

119TH CONGRESS
1ST SESSION

H. R. 6813

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

IN THE HOUSE OF REPRESENTATIVES

DECEMBER 17, 2025

Mr. PAPPAS (for himself and Mr. MOYLAN) 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 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 “VA Insurance Improve-
5 ment Act”.

1 **SEC. 2. EXPANSION OF VETERANS LIFE INSURANCE PRO-**
2 **GRAM.**

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);

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

12 (D) in paragraph (5)(A), as so redesi-
13 gnated, by striking “paragraph (5)” and insert-
14 ing “paragraph (4)”;

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

21 (3) in subsection (c)(2)(B)(ii), by striking “sub-
22 section (a)(5)” and inserting “subsection (a)(4)”.

23 (b) CLERICAL AMENDMENTS.—

24 (1) SECTION HEADING.—Such section is further
25 amended by striking the section heading and insert-
26 ing the following:

1 **“§ 1922B. Veterans Affairs life insurance”.**

2 (2) TABLE OF SECTIONS.—The table of sections
3 at the beginning of chapter 19 of such title is
4 amended by striking the item relating to section
5 1922B and inserting the following new item:

“1922B. Veterans Affairs life insurance.”.

6 **SEC. 3. VETERANS’ MORTGAGE LIFE INSURANCE REIM-**
7 **BURSEMENT OF ADMINISTRATIVE COSTS.**

8 Section 2106(d) of title 38, United States Code, is
9 amended—

10 (1) by redesignating paragraph (2) as para-
11 graph (3);

12 (2) by inserting after paragraph (1) the fol-
13 lowing new paragraph (2):

14 “(2) For each fiscal year, the Secretary shall deter-
15 mine the administrative costs to the Department that, in
16 the judgment of the Secretary, are properly allocable to
17 the provision of insurance under this section and shall re-
18 imburse the ‘General Operating Expenses’ appropriations
19 account and the ‘Information Technology Systems, De-
20 partment of Veterans Affairs’ appropriations account of
21 the Department in appropriate amounts for such adminis-
22 trative costs from amounts in the ‘Veterans Insurance and
23 Indemnities’ appropriation account.”; and

