Honoring Maine's Veterans Serving Better Those Who Served

By the Numbers

129,000 Veterans living in Maine

12%

Share of Maine's adult population who are veterans

69%

Percent of Maine veterans who are 55 years of age or older

23%

Percent of Maine veterans with a bachelor's degree or higher

3,700

Maine veterans and family members without health care coverage because of the state's refusal to accept federal funds to expand Medicaid

30%

Percent of Maine veterans with some form of disability

45,000

Maine veterans claiming a property tax exemption

Maine's veterans live in every county, city, town, and neighborhood in the state. They include members of the "greatest generation" who fought in the European and Pacific theaters during World War II. They include those that served with distinction in Korea and Vietnam and those just returning from deployment in Afghanistan and Iraq. They have raised or are raising families.

Veterans are a justifiably proud group—trained through their service to be hard working, motivated, and resilient. But their service exacts costs.

Maine leaders have created and adapted an array of state programs and benefits to recognize the service and the sacrifices veterans and their families have made. But Maine's veterans also rely on state safety net services often to a greater extent than nonveterans as a result of lasting, sometimes debilitating effects of their service. As a result, many of our state polices fail our veterans, especially our most vulnerable, disabled veterans and veterans living in rural Maine.

MECEP recommends five policy changes to improve access, eligibility, and benefit levels for health care, nutrition assistance, higher education, and housing support for our veterans:

- 1. Accept federal funds to expand Medicaid under the Affordable Care Act to support Maine veterans and their families who have no health insurance.
- 2. Waive the work requirement for Supplemental Nutrition Assistance Program (SNAP) recipients to keep Maine veterans food secure, especially those struggling to find jobs in Maine's high-unemployment rural areas.
- 3. Adjust university-level credit transfer policies and provide state appropriations to fully fund the state National Guard Education Assistance Program to improve the rate of Maine veterans with bachelor's degrees.
- 4. Increase the Property Tax Fairness Credit cap from \$600 to \$900 for all veterans to help elder veterans stay in their homes, encourage younger veterans to buy homes, and support veteran renters.
- 5. Modernize and streamline Maine's veterans' program administration to enable veterans to access more information and services over the Internet and to more closely mirror military operations.



A. Maine veterans lack health care

Maine's decision to refuse federal funds to expand Medicaid impacts thousands of Maine veterans. An estimated 7,000 veterans and 4,000 of their family members do not have health coverage.¹ An estimated 2,700 of these uninsured veterans and 1,000 of their family members would be eligible for coverage if Maine accepted Affordable Care Act funds.²

Not all veterans receive health care through the federal Veterans Health Administration where eligibility depends on time in service, service connected disability, and level of income.³ Of the U.S. veteran population, only 36 percent receive any form of VA benefit.⁴

B. Maine veterans have lost food benefits

Governor LePage's decision to discontinue a work requirement waiver for SNAP recipients leaves hundreds of veterans without sufficient food, especially those struggling to find jobs in Maine's high-unemployment rural areas or with an undetermined or unrecognized disability.

C. Maine veterans lag in higher education

Maine veterans are less likely to have a four-year college degree (23 percent) than nonveterans (29 percent), despite successful implementation of the GI Bill.⁵ Maine's educational benefits for Guard members do not bridge the gap between the cost of college and the resources available under the GI Bill. There are also systemic hurdles for older, head-of-family veterans pursuing degrees.

D. Property tax relief does not protect or promote veterans' homeownership

Maine's veterans' property tax exemption does not honor all veterans. It has not kept pace with increasing property values, offers little incentive to purchase a home, and delivers no benefit for veteran renters.

The \$6,000 veterans' exemption has remained unchanged for nearly a decade, eroding its value. It is insufficient to enable many older veterans to stay in their homes. Because a veteran must be 62 years of age to qualify, the program fails to help veterans who need it most, especially renters and younger, first-time home buyers.

E. Maine's veterans cannot easily find information on services

Accustomed to military processing systems, Maine's outdated administration presents veterans with a confusing and not user-friendly access to the array of services available.

For a copy of the full report, <u>Honoring Our Veterans: Our State Policies Fall Short</u>, May 2015, visit MECEP's website at: <u>http://www.mecep.org/</u>.

¹ Jennifer Haley & Genevieve M. Kenney. <u>Uninsured Veterans and Family Members: Who Are They and Where Do They Live?</u> Table 4, p. 7. Urban Institute and Robert Wood Johnson Foundation, May 2012. Available at: <u>http://www.urban.org/UploadedPDF/412577-Uninsured-Veterans-and-Family-Members.pdf</u>.

² Jennifer Haley & Genevieve M. Kenney, <u>Uninsured Veterans and Family Members: State and National Estimates of Expanded Medicaid Eligibility</u> <u>under the ACA</u>, Table 2, p. 4. Urban Institute and Robert Wood Johnson Foundation, March 2013. Available at:

http://www.urban.org/uploadedpdf/412775-Uninsured-Veterans-and-Family-Members.pdf.

³ It is outside the scope of this policy brief to discuss all instances in which veterans are eligible. Those seeking further information, should consult the VHA web site at: <u>http://www.va.gov/HEALTHBENEFITS/apply/veterans.asp</u>.

⁴ National Center for Veterans Analysis and Statistics. <u>Selected Research Highlights</u>, p. 4, December 2010. Available at: http://www.va.gov/vetdata/docs/QuickFacts/Reports-slideshow.pdf.

⁵ MECEP analysis of U.S. Census Bureau, 2013 American Community Survey, 5-year Estimates.