  
20 amended by striking the section heading and insert-  
21 ing the following:

22 **“§ 1922B. Veterans life insurance”.**

23 (2) TABLE OF SECTIONS.—The table of sections  
24 at the beginning of chapter 19 of such title is

1 amended by striking the item relating to section  
2 1922B and inserting the following new item:

“1922B. Veterans life insurance.”.

3 (c) REPORT.—Not later than two years after the date  
4 of the enactment of this Act, the Secretary of Veterans  
5 Affairs shall complete a study on the veterans life insur-  
6 ance program under section 1922B of such title (as  
7 amended by this Act) and submit to the Committees on  
8 Veterans Affairs of the House of Representatives and the  
9 Senate a report that includes, with respect to the period  
10 covered by the report—

11 (1) the number of—

12 (A) veterans enrolled in such program;

13 (B) claims filed pursuant to such program;

14 (C) insurance payments made by the Sec-  
15 retary to claimants pursuant to such program;

16 (D) the total amount of insurance pay-  
17 ments described in subparagraph (C); and

18 (E) contracts or policies for insurance  
19 under chapter 19 of such title cancelled or void-  
20 ed by the Secretary pursuant to section 1910 of  
21 such title (as amended by this Act) due to ad-  
22 ministrative error (as defined in such section);

23 (2) an evaluation of—

24 (A) the solvency and financial stability of  
25 such program; and

1 (B) the sufficiency of premiums under  
2 such program; and

3 (3) a statement of the cost savings to the  
4 United States resulting from the cancellation or  
5 voiding by the Secretary, pursuant to section 1910  
6 of such title (as amended by this Act), of contracts  
7 or policies of insurance due to administrative error  
8 (as defined in such section).

9 (d) EFFECTIVE DATE.—The amendments made by  
10 this section shall take effect on the date that is one year  
11 after the date of the enactment of this Act.

12 **SEC. 3. CONTESTABILITY OF CERTAIN DEPARTMENT OF**  
13 **VETERANS AFFAIRS INSURANCE CONTRACTS**  
14 **OR POLICIES ISSUED DUE TO ADMINISTRA-**  
15 **TIVE ERROR.**

16 Section 1910 of such title is amended—

17 (1) by inserting “(a) IN GENERAL.—” before  
18 “Subject to”;

19 (2) by inserting “and subsection (b),” after  
20 “section 1911 of this title”;

21 (3) by inserting “ administrative error,” after  
22 “nonpayment of premium,”; and

23 (4) by adding at the end the following new sub-  
24 sections:

25 “(b) CONTESTS DUE TO ADMINISTRATIVE ERROR.—

1           “(1) PRIOR NOTICE; OPPORTUNITY TO SUBMIT  
2 EVIDENCE.—With respect to any decision of the Sec-  
3 retary pursuant to this section to cancel or void a  
4 contract or policy of insurance due to administrative  
5 error, the Secretary shall provide the insured—

6           “(A) prior notice of such decision that in-  
7 cludes an explanation of the administrative  
8 error underlying such cancellation or voiding;  
9 and

10           “(B) a period of not less than 90 days to  
11 submit to the Secretary evidence that no admin-  
12 istrative error occurred with respect to such  
13 contract or policy.

14           “(2) EVIDENTIARY REVIEW.—In any case  
15 where an insured submits to the Secretary evidence  
16 described in paragraph (1)(B), the Secretary shall  
17 determine whether such evidence satisfactorily dem-  
18 onstrates that no administrative error occurred with  
19 respect to the contract or policy of the insured by  
20 not later than 180 days after the date on which the  
21 Secretary receives such evidence.

22           “(3) LIMITATION.—The Secretary may not,  
23 pursuant to this section, cancel or void a contract or  
24 policy of insurance due to administrative error after  
25 the date that is one year after the date of the

1 issuance, reinstatement, or conversion of such con-  
2 tract or policy.

3 “(4) APPLICABILITY.—This subsection shall  
4 apply with respect to any contract or policy for in-  
5 surance, regardless of whether such contract became  
6 effective before, on, or after the date of the enact-  
7 ment of this subsection.

8 “(c) ADMINISTRATIVE ERROR DEFINED.—In this  
9 section, the term ‘administrative error’ means a clerical,  
10 technical, or processing mistake on the part of the Sec-  
11 retary that caused the issuance, reinstatement, or conver-  
12 sion of a contract or policy of insurance to an individual  
13 ineligible for such contract or policy on the date of such  
14 issuance, reinstatement, or conversion.”.

○