

April 2024

ILCouncilMOAA.org

FORWARD OBSERVATIONS

Never Stop Serving!!!

**“NEVER
STOP
SERVING”**



President's column

Happy Spring! As Colonel Norman and I gear up for this month's Advocacy in Action on the Hill, we would like to remind council members to encourage your chapter members to send in their emails to our elected officials in support of AinA's three focused issues (The Richard Star Act, BAH, and TriCare for Life). Those emails prepared in the Advocacy page of MOAA's website add importance to our in-person office visits. And, oh by the way, MOAA is starting to track action center usage for LOE scoring.

We had a good meeting in March. Thanks for your attendance, participation, and thoughtfulness as we worked to better engage Illinois MOAA members in our activities. Bob and I hope that the meetings around our day on the Hill will provide additional ideas for such membership engagement. MOAA National's recent visits to two of our chapters, with a third planned for August, make for good opportunities to energize our members and to share with them that our chapters are not "forgotten" by those back east.

You have seen a couple of emails from me concerning the generation of support for this year's Veterans Day at the State Fair(s). Unfortunately, *all* funding for this day comes from donations – mostly from veteran service organizations. That is why we would like to give businesses and other organizations an opportunity to show their support for the 7% of the population that can claim the honor of being an American Veteran.

And, as an even smaller portion of that 7%, our commissions carry with them the duty and honor to **“Never Quit Serving”!** Thank you for your continued support for America's uniformed service members.

Semper Fi – Bob



The AiA Team from Illinois

Military Officers Association of America

Issue #2024-02



COL Tyler receives a Challenge Coin from Congressman Jackson (First Illinois District) at MOAA's Advocacy in Action event 2024.

Military Officers Association of America

Issue #2024-02

This is the Month for Advocacy in Action ... THIS IS A CALL TO ARMS !!!!

MOAA's annual advocacy event will bring members from across the nation to Washington, D.C., on April 17 to address critical topics on MOAA's legislative agenda.

I HIGHLY urge you to go to the MOAA National Website and look at the Advocacy in Action Issues for 2024. <https://www.moaa.org/content/take-action/advocacy-in-action-2024/>

Be ready to take part by registering today to use MOAA's Legislative Action Center, an easy way for all members and supporters to connect with their lawmakers. <https://moaa.quorum.us/>

It is VITAL that we make our voice heard.

Urge Your Legislators to support the Major Richard Star Act, which would authorize combat-injured veterans to receive their full DoD retirement pay earned for years of service and their full VA disability compensation for lifelong injury.

Urge Your Legislators to Pay Full Housing Costs for Servicemembers: MOAA seeks to restore the Basic Allowance for Housing (BAH) to 100%. Our nation expects 100% from servicemembers and we need to ensure they get 100% of their housing allowance by supporting BAH restoration. Write

Urge Your Lawmakers to Protect TRICARE for Life – This is DIRECT impact to ALL of us!: Although there are currently no active proposals for TRICARE for Life (TFL) fee increases, credible threats to the benefit loom on the horizon. The Congressional Budget Office (CBO) has consistently included TFL fees in its Options for Reducing the Deficit report released at the beginning of each new Congress.

PLEASE ... Continue to follow MOAA's Advocacy News page for ongoing updates regarding all of MOAA's legislative priorities. Have a question about MOAA legislative efforts? Contact MOAA's Member Support Center at msc@moaa.org or call (800) 234-6622. To learn more about joining MOAA, click here.

THANK YOU

NEVER STOP SERVING!

Director Of Legislation

Third Short-Term Funding Extension Will Keep Government Open Until March

The President signed legislation Jan. 19 to temporarily extend federal funding into March, averting a partial government shutdown. The continuing resolution finances federal operations at current levels through March 1 for most agencies and March 8 for others, including DoD. This marks the third short-term extension since September. Congress must reach a funding deal by April 30 to avoid an automatic 1% across-the-board budget cut, as required by the Fiscal Responsibility Act passed in June 2023. MOAA urges all members to contact their lawmakers immediately and demand they finalize full-year appropriations to avert further disruption. Write your lawmakers today to make your voice heard – Congress needs to pass the funding bills our community relies upon.

What the FY 2024 NDAA Means for Your TRICARE Benefit

MOAA's work to preserve your service-earned health care benefit received support from several key provisions in the FY 2024 National Defense Authorization Act (NDAA), which became law last month.

Here's a look at some of the key details from the new law; keep up with all of MOAA's ongoing health care advocacy work via our Advocacy News page. [See [MOAA's TRICARE Guide](#)]

TRICARE Pharmacy Network Report. Senate report language connected to the NDAA directed the Government Accountability Office (GAO) to assess the impact of TRICARE retail pharmacy network cuts on beneficiaries. Specifically, an upcoming report will examine effects of the cuts on rural families, compound medication access, long-term care residents, and patients with chronic medical conditions. MOAA is scheduled to meet with GAO staffers to provide beneficiary insights, including feedback shared by MOAA members via our online reporting tool. Securing the GAO report was a top priority for MOAA and will propel the next phase of our advocacy efforts on this issue.

Mental Health Visit Copay Waiver. Section 701 of the NDAA authorizes, but does not require, DoD to waive cost-sharing for the first three outpatient mental health visits each year for active duty family members and TRICARE Young Adult program beneficiaries. MOAA has worked to raise awareness about the negative impact of excessive TRICARE copays have on mental health access; while this is not the solution we seek, we do appreciate Congress' attention to the issue. **[TAKE ACTION: Urge Your Elected Officials to Fix the TRICARE Young Adult Coverage Gap].** MOAA will continue to advocate for legislation that categorizes mental health as primary care, thereby reducing copays to put them in line with commercial plan benchmarks and ensure cost is not a barrier to seeking care.

Medical Billet Cuts and Military Treatment Facility Restructuring. Congress continued oversight of military health system (MHS) reforms with Senate report language requiring two evaluations of military treatment facility (MTF) staffing – this following a sustained increase in complaints about access to care and MTF staffing levels. The conference report also noted provisions in the FY 2023 NDAA halted medical billet cuts and MTF restructuring. A GAO report will evaluate:

- The military departments’ policies and procedures for assigning active duty medical personnel to MTFs and ensuring their availability to meet staffing requirements.
- Historical and projected active duty medical workforce staffing trends at the MTFs in terms of assigned staff relative to the number of authorized positions.
- The extent to which DoD has identified and assessed factors that affect the availability of military medical workforces to deliver care at MTFs.
- Oversight of military medical staffing at MTFs.

DoD is also required to brief the congressional Armed Services Committees on the number and percentage of military medical personnel assigned to MTFs under the operational control of Defense Health Agency (DHA), along with an explanation for personnel not assigned to MTFs; and the DHA management structure to ensure unity of effort in the operation of MTFs.

What’s Next MOAA will continue its work on health care issues not included in the FY 2024 defense authorization bill, including parity for TRICARE young adults and an expanded dental benefit for reserve component servicemembers. These efforts will coincide with broader priorities such as access to care, risks to TRICARE networks, and protecting TRICARE For Life. Reach out to your lawmaker on these issues and others by registering today at **MOAA’s Legislative Action Center**.

The Budget Mess STILL Threatens Servicemember Pay. Ask Congress to Act.

Another short-term spending deal – the third since the end of the last fiscal year – should keep the government open into March, again extending lawmakers’ frequently missed deadline to pass a full budget. MOAA has continued its work to push Congress toward full funding – work supported by more than 10,000 messages to House members and senators via our Legislative Action Center. [TAKE ACTION: Ask Your Lawmakers to Pass a Budget]

While we remain focused on eliminating the waste and budget uncertainty caused by these continuing resolutions, there’s an even greater uncertainty faced by those in uniform: Should these resolutions ever fail, resulting in a federal funding lapse, servicemembers would need to stay on the job without pay until lawmakers resolved the situation. During past budget battles, lawmakers secured funds to prevent this very situation – either via an already-passed defense appropriations bill or special legislation designed to protect servicemembers’ bank accounts. Such protections aren’t in place this time around, but as brinkmanship continues on Capitol Hill, it’s time for lawmakers to provide reassurance that they will, in fact, support our troops.

[TAKE ACTION: Urge Your Elected Officials to Pay Servicemembers During a Shutdown]

MOAA's work on this issue takes place on multiple fronts. First, we've worked with Congress to introduce the Pay Our Troops Act (H.R. 5641) and the Pay Our Military Act (H.R. 5667/S. 2835), legislation which would not only secure the pay of those serving under DoD, but also members of the Coast Guard – an important expansion of previous legislation. We're also working to expand the protections further, to cover all in uniform – including members of the U.S. Public Health Service and NOAA.

What About Retirees? Retired DoD and Coast Guard servicemembers are paid via the DoD Military Retirement Fund (MRF). This fund, and its payments, would remain active during any federal funding lapse. However, USPHS and NOAA retirees are not afforded this same protection – one that only extended to Coast Guard personnel after the passage of the FY 2021 National Defense Authorization Act. This oversight is another example of Congress's failure to address the financial needs of all who serve ... and to pass a full budget that would remove these threats from servicemembers' and retirees' radar.

How You Can Help. MOAA extends its appreciation to the thousands of grassroots supporters – members, spouses, and so many others – who've used the Legislative Action Center links above to weigh in on this issue. If you've already sent a message, consider the following additional ways to help make a difference:

Spread the Word: Share the above links, and/or the main MOAA Legislative Action Center website ([MOAA.org/TakeAction](https://www.moaa.org/TakeAction)), with your friends, family members, or social network. You do not have to be a member of MOAA to use the action center.

Make a Call: Dial 866-272-MOAA (6622), a toll-free line to the U.S. Capitol switchboard, to connect with your lawmakers' offices. For maximum effectiveness, ask to speak with a military legislative assistant.

Go Next-Level: Learn more about advocacy tips from MOAA .

Keep up with the latest on the ongoing budget debate, as well as other issues affecting service-earned benefits of those in uniform, past and present, at [MOAA's Advocacy News page](#).



Chaplain's Column

" Beloved, since God loved us to much, we also ought to love one another " 1 John 4: 12

This past week ,the world in many places noted an eclipse of the sun with the moon passing over it at a speed of some 15,000 mph as one reporter noted. My stepson ,living in Marion, sent a pic which shows about 1/3 of the sun being covered. As we flipped the channels seeing how each covered the event, several people remarked about how great an emotional event it was, others noting the religious aspect of it, citing the Psalmist who said that the " heavens declare the Glory of God and the firmament showeth His Handiwork " , and others noted people from all over the world making instant friendships in a spirit of love. So least for 5 minutes, the world was treated to a respite from the sorrows of this world by showing a kind of love for one another. Our neighbor spent the time supervising a cable - installation project.

But then it was all over with. A kind of love was gone.

Our Scripture above shows us a love which goes beyond today, tomorrow and forever - God loving us in the Garden of Eden, not coming to destroy us over eating the forbidden fruit, but rather, saying to us : Adam, where are you ? I've got good news for you. You've sinned and you will have to pay for it .You will die for it. But here, put these on and wear them because thorns and thistles will grow up. Some day one will come to pay for the sins of the whole world You will know it is he when he comes. "

That person of course was the Christ Child, who of His own free will went to Calvary on a Friday, and rose there on Sunday to the dismay of all who wished Him dead, but to the joy of all who longed for redemption. This is the Basis for the Christian faith and is contained in every Christian sermon This love goes on as we hear the forgiveness of all sins and will until Our Lord returns.

Now knowing this, we ought to love one another. We tell them of the redeeming love of Christ, and we do those things which aids and comforts one another as a result of that faith. Works are the proof of faith.

So as we go about our post - eclipse life, let us seek opportunity to back up our words of faith as mentioned in the ancient creeds with a creed of our own " God loves me. How can I help you ?"

In Your service.

Ralph Woehrmann,

CH (Maj) USA RET,

Illinois Council of Chapters, Chaplain.

Survivor Outreach Services Coordinator



Survivor Outreach Services

Many choose new goals for the beginning of the Year.

Organization is a great place to start. DFAS, BENEFEDS, MILCONNECT and the VA are all great online resources and a great place to start.

As a reminder the Survivor Benefit Plan

Marital Status Update form (Formally Certification of Eligibility) is due annually

on the Annuitants' birthday. If you have questions, contact Michelle Rutherford at

michelle.r.rutherford3.ctr@army.mil or 217-720-9574.

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MOAA Legislative Accomplishments—2023

MOAA Legislative Accomplishments-2023

Active Duty

Military Health System Reform Oversight

As part of the FY 2017 NDAA military health system (MHS) reform legislation, Congress directed DoD to restructure the direct care system of military hospitals and clinics to improve focus on military medical readiness. This led to a February 2020 DoD report to Congress outlining plans to downsize dozens of military treatment facilities (MTFs). It came on the heels of a separate proposal in the DoD budget request to cut 18,000 medical staff to realign resources in support of the National Defense Strategy.

With hundreds of thousands of beneficiaries potentially affected by these changes, MOAA immediately pressed DoD officials for the statistics and analysis behind these moves, and asked Congress to exercise its oversight authority and ensure continued access to quality care. Media outlets amplified MOAA's messages of concern.

These messages grew louder as both the military and civilian medical systems began buckling under the strain of COVID-19. MOAA led the charge to ensure continued access to quality care as MHS reforms are implemented. With the FY 2020, 2021 and 2022 NDAA laws, MOAA has achieved three consecutive halts to planned medical billet cuts along with enhanced congressional oversight to MHS reforms, including:

- A DoD report to Congress on analysis, metrics, and mitigation planning related to proposed billet cuts – Section 719, FY 2020 NDAA.

- A DoD review of the medical manpower requirements for all national defense strategy scenarios, including with respect to the homeland defense mission and pandemic influenza – Section 717 – FY 2021 NDAA.

- A DoD requirement to certify to the congressional defense committees that beneficiaries impacted by MTF restructuring will have access to civilian care through the TRICARE program – Section 718 – FY 2021 NDAA.

- A GAO evaluation of the DoD analyses used to support any reduction or realignment of military medical manning and a compliance report that requires DoD to explain any reductions in MTF staffing – Section 731 – FY 2022 NDAA.

The passage of the FY 2023 NDAA marks the fourth consecutive MOAA “win” on this issue. Provisions in this act require a series of reports and congressional notification before DoD makes any similar plans to cut personnel at its military treatment facilities (MTFs) and include:

- Congressional notification before modifying the scope of services provided at MTFs.

- Extensive reporting requirements on medical workforce requirements, including risk analysis and mitigation plans.

- A five-year halt to medical billet cuts.

- A one-year suspension on MTF restructuring.

- Reporting on the composition of medical personnel of each military department, including vacancies and a validation against military requirements.

The FY 2023 NDAA also extends the timeframe for a Government Accountability Office report mandated by the previous year's NDAA to evaluate DoD's plans to reduce military medical manning. This issue also impacts Families, Retirees, and Survivors.

TRICARE

Streamlined Specialty Referrals During PCS Moves: The FY 2023 NDAA requires TRICARE to provide Prime beneficiaries undergoing a PCS with referrals for specialty care at the new duty station before leaving the current location. The current policy requires families to move to the new duty station and have a primary care manager (PCM) appointment before getting a new specialty care referral, even for permanent chronic conditions like Type 1 diabetes. This change will facilitate transition of specialty care, preventing delays and gaps in care (FY 2023 NDAA, Section 703).

This issue also impacts Families.

Military Housing Costs

The FY 2023 NDAA puts a spotlight on other BAH factors, such as extending DoD's authority to adjust BAH in high-cost areas and to coordinate efforts to assist servicemembers during housing shortages. To facilitate the reports and coordination, the act directs DoD to create a Chief Housing Officer, duties which should be performed by the Assistant Secretary of Defense for Energy, Installations, and Environment.

Recruiting and Retention Bonuses

MOAA, in collaboration with the TMC, secured an extension of critical recruiting and retention bonuses before the end of the 117th Congress, increasing them by as much as \$25,000.

Maintaining Pay Raise Comparability

A quick look [at this list](#) and others like it show the wide range in year-over-year pay raises among the military community. MOAA has fought to ensure those who serve get what they've earned, and has been part of efforts in recent years to secure the [largest raise in a decade](#).

This work hasn't always broken records, but it's proceeded, largely with success, toward a goal of pairing [raises with the Employment Cost Index \(ECI\)](#), a metric that, by statute, links military pay increases with civilian economic indicators. The basic pay raise has not dipped below ECI since FY 2016.

This work not only benefits the current force but helps increase the base pay for future military retirees, which will lead to greater benefits after service.

Families

FY 2023 NDAA and Other Key Legislation in the 117th Congress

Lawmakers have taken some steps to improve the quality of life for servicemembers and their families, many of whom must combat poor and unsafe housing conditions, a significant lack of available child care, food insecurity for young families, and soaring spouse unemployment.

MOAA recognizes the importance of making these improvements, which came about via provisions in the FY 2023 National Defense Authorization Act (NDAA) and other bills passed at the end of the 117th Congress. Here's a breakdown of what this legislation will do:

Military Family Finances

- Adds \$250 million in funding to reduce costs of food and other necessities at commissaries.
- Expands eligibility for the Basic Needs Allowance to families whose gross household income falls below 150% of the federal poverty guidelines based on family size.

Military Spouse Employment

- Extends authorization of the military spouse license reimbursement program – which provides up to \$1,000 for relicensing fees due to a PCS move – through Dec. 31, 2029.
- Expands the license reimbursement program to cover business costs for military spouse entrepreneurs associated with a PCS move.
- Requires a DoD roundtable with industries to promote employment opportunities for military spouses.
- Offers a \$500 tax credit (per spouse) to small employers (100 employees or less) who offer military spouse employees a retirement plan with enhanced eligibility rules and an accelerated vesting schedule.
- Amends the Servicemembers Civil Relief Act (SCRA) to allow military spouses working in licensed/credentialed fields with an occupational license in good standing to transfer the license to a new jurisdiction upon a PCS move.

Military Child Care

- Extends authority to offer parent-fee discounts to childcare employees at DoD facilities.
- Authorizes reimbursement for military families for certain childcare expenses associated with a PCS move. Ideally, this reimbursement would cover travel expenses for a family member to assist with childcare if the wait time for the child development center exceeds 30 days.
- Expands the In-Home Childcare fee assistance program to an additional installation (currently available in five locations).
- Introduces a pilot program to hire special needs coordinators at locations with a high concentration of dependents enrolled in the Exceptional Family Member Program (EFMP).

Other Military Support

Authorizes \$70 million for Impact Aid (\$50 million for DoD Impact Aid and \$20 million for Impact Aid for military children with severe disabilities).

TRICARE Dental Program (TDP)

Addresses TRICARE Dental Program (TDP) network adequacy problems that have plagued active-duty families and reserve component servicemembers and their families for the past several years. Requires DoD to modify TDP to give beneficiaries dental plan options from two to four national dental insurance carriers. Allows for enrollment in either a standard plan or a non-standard plan to increase coverage choices. Provides for reduced premiums and copays for junior enlisted families, E-4 and below.

This issue also impacts Guard & Reserve.

Securing Comprehensive Privatized Military Housing Reform*

MOAA helped bring to light a series of health-threatening problems faced by military families in privatized housing, ranging from mold to rodent infestation to unanswered repair requests.

With pressure from MOAA and other advocacy agencies, Congress and DoD officials eventually acknowledged these unsafe, unsanitary conditions. The FY 2020 NDAA included several provisions to improve the day-to-day lives of military families, part of the most sweeping military housing reform in a quarter-century:

- A "Tenant Bill of Rights" informing military families of their ability to lodge complaints, withhold rent during disputes, and secure the maintenance history of their unit.
- A more transparent process on work orders requiring tenants to sign off before the orders can be closed, as well as the creation of a public complaint database.
- Requirements making it easier to hold landlords accountable for medical costs incurred by tenants and by DoD related to unsafe or unsanitary housing conditions.
- A long-sought formalized dispute resolution process that offers clear roles for tenants, landlords, and the installation commander.

MOAA's work on this issue continues, as do efforts to urge Congress to include protections and oversight of government-owned housing and barracks in these reforms.

Securing a Basic Needs Allowance for Families Facing Food Insecurity

MOAA, working with organizations including MAZON: A Jewish Response to Hunger and the National Military Family Association, highlighted the number of military families facing food insecurity. Together, we advocated for the creation of a Basic Needs Allowance (BNA), a monthly payment to servicemembers whose gross household income falls below 130% of federal poverty guidelines for the member's location and household size. Of note, the proposed legislation we advocated for excluded the basic allowance for housing (BAH) in the calculation of gross household income.

Several factors played into the rise of food insecurity among military families:

- The 2.6% pay gap that has resulted from multiple years of the military basic pay raise not meeting the Employment Cost Index (ECI).

- A decades-long 22% or higher unemployment rate among military spouses – likely more in the 30% to 34% range following impacts of the pandemic on women in the workplace.

- High rates of ineligibility for Supplemental Nutrition Assistance Program (SNAP) benefits for military families due to the inclusion of the housing allowance in the calculation of gross household income.

- Skyrocketing housing rates nationwide.

After a successful virtual Advocacy in Action event in 2021, language was included in the FY 2022 NDAA directing DoD to create the Basic Needs Allowance; however, the inclusion of BAH in the calculation of gross household income is at the discretion of service secretaries, leaving MOAA and other advocacy organizations unsure how well the BNA will address food insecurity.

Temporary BAH Increase for High Cost-of-Living Areas

With real estate and rental markets skyrocketing in the wake of the pandemic, MOAA and other advocacy organizations spoke with DoD officials urging them to address the failure of the basic allowance for housing to keep pace. In response to our efforts, DoD identified 56 geographic areas as having rising rents and an inadequate supply of rental housing. Servicemembers in these areas (estimated at more than 200,000) were granted eligibility for a 10% to 20% boost in their housing allowance, depending on location.

MOAA continues to track this issue, focusing on forward-thinking solutions that will allow DoD to address changes more quickly and effectively in the housing market.

Enhanced Leave for Military Families

The amount of paid parental leave varies between services. In the FY 2022 NDAA, Congress addressed those inequities with the goal of standardizing paid parental leave across the branches of service and providing equity with plans offered by civilian employers.

The FY 2022 NDAA provides a total of 12 weeks of paid parental leave during the year following the birth or adoption of a child, or the placement of a child for long-term foster care. This leave is offered to primary caregivers, in conjunction with six weeks of maternity leave for those who give birth, as well as to secondary caregivers.

A new category of bereavement leave is also included in the FY 2022 NDAA, providing up to two weeks of leave in the event of the loss of an immediate family member.

.Support for Public Schools Serving Military-Connected Children

The FY 2022 NDAA authorized \$50 million for local school districts with large numbers of military-connected students and an additional \$10 million for schools serving military children with special needs. This important funding ensures military kids in public schools receive the high-quality education they need and deserve.

Guard & Reserve

Federal Recognition of Rank Following Promotion Delays at the State Level

MOAA has been advocating for a solution for National Guard officers who experience extensive delay between federal recognition of rank following promotion at the state level. The FY 2023 NDAA directs DoD to backdate the effective date of rank for officers who warrant the federal recognition of their promotions. Additionally, the act authorizes transitional health care benefits for members of the National Guard who are separated from full-time duty, called, or ordered by the president or secretary of defense for a period of active service greater than 30 days.

Backdating the Effective Date of Promotion Delays

MOAA, along with our partners in the TMC, secured legislation in 2022 that would require backdating the effective date of Army and Air National Guard officers whose promotion is delayed more than 100 days, due to no fault of their own.

Transitional Health Care Benefits

MOAA, and the TMC, successfully advocated for expanded eligibility to members of the National Guard for transitional health care benefits, following required training or other duty to respond to a national emergency.

Securing Major GI Bill Upgrades to Include Transferability and Improving Benefits for Those on Title 32 Orders*

MOAA and other advocacy groups secured a major victory for servicemembers and military families with the passage of the post-9/11 Veterans Educational Assistance Act of 2008, better known as the Post-9/11 GI Bill. Among other benefit improvements, the legislation:

- Ensured full state college tuition for post-9/11 servicemembers.

- Improved housing, book, and fee stipends.

- Allowed transferability of benefits to spouses and children, after the servicemember cleared certain time-in-service thresholds.

In 2010, MOAA backed improvements to the bill that included coverage of job training courses, access to benefits for National Guard members on Title 32 orders, and the expansion of transferability to members of the commissioned corps of the U.S. Public Health Service and the National Oceanic and Atmospheric Administration.

More recently, MOAA joined dozens of advocacy groups fighting on behalf of students and veterans to secure passage of legislation protecting these benefits during the coronavirus pandemic.

Improving Guard and Reserve TRICARE Coverage (and Securing a Premium Cut)

Despite the critical role played by those who serve in the National Guard and Reserve, these military members can be overlooked or treated unfairly when it comes to ensuring their access to earned benefits. Health care may be the clearest example of this; MOAA has worked for years to help these servicemembers get the benefits they deserve, and to do so without exorbitant cost shares.

Some examples:

- MOAA supported language in the FY 2009 NDAA, passed in 2008, that required DoD to recalculate TRICARE Reserve Select premiums. The result: Monthly premiums dropped by 44% for individuals and 29% for families in 2009.

- In 2004, MOAA backed legislation that permanently authorized a pre- and post-call-up TRICARE coverage period for members of the reserve component.

- In 2019, MOAA joined its partners at The Military Coalition in supporting the expansion of TRICARE Reserve Select to federal employees. A provision in the FY 2020 NDAA secured this expansion as of 2030, but MOAA and the coalition will continue efforts to make the benefit available before that date.

The Military Officers Association of America (MOAA) established the **MOAA Scholarship Fund** in 1948 to provide educational assistance benefits to children of military families.

It supports one of the association's founding principles: ***education is the cornerstone of a strong democracy***. It is funded by donations from MOAA members, Councils and Chapters, corporations, and others with a desire to help military families.

For additional details, go to the MOAA website at **MOAA.org**

Ensuring Guard and Reserve Retirement Age Credit for Active-Duty Service

MOAA supports a comprehensive reserve retirement policy based on an age-and-service – including operational service – formula. For this reason, MOAA backed language in the FY 2008 NDAA that reduced the age Ready Reserve members could draw retired pay (normally age 60) by three months for every aggregate 90 days of active duty performed in a fiscal year after Jan. 27, 2008.

Seven years later, the FY 2015 NDAA allowed those 90 days to stretch over two consecutive fiscal years.

Retirees

Increasing SGLI and VGLI Coverage

The Supporting Families of the Fallen Act was signed into law in 2022. The maximum Servicemembers' Group Life Insurance (SGLI) coverage will move from \$400,000 to \$500,000 as of March 1, 2023, and all eligible servicemembers will be enrolled to receive that new maximum, even if they've previously declined coverage. The long-overdue increase became law as part of the MOAA and TMC backed Supporting Families of the Fallen Act, which also increased Veterans' Group Life Insurance (VGLI) coverage by the same amount.

Protecting TRICARE For Life*

The TRICARE For Life (TFL) program launched in 2001. Since then, TFL has come under budgetary attack in multiple legislative cycles, with MOAA and other advocacy groups working to preserve the benefit for Medicare-eligible uniformed services retirees and their families.

MOAA's advocacy efforts, including congressional testimony, statements for the record, and engagement with Armed Services Committee staff and member offices on Capitol Hill, successfully blocked five consecutive administration budget request proposals for a TFL enrollment fee in fiscal years 2013-2017.

These proposals included enrollment fees based on military retirement income level that would have been indexed annually based on either retiree COLA or health care inflation.

Lessening the Impact of TRICARE Fee Hikes

MOAA has long fought legislation that would burden TRICARE beneficiaries with additional costs to address budget shortfalls in other areas. As Congress considered potential military health system reforms, MOAA was instrumental in:

- Blocking the Military Compensation and Retirement Modernization Commission health care proposal to eliminate TRICARE and replace it with a selection of commercial health plans including monthly premiums and significantly higher out-of-pocket costs for working-age retirees.
- Grandfathering servicemembers and retirees who entered service before Jan. 1, 2018, from TRICARE retiree enrollment fee increases (\$450 individual/\$900 family for Select) and a new non-network deductible (\$300 individual/\$600 family) imposed on new entrants.
- Fighting multiple attempts to eliminate grandfathering (included in FY 2018 administration budget proposal and provisions in the Senate versions of the FY 2018 and 2019 NDAAs) which would have resulted in higher out-of-pocket costs for Group A/grandfathered retirees.

Defeating 'COLA Minus 1 Percent'*

Language passed in a late-2013 continuing resolution would have cut any cost-of-living (COLA) adjustment for military retirees by 1 percent, costing an E-7 retiring after 20 years \$83,000 before age 62 and an O-5 retiring after 20 years \$124,000 over the same span. Any increase of less than a percent would mean no raise for these retirees, though the law prohibited any negative adjustment.

Despite opposition of the proposal by many lawmakers, the provision became law the day after Christmas. MOAA and some other members of The Military Coalition – a coalition of dozens of groups representing millions of servicemembers, retirees, their families, and survivors – testified to Congress on the harm this measure would do to military retirees.

Some of those figures, including MOAA's example of a typical enlisted retiree losing \$83,000 after 20 years of service, were cited in lawmakers' efforts to rescind the measure.

This work on the Hill, alongside the phone calls, letters, and visits from MOAA members and The Military Coalition, led to the inclusion of repeal language in a separate bill, speeding the process to ensure rapid passage. The bill rescinding this attempt to reduce military retired pay became law Feb. 15, 2014, averting financial disaster for existing retirees and those to come who entered uniformed services prior to Jan. 1, 2014.

Unfortunately, COLA will likely be targeted again to pay for programs outside of the personnel accounts. Back in 2010, a commission appointed by the President noted a \$17 billion yield for DoD if it were to eliminate COLA increases during what are considered working-age years (up to 62). The cost of the repeal MOAA helped secure in 2014 carried an estimated cost to DoD of \$6.8 billion over 10 years. Read more about this at this link and stay connected on this important aspect of military retired pay.

Boosting Compensation Significantly for Retirees With 50% VA Disability (and Fighting for Full Concurrent Receipt) *

MOAA has been fighting for concurrent receipt, the ability to receive both retired pay and VA compensation in full each month, since the early 2000s. While that fight continues, a key milestone came with the passage of the FY 2004 NDAA in 2003, which authorized a 10-year phase-in of concurrent receipt for all retirees with a 50% or greater VA disability rating.

The next year's NDAA expanded that benefit further, eliminating the phase-in for those with a 100% service-connected disability rating to allow immediate payment.

MOAA's work on concurrent receipt has come on many fronts. Updates on recent efforts can be found at MOAA.org/concurrent-receipt.

Ensuring TRICARE Coverage Evolves to Keep Up With Commercial Plans and Other Government Payers

TRICARE policy is governed by statute and sometimes requires legislation to expand coverage for evolving medical technology and treatment protocols. One of MOAA's enduring priorities is monitoring coverage benchmarks and [advocating for TRICARE policy updates](#).

Recent coverage expansions include Lab developed tests (including diagnostic genetic testing); expanded eligibility for Continuous Glucose Monitors; concurrent hospice care for terminally ill pediatric patients; 3D screening mammography; breastfeeding supplies and lactation counseling; increased respite care hours and coverage for vehicle and residence adaptations for TRICARE Extended Care Health Option (ECHO) enrollees.

This issue also impacts Families, Guard & Reserve members, and Survivors.

Survivors

SBP Open Season Through 2023

As the military survivor community celebrates the conclusion of the [repeal of the "widows tax,"](#) effective with full payments on Feb. 1, 2023, MOAA is excited to report the FY 2023 NDAA provides for an open season for the Survivor Benefit Plan (SBP) through Jan. 1, 2024. This rare opportunity will provide eligible individuals a chance to opt in or opt out of the SBP. Find out more about SBP in this [MOAA summary](#).

Repealing the SBP-DIC Offset ('Widows Tax')

For decades, survivors of deceased military members forfeited part or all of their purchased Survivor Benefit Plan (SBP) annuity when they received Dependency and Indemnity Compensation (DIC) from the VA. This was known as the SBP-DIC offset, but most who followed the issue had a more sinister name for it: The "Widows Tax."

This unfair policy cost up to \$12,000 a year for nearly 67,000 surviving spouses. With leadership from MOAA's surviving spouse community, in true grassroots fashion, the issue became the focus of advocacy efforts, [media outreach](#), [Military Officer features](#), and more traditional advocacy measures.

After years of work on all fronts, MOAA helped secure passage of a widow's tax repeal as part of the FY 2020 National Defense Authorization Act (NDAA), which became law in late 2019 with an implementation period completing in January 2023.

"The inclusion of the widows tax repeal in the NDAA was only possible through a persistent, unified voice," said then-MOAA President and CEO Lt. Gen. Dana Atkins, USAF (Ret), following Senate passage. "MOAA's members have advocated aggressively in support of repeal, and we have worked in sync with fellow veteran service organizations."

Veterans

Comprehensive Toxic Exposure Reform

On Aug. 10, the president signed into law the Sergeant First Class Heath Robinson Honoring Our Promise to Address Comprehensive Toxics (PACT) Act of 2022. This marked the end of a long legislative road to comprehensive toxic exposure reform which will expand health care coverage to millions of veterans.

The bill's passage was a result of a combined effort from MOAA and more than 60 other veterans service organizations, alongside veterans and their families, other advocates and advocacy groups, and a bipartisan group of legislators from both chambers. MOAA members sent 14,000 messages, including emails, letters, and phone calls, to legislators in support of the legislation and helped secure its passage.

Legislation like the PACT Act is what happens when veterans and their supporters lock arms and unite to fix a wrong that has been decades in the making. As a result of these efforts, the bill adds nearly two dozen conditions to a list of ailments presumed connected to toxic exposure by the VA, increases veterans' access to health care, and will also expand VA research into burn pit-related illnesses and improve VA's screening process for those illnesses. The list of veterans covered by the bill includes post-9/11 veterans and those Vietnam veterans exposed to Agent Orange in Thailand, Cambodia, Laos, Guam, American Samoa, and Johnston Atoll.

Providing Wounded Warrior Protections and Caregiver Enhancements*

MOAA has always appreciated the strength of those who care for those who've served and has worked to ensure their benefits aren't neglected. In 2010, for example, MOAA helped secure respite care, a stipend, health benefits, and other considerations for these important members of the military family as part of the Caregivers and Veterans Omnibus Health Services Act.

More recently, MOAA has been a leader in securing multiple improvements in VA caregiver programs via the MISSION Act, which expanded the Program of Comprehensive Assistance for Family Caregivers beyond the post-9/11 generation. These caregivers will have access to a monthly stipend, training programs, respite services, mental health counseling, CHAMPVA health care (if eligible), and other benefits.

Expanding Veterans' Health Care, Benefits, and other VA Compensation and Support Programs

Activities of the 117th Congress included the passage of much-needed veterans' legislation to improve the quality of care and benefits veterans, and their families, receive through the VA. That legislation includes, but is not limited to:

H.R. 7939, Veterans Auto and Education Improvement Act of 2022 (Public Law No: 117-333, Jan. 5, 2023). Provides the VA secretary with the authority to give eligible veterans an automobile grant every 10 years; the previous law limited this to a once-in-a-lifetime grant. The provision initially will be open to veterans who have not received the grant in 30 years, then will expand to permit veterans to get supplemental grants every 10 years in 2032. The law also permanently authorizes the VA to continue education benefits and monthly housing stipends when an education program has been moved to distance learning due to an emergency or health-related situation.

H.R. 2617, Consolidated Appropriations Act, 2023 (Public Law No. 117-328, Dec. 29, 2022). Some veterans' provisions in the 4,155-page bill seek to:

- Fill gaps in accessing health care for veterans living in remote or hard-to-reach areas. The legislation requires the VA to evaluate and make improvements to community care access standards, establish a pilot program for veterans to self-schedule community care appointments, and improve provider credentialing, rural telehealth, and mental health interventions.

- Permanently expand emergency relief funding to provide grants and services to veterans experiencing homelessness.

- Establish a pilot program to reimburse travel expenses for low-income veterans living in rural areas.

- Expand treatment and research for veterans diagnosed with prostate cancer.

- Increase transparency, accountability, and improve performance over the department's information technology systems and projects like the electronic health record.

- Improve supply chain issues so the VA can respond more effectively to national emergencies like those that surfaced during the COVID-19 pandemic.

- Strengthen mental health programs, to include expanding research and staffing; delivering care and services to American Indian and Alaska Native veterans; and improving VA's Crisis Line.

Cut unnecessary paperwork for veterans receiving VA clothing allowances. Veterans who have lifelong injuries will not be required to resubmit for this allowance each year. Require the VA to determine whether a previously identified service-connected injury served as a principal or contributing factor for veterans who died from COVID-19 when survivors file for Dependency and Indemnity Compensation (DIC).

- H.R. 7335, MST Claims Coordination Act** (Public Law No: 117-303, Dec. 27, 2022). Modifies how the VA processes claims related to military sexual trauma (MST). The VA must improve communications and outreach to veterans, including connecting them to health care and mental health services.
- S. 1198, Solid Start Act of 2022** (Public Law No: 117-205, Oct. 17, 2022). Makes permanent the VA Solid Start program. Established in 2019, this outreach program provides regular contact with veterans in their first year of separation from the military to help direct them to support services and benefits.
- H.R. 7846, Veterans' Compensation Cost-of-Living Adjustment Act of 2022** (Public Law No: 117-191, Oct. 10, 2022). Establishes the annual adjustment to military retirees and veterans receiving disability payments from the VA triggered by inflation and an annual adjustment to the federal COLA.
- S. 2533, Making Advances in Mammography and Medical Options for Veterans Act** (Public Law No: 117-135, June 7, 2022). Provides life-saving screening, treatment, and care for veterans diagnosed with breast cancer when the need has never been more urgent, given the significantly higher risk of breast cancer and other cancers in the military population.
- S. 2102, Dr. Kate Hendricks Thomas SERVICE Act** (Public Law No: 117-133, June 7, 2022). Expands eligibility for VA health care mammography screenings to veterans who served in certain locations during specific periods, including those who were exposed to toxic substances.
- S. 796, Protecting Moms Who Served Act of 2021** (Public Law No. 117-69, Nov. 30, 2021). Codifies maternity care coordination programs at VA.
- S. 894, Hire Veteran Health Heroes Act of 2021** (Public Law No. 117-67, Nov. 30, 2021). Identifies and refers health occupation members of the armed forces for potential employment with the VA.
- S. 1031, Disability Claims Disparity Study** (Public Law No. 117-66, Nov. 30, 2021). Requires the Comptroller General of the United States to conduct a study on disparities associated with race and ethnicity with respect to certain benefits administered by the Secretary of Veterans Affairs.
- S. 189, Veterans' Compensation Cost-of-Living Adjustment Act of 2021** (Public Law No: 117-45, Oct. 8, 2021). Requires VA to increase compensation and other allowances by the same percentage as the cost-of-living increase for Social Security recipients.
- H.R. 1448, PAWS for Veterans Therapy Act** (Public Law No. 117-42, Aug. 25, 2021). Directs VA to carry out a dog training therapy program and authorizes the department to provide service dogs to veterans with mental health illnesses who do not have mobility impairments.

- H.R. 2441, Sgt. Ketchum Rural Veterans Mental Health Act of 2021** (Public Law No: 117-21, June 30, 2021). Directs expansion of VA rural care and for the department to conduct a study on its mental health care resources available to veterans living in rural areas.
- H.R. 2523, THRIVE Act** (Public Law No. 117-16, Apr. 14, 2021). Provide improvements to the Veteran Rapid Retraining Assistance program.
- H.R. 1276, Strengthening and Amplifying Vaccination Efforts to Locally Immunize All Veterans and Every Spouse Act** (Public Law No: 117-4, Mar. 24, 2021). Authorizes VA to expand access to COVID-19 vaccines administered through the agency.

2020 also was a banner year for all those serving in and out of uniform. Some of the bills listed below have taken years (and several Congresses) to get across the finish line. Thanks to the unrelenting efforts of MOAA members, partners, veterans, and their families – answering calls to action and sharing our stories – we collectively were able to do so:

- H.R. 2385, Veterans Legacy Program** (Public Law No: 116-107, Jan. 17, 2020). Permits the VA to establish a grant program to conduct cemetery research and produce educational materials for the Veterans Legacy Program, which commemorates our nation's veterans through the discovery and sharing of their stories.
- S. 3503, Veterans Education Programs** (Public Law No: 116-128, Mar. 21, 2020). Directs the VA to treat certain programs of education that have been converted to distance learning because of emergencies and health-related situations in the same manner as programs of education pursued at educational institutions.
- H.R. 748, Coronavirus Aid, Relief, and Economic Security (CARES) Act** (Public Law No: 116-136, Mar. 27, 2020). Provides aid to address the COVID-19 national pandemic outbreak and its impact on the economy, public health, state and local governments, individuals, and businesses.
- H.R. 6322, Student Veterans Coronavirus Response Act of 2020** (Public Law No: 116-140, Apr. 28, 2020). Provides a variety of education programs and assistance for veterans during the covered period from March 1 to Dec. 21, 2020, because of the pandemic.
- H.R. 3504, Ryan Kules and Paul Benne Specialty Adaptive Housing Improvement Act of 2019** (Public Law No: 116-154, Aug. 8, 2020). Provides improvements to VA's adaptive housing and educational assistance programs.
- H.R. 886, Veteran Treatment Court Coordination Action of 2019** (Public Law No: 116-153, Aug. 8, 2020). Establishes grants and technical assistance for state, local, and tribal governments to develop and maintain veterans' treatment court programs to help veterans charged with nonviolent crimes receive the help and the benefits they need.
- S. 785, Commander John Scott Hannon Veterans Mental Health Care Improvement Act of 2019** (Public Law No: 116-171, Oct. 17, 2020). Improves mental health care and suicide prevention programs in the VA.
- H.R. 2372, Veterans' Care Quality Transparency Act** (Public Law No: 116-177, Oct. 20, 2020). Requires the comptroller general to assess the effectiveness of all agreements the VA has entered, including non-VA organizations related to suicide prevention and mental health services.
- H.R. 1812, Vet Center Eligibility Expansion Act** (Public Law No: 116-177, Oct. 20, 2020). Requires the VA to expand readjustment counseling and mental health services through its Vet Center Program.

- H.R. 2359, Whole Veteran Act** (Public Law No: 116-185, Oct. 30, 2020). Requires the VA to submit a report to Congress on advancing its whole health initiative to transform the veterans' health care system.
- S. 3587, VA Website Accessibility Act of 2019** (Public Law No: 116-213, Dec. 4, 2020). Requires VA to study and report on the VA website's accessibility to individuals with disabilities.
- H.R. 8247, Veterans Comprehensive, Prevention, Access to Care, and Treatment (COMPACT) Act of 2020** (Public Law No: 116-214, Dec. 5, 2020). Enhances transition assistance services and suicide prevention programs and improves care and services for women veterans.
- H.R. 7105, Johnny Isakson and David P. Roe, M.D. Veterans Health Care and Benefits Improvement Act of 2020** (Public Law No: 116-315, Jan. 5, 2021). Provides the VA more flexibility in caring for homeless veterans during a covered public health emergency and directs the agency to carry out a retraining assistance program for unemployed veterans, among other improvements.
- H.R. 8354, Servicemembers and Veterans Initiative Act of 2020** (Public Law No: 116-288, Jan. 5, 2021). Establishes the Servicemembers and Veterans Initiative within the Civil Rights Division of the Justice Department.



NEVER STOP SERVING!!

SUPPORT MOAA AND ITS PROGRAMS!!



PROVIDING CRISIS RELIEF TO OUR NATION'S HEROES

Together, we can offer support and stability to the uniformed services and veteran communities during a crisis.



OUR GOAL

Our goal is to raise \$1 million to endow The MOAA Foundation's Crisis Relief Fund and continue our great work.



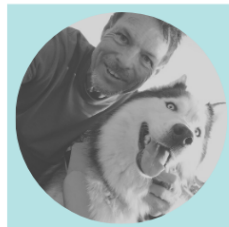
WHY CRISIS RELIEF?

More than 12 million veterans without a VA disability rating have virtually no support when disaster strikes.



CAN YOU HELP?

Our hope is your generous contribution will help us reach our goal to fund this program in perpetuity.



READY TO ASSIST

In April 2020, The MOAA Foundation launched an emergency COVID-19 Relief Fund to support uniformed services families impacted by the pandemic.

As the pandemic has ebbed, we know crisis-related needs of uniformed services families and veterans still exist.

To answer the call for help, we established The MOAA Foundation Crisis Relief Fund — an enduring emergency relief fund to assist uniformed services personnel, veterans, and their families (including caregivers and survivors) in the midst of crisis.

WHAT SETS US APART



Our streamlined application takes less than 20 minutes to complete, saving applicants the time they need to address other urgent priorities.



Funds reach an approved applicant's bank account within days of approval — timely relief when it can have the most impact.



Financial grants are awarded to qualifying applicants to help with housing costs, utilities, medical and insurance bills, groceries, and more.



100% of our Crisis Relief applicants would recommend our program to others in need.



(800) 234-6622



moaa_foundation@moaa.org



charities.moaa.org/crisisrelief

Reasons to Join a MOAA Chapter

You know the value of belonging to MOAA and your chapter!

But when you're talking to a potential new chapter member, it's important to remember that many officers might have only limited knowledge of MOAA's chapter system.

Creating a dialogue and asking open-ended questions is the best way to find out if and how a chapter membership could help a prospective member.

Find out as much as you can about their priorities in order to tailor a response that is more likely to resonate with them personally.

Here are some aspects of membership that may appeal to them:

1. **Make yourself heard.** MOAA's chapters provide critical grassroots support for MOAA's national legislative agenda. Chapter members let their legislators know what's on their minds and open doors for MOAA's legislative team in Washington, D.C.
2. **Give back to the community.** Chapter members are MOAA's ambassadors in their communities, supporting countless programs that make a difference in the lives of others. These members continue to serve and are giving back in the truest sense.
3. **Value added to chapter members' lives.** MOAA chapters sponsor interesting programs and opportunities to interact with civic, political, military, and business leaders on issues important to members.
4. **Networking with fellow officers.** Chapters include second-career members in the work force and retired service members who have contacts in their communities that can be valuable to transitioning officers.
5. **Stay informed.** Chapter newsletters, websites, and meetings provide you with the latest information on local, state, and national issues and changes to military benefits.
6. **Influencing state legislation.** Most states have a council of chapters that unites chapters in the state. These councils, and independent chapters in states without a council, often lobby for and pass state-level legislation that affects military members and their families, such as exempting military retired pay from state income tax or increasing funding for state veterans' programs.
7. **Camaraderie with a purpose.** MOAA chapters unite active duty, former, and retired officers from every branch of service, including National Guard and Reserve, as well as surviving spouses, offering the opportunity to connect with others with similar backgrounds and interest and develop close and lasting friendships.

Council of Chapters

New Website

The Council has a new website. Address is <http://www.ilcouncilmoaa.org>

If you have any items or input for the website, contact MAJ (USAF, Ret) Dave Knieriem at the following email address: dknieriem@casscomm.com

MOAA is the nation's largest and most influential association of military officers. It is an independent, nonprofit, politically nonpartisan organization.

While MOAA is permitted by law to lobby—and does so actively—its status as a tax-exempt veterans organization precludes it from participating in political activities, which are defined as intervening directly or indirectly in any political campaign on behalf of or in opposition to any candidate for public office.

Stated briefly: the association may advocate issues, but it may not advocate the election or defeat of particular candidates or political parties. This newsletter follows the policies of MOAA National.



Never Stop Serving!!!

MOAA Store and ROTC/Junior ROTC Items

The MOAA store has re-opened at <https://moaa.estore.shop/>. In addition to promotional gear, you can find ROTC and Junior ROTC (JROTC) award certificates (in stock now) and medals (place orders now for backorders to be shipped when medals are in stock, expected by the end of April). Electronic certificates may be customized and downloaded [online](#) at any time. Note that medals have been updated to reflect all eight uniformed services, and JROTC certificates have been updated with language more appropriate to high school students rather than ROTC students.

The cost of medals to affiliates will remain at \$3.00 per medal due to a MOAA subsidy. Additionally, the store recently added the USPS live rate to shipping options, providing a lower-cost alternative.

**Never Stop Serv-
ing!!!**

MOAA Legislative Action Center

You can help MOAA by visiting their legislative action center and contacting your elected officials regarding pending legislation MOAA is working. You can reach the Legislative Action Center at the following email address: take.action.moaa.org

Never Stop Serving



The Greatest Casualty is
Being Forgotten!

Now and Always
We'll be There.



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