



Representative Lauren McNally
59th House District

Representative Adam Holmes
97th House District

Good Morning Chair Johnson, Vice Chair Manchester, Ranking Member McNally, and members of the Ohio House Commerce and Labor Committee, thank you for the opportunity to provide sponsor testimony on House Bill (HB) 523, legislation requiring the Director of Commerce, in consultation with the Director of Veterans Services, to create a Veterans' benefits and services poster and provide an employer with a copy of the poster free of charge at the request of the employer. Employers are not required but may choose to display the poster in a manner that is easily accessible for employees.

When Veterans separate from the armed forces, the [U.S. Department of Veterans Affairs \(VA\)](#) provides numerous benefits to ensure the support they need to succeed in their civilian life. Our nation is home to nearly 21 million Veterans of the Armed Forces.¹ More than 725,000 of those Veterans reside in and call Ohio home, making us 5th in the nation.

Many of those Veterans have come home and entered the civilian workforce in a variety of occupations and industries, strengthening our economy and communities. Ohio is fortunate to have them. When they return, there are a multitude of programs to help ease the transition back into civilian life and ensure that families and communities are supported. The reality is, however, that for Veterans managing the many unknowns of this transition, retaining the full extent of their earned military benefits can be difficult, and many Veterans miss out on vital care.

There are many examples of underutilized Veterans programs. [Research from the VA](#) demonstrated that, "The greatest barrier to participation is that eligible Veterans and spouses and their caregivers are unaware of the VA Pension program."² According to a new national [survey](#) of Veterans and active duty service members by Realtor.com, only 3 in 10 Veterans know they can use VA loans to buy a home with a zero down payment.³ In a [2022 survey](#) of more than 1,000 Veterans, conducted by Allsup Veterans Disability Appeal Services, 48% of Veterans indicated that they do not currently understand their disability benefit options and four in 10

¹ https://www.bls.gov/careeroutlook/2017/article/Veterans.htm?view_full

² <https://veteranshomecare.com/dont-veterans-consider-aid-attendance-benefit/>

³ <https://www.prnewswire.com/news-releases/only-3-in-10-veterans-know-they-can-buy-a-home-with-zero-down-301980884.html>

disagree that they received adequate benefit guidance when leaving the military – even as that same number of Veterans struggle with service-related disabilities.⁴

While we know there is a gap in the use and knowledge of Veterans benefits, a [new Ipsos poll suggests](#) that Veterans appear to have a high degree of satisfaction with the benefits they do take advantage of, but, again, a lack of awareness may be keeping them from accessing even more services that could make a big difference in their lives and livelihoods. Veterans who know about those benefits tend to use them. Of the Veterans who said they had “most knowledge” about the VA’s offerings, 62% said they received *all* benefits from the department. Just 41% of vets who said they were “least knowledgeable” about the offerings did the same.⁵

Again, it’s clear that a gap exists. While the federal Uniformed Services Employment and Reemployment Rights Act (USERRA) helps Veterans to secure jobs, it does not offer details on benefits and services — from healthcare to financial compensation to educational opportunities to employment preferences — for which Veterans and their families are eligible. 63% of Veterans say they’re not sure how to rate the VA’s financial counseling services and another 54% say they don’t know how to rate career services. Some 50% of vets say they’re not sure how to rate the VA’s life insurance and 33% are unsure about housing assistance. These numbers suggest that the majority of vets may not have much visibility into these benefits.

We agree with the veteran organizations when they say that the best thing anyone can do is share information about support services available to Veterans.⁶ That is why we’ve introduced HB 523. It is just one step toward ensuring transparency for our Veterans while providing them with tools and services that assist with the adjustment back to civilian life.

HB 523 will allow certain employers to display an informational poster regarding benefits and services offered for Veterans. It would require the Dept. of Commerce, in cooperation with the Dept. of Veterans Services, to create a Veterans' Benefits and Services Poster that would include the following information.

- Programs provided by the department of veterans services, including the department's contact and web site information
- The United States department of veterans affairs veterans crisis line, including contact information for the crisis line
- Substance abuse and mental health treatment programs available to veterans;
- Educational, workforce, and training resources available to veterans
- Tax benefits and exemptions available to veterans

⁴ <https://www.allsup.com/newsroom/allsup-survey-finds-at-least-4-in-10-veterans-have-service-related-disability-but-less-than-one-third-file-va-disability-claims>

⁵ https://www.ipsos.com/en-us/knowledge/society/what-veterans-know-about-their-benefits-and-services?utm_content=content&utm_term=term&utm_campaign=1072315&mkt_tok=Mjk3LUNYSi03OTUAAAGIAVpY8WVQGGgFvGJUUpKeiZTvaBh_m4hXj6JgnNc9oepNOHATkdeV9ISxj1luYjv32HiGGq_cB2ZwLXP7xYNDk5sTSLtu8IA0CLX2Z2xgS8oR6g

⁶ <https://veteranshomecare.com/dont-veterans-consider-aid-attendance-benefit/>

- The availability of an armed forces designation on an Ohio driver's license or identification card
- Eligibility for unemployment benefits under Chapter 4141. of the Revised Code and federal unemployment compensation law
- Legal services available to veterans
- The availability of any other benefit or service relevant to veterans that the directors determine should be included on the poster

Ohio currently has no requirement that this information be curated or displayed. While HB 523 will not require employers to display the poster, it will create a standardized workplace posting that includes basic information about Veterans' benefits and a way for Veterans to learn more about the programs should an employer who is supportive of our Veterans wish to display the poster and demonstrate that support. Once standardized, our state will be even better equipped to educate and produce materials in other formats for other venues.

Chair Johnson, Vice Chair Manchester, Ranking Member McNally, and members of the Ohio House Commerce and Labor Committee, thank you again for the opportunity to provide sponsor testimony on HB 523. The sacrifices our Veterans have made for our country is something we may not be able to repay, but this legislation can assist them along the way. We would be happy to answer any questions.