

**December 2024**

**Website: <http://lincolnlandmoaa.org>**

**Upcoming Events**

- December 20, 2024, Northfield Center
- February 14, 2025 TBD
- April 11, 2025—TBD
- June 13, 2025—TBD
- August 8, 2025—TBD
- October 10, 2025-TBD
- December 12, 2025-TBD
- Golf Outing 2025-TBD

**Inside this issue:**

<b>Next Meeting Information</b>	1
<b>President's Corner</b>	2-3
<b>From the Legislative Liaison</b>	4-5
<b>From The Chaplain</b>	6
<b>From the SOS Office</b>	7-8
<b>Chapter Information</b>	9-16

# **THE SALUTE—Never Stop Serving...**



**Next Meeting Information**

**Christmas Dinner, and Scholarship Fundraiser**  
**Friday, December 20, 2024**  
**Location: Northfield Center**  
**3280 Northfield Dr, Springfield, IL 62702**  
**Crystal/Diamond Rooms**

**Social Hour at 6:00PM**  
**Dinner at 7:00PM**

**COST: \$100 per person**  
**(Includes Dinner (\$34) and Donation to the Scholarship Fund (\$66))**  
**Dress: Business Casual (Christmas Attire Welcome as well)**

RESERVATIONS MUST BE MADE NOT LATER THEN 5PM on TUESDAY, December 17th ONLINE REGISTRATION OPEN NOW!  
 or by Contact by Phone (Call or Text):  
 Dave Knieriem - 217-899-5526—Email: [dknieriem@casscomm.com](mailto:dknieriem@casscomm.com)

**Let us know how many will attend.**

**MENU: Down Home Dinner Buffet**  
**Tossed Salad with Choice of Dressing**  
**Three Bean Salad**  
**Roast Turkey and Dressing, Baked Virginia Ham**  
**Whipped Potatoes and Gravy**  
**Green Beans with Bacon & Onion**  
**Cranberry Relish, Biscuits & Rolls**  
**Assorted Pies**  
**Coffee, Iced Tea**

Program: Christmas Social and Mixer and Scholarship Fundraiser—Scholarship Fundraiser: If you are unable to attend the Christmas Dinner, we ask that you please consider a donation to our Chapter Scholarship Fund.  
 Email Dave Knieriem to set up ([dknieriem@casscomm.com](mailto:dknieriem@casscomm.com))  
 ADDITIONALLY: You may also donate extra to the Scholarship Fund. You can do that when you check in for the December Meeting with a check to the Chapter. We would appreciate any additional support for our VERY IMPORTANT Scholarship Fund.

**THANK YOU EVERYONE FOR YOUR GENEROSITY!**

## President's Comments November/December 2024

**Greetings to members of Lincoln Land Chapter MOAA. An early "Merry Christmas" to all of you!**

I have a few items and thoughts to share with you.

### **MOAA's Legislative Action Center:**

Do not miss any opportunity to connect with your lawmakers to ensure they understand the importance of supporting the all-volunteer force. I urge you, as a constituent, to make your voice have an influence. It is even MORE important now after the election and to contact our new leadership to make positive decisions and changes. NOW is the time!

Please help MOAA and our cause by visiting their legislative action center and contacting your elected officials regarding pending legislation MOAA is working. **GET INVOLVED WITH OUR MISSION AND OUR FUTURE!** You can reach the Legislative Action Center at the following web address:

<https://moaa.quorum.us/>

And ... Be sure to read the Legislative Update both here in the newsletter and on our website. I would like to extend a BIG "Thank You" to Colonel Bob Tyler and his outstanding efforts and work as our Legislative Liaison for our Chapter.

### **Wreaths Across America:**

Wreath Across America wreath laying event is on 16 December 2024 at Camp Butler. For those of you that would like to participate in the wreath-laying at Camp Butler: The program starts at 1100 hours and wreaths will be laid afterwards. There are also other organizations that welcome our help too. More the merrier and more memorable. Thank you all in advance to those of you who will be able to assist in supporting our Veterans and Survivors in the area.

### **Upcoming Meetings:**

December 20, 2024 – Our meeting date has changed to December 20<sup>th</sup> and will be at the Northfield Inn in Springfield. Please reference information in the newsletter and on our website concerning the Dinner/Fundraiser. Hope to see you there! If you are unable to attend the Dinner, we also offer the opportunity to donate to the Scholarship Fund. Please reference information in the newsletter and on our website concerning the Dinner/Fundraiser.

We are continuing to look at alternative venues for meetings for 2025, as you suggested in the survey. We will keep you informed as this effort develops.

Currently we are working on our February meeting at which we tentative plan to address information concerning Surviving Spouses. This program would be focused on providing information and a guide to planning for the loss of a Military Spouse. Should be a GREAT program.

During 2025, I will be sending a few surveys out to you, the membership, to get your ideas and thoughts about our direction for 2025 and into the future. I welcome your candid responses. It is YOUR Chapter!

### **MOAA National and Chapter Membership Concerns:**

The Executive Committee is continuing a dialog and investigating potential ideas for moving to a new paradigm of how to grow and manage chapters. I will keep you updated as we develop these plans. Also - PLEASE share any innovative ideas you have in growing the Chapter – Satellite groups (which only require five (5) members to form a group), alternative meeting venues and functions, etc.

We are open to most anything. Remember – ALL of us need to help and assist in recruiting new members for our Chapter (and MOAA National as well) – ALL of us are on the Membership Committee! More Chapter and MOAA members translate into more resources to generate more ideas and support more projects within our local communities.

There are still a few snags in the new MOAA National database access, but we have been advised that the new Database and Real Time Reports will be available to us very soon. When it is, we will be contacting National MOAA members who are not a member of a chapter, with alternative options for becoming a Chapter member. This will enable us to extend the opportunity to join our chapter and stress the many benefits of chapter membership whether it be directly with our chapter, or as a Satellite or other affiliate. I will keep you up to date with this fluid information via email blasts and on our Chapter website.

TO ALL MEMBERS: We need your help to make Lincoln Land Chapter and MOAA National even better organizations. Here is how you can help right now:

Recruit new members – you are ALL recruiters.

Attend as many of our meetings as possible and invite guests to attend.

Support our fund-raising efforts within the Chapter to support our projects.

Please browse the Chapter Website and our Facebook presence and read our Chapter Newsletter to keep informed concerning events and issues of the Chapter and MOAA:

Website: <https://lincolnlandmoaa.org>

Newsletter – Available on the website and emailed to you.

Chapter Facebook Page: <https://www.facebook.com/MOAAincolnland>

**ALSO ... “NEVER STOP SERVING”!!**

**Again**

**... remember that our December Christmas Meeting and Scholarship Fundraiser will be at Northfield Inn on Friday, December 20th (See additional information here in the Chapter Newsletter and on the Chapter Website).**

Thank you for your confidence in me and our Executive Committee, and your continued support. See you all soon!

Merry Christmas and Happy 2025!

**Dave Knieriem, Major, USAF (Ret)  
Lincoln Land MOAA Chapter President**

## Legislative Liaison Update

Well, the election is over! A new Congress will be seated in a couple of months. The implications of that are far reaching and unknown.

The current Congress is still operating on a continuing resolution which means funding for the MOAA initiatives remain in jeopardy, and even the Richard Star Act is in limbo.

Further, if this Congress doesn't pass the pending legislation, everything goes back to square one as the new Congress starts with a blank slate.

Time is running out for the current Congress to pass this legislation – it is time to remind them that they need to take action NOW.

Links to our legislators, and prepared emails are readily available on the MOAA legislative action web page.

If this Congress doesn't act, we will need to let the new Congress know that caring for America's veterans is Congress's duty-bound requirement.

And again, use the MOAA advocacy links to let our legislators know that we have “*Never Stop(ped) Serving!*” and neither should they.

**Semper Fi – Bob Tyler**



## Tips for Meeting With Your Legislators

**Start preparing now for upcoming August congressional recess meetings with your elected officials.**

Every year, lawmakers return to their home states and districts for a monthlong recess. This year, they are scheduled to be back home from Aug. 5 to Sept. 6.

Council and chapter leaders are encouraged to take advantage of this opportunity to meet with their elected officials to help further MOAA's legislative objectives.

Your voice is essential because legislators want to hear from you, their constituents. Schedule a visit and meet face-to-face. Some elected legislators might even welcome an opportunity to address an entire chapter.

Preparation is key to a successful meeting. Here are some tips:

1. Familiarize yourself with MOAA's positions on significant issues that might arise. Visit [MOAA's Legislative Action Center](#) to find details about legislative campaigns, contact information for elected officials, pre-formatted letters to lawmakers, and much more. If this is your first time visiting the action center, you might see a prompt to fill out a sign-up form. You will need to complete this step before you can send messages to Congress.
2. Make sure a legislator understands the purpose of a visit before a meeting. Every lawmaker deals with a wide variety of legislative issues and cannot be expected to be an expert on every one of them.
3. Become acquainted with the legislator's local office staff, especially those with responsibility in areas of interest to MOAA members. Don't consider it a put-down if you don't get to visit a legislator in person. They are busy and rely on staff for advice.

If a meeting with a legislator involves a chapter visit, reserve time for a question-and-answer period. Provide a legislator with advance notice of the kinds of questions or issues he or she should be prepared to address during a visit. Key questions should be prepared in advance and given to designated chapter members to ensure the session is productive.

## From The Chaplain

My MOAA Friends,

I don't listen to the radio very often, even though I have two very good ones. One is a BOSE Radio and the other are the music channels as part of our TV package.

Two days ago I was listening to the car radio as I was travelling to Springfield and I heard a Christian Program which I occasionally listen to.

The Speaker was Dr David Jeremiah whom I've admired for many years, and, while I don't accept many of his Reformed views, I have always admired his love of Christ and the assurances that through Him, we have eternal life

His subject that day had to do with memory and how bad memories can affect our behavior and overall outlook on life. His remedy was simple. If the bad memory has to do with the behavior of some person, we should immediately forgive that person as we read what St Paul says about "forgiving as Christ has forgiven you."

Even before we were born, Christ at Calvary forgave us and the whole world.

He doesn't remember our sins once repented of and neither should we. If we forgive someone even if they don't repent, that is not our concern. We will have relieved our souls of the burden of that sin and its memory.

The other thing Dr Jeremiah mentioned - and this is probably not thought of too often - is that we should stop dwelling on the bad memory and replace it with thanksgiving. This was Paul's method and it worked for him, for while he mentioned many bad memories, including being beaten, though a Roman citizen, shipwrecked, bitten by a serpent, imprisoned, he spent far more time praising God for countless acts of goodness and mercy as his pastoral epistles relate.

This is written two days before Thanksgiving and as such will probably not reach you until after Thanksgiving but on that Day, my hope for us all is that we will have given thanks to God not only for His material, economic and military blessings but also for the ability to eliminate bad memories through thanksgiving to God for everything He has given us including the gift of His Son who paid the price for all of our sins at Calvary, whose birth we celebrate in December.

Ch Ralph Woehrmann

Illinois Council of Chapter Presidents, Chaplain



**From The Survivor Outreach Services Coordinator**



*Survivor Outreach Services*

*Happy New Year*

*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 annual-ly*

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

*[michelle.r.rutherford3.ctr@army.mil](mailto:michelle.r.rutherford3.ctr@army.mil) or 217-720-9574.*





## 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.



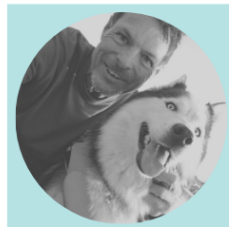
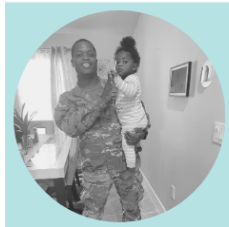
### WHY CRISIS RELIEF?

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



# Never Stop Serving

## Lincoln Land Chapter MOAA

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http://  
lincolnlandmoaa.org



**Our Purpose**—Serving the entire Military Community locally & nationally

**Our Motivation**—Supporting our most reliable asset—the US military member

**Our Means**—Informing legislators, supporting local events & organizations

**Our Membership**—Commissioned Officers of the Eight Uniformed Services (USA, USMC, USN, USAF, US Space Force, USCG, NOAA, USPHS) who strongly believe in supporting a volunteer force for the safety and security of our country

## MISSION OF THE LINCOLN LAND CHAPTER

**The Lincoln Land Chapter's mission is:**

**To foster fraternal relations among the retired, active and former uniformed services and their National Guard or Reserve components;**

**To protect the rights and interest of same to include dependents and survivors;**

**To further promote useful services for members of the former and current members of the Armed Forces and their dependents and survivors;**

**and to serve the community to the fullest extent possible.**

**Our Chapter has a Facebook page presence on the web:**

**<https://www.facebook.com/MOAAlincolnland> Check it out—Also, it may be accessed through our website by clicking the “F” logo near the top of the home page.**

**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.**

**Now and Always  
We'll be There.**



90228

1-800-247-2192 • [www.moaainsurance.com](http://www.moaainsurance.com)



### 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: [takeaction.moaa.org](mailto:takeaction.moaa.org)

## 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.

## **All about MOAA**

The Military Officers Association of America (MOAA) is the country's leading organization protecting the rights of military service members and their families. Those who belong to MOAA not only lend their voices to a greater cause, but they also gain access to extensive benefits tailored to the needs and lifestyles of military officers. MOAA members proudly hail from every branch of the uniformed services. To them, we have made the same promise that they have made to their country: Never Stop Serving. MOAA's greatest mission is to improve the lives of those who serve and their families, which is achieved largely through the tireless advocacy efforts taking place in our nation's capital. MOAA's experts in Washington are there to support legislation that benefits the military community and are equally vigilant when fighting to stop legislation that threatens our livelihood. The larger our numbers, the greater our voice. Membership is open to active duty, former, retired, and National Guard and Reserve commissioned and warrant officers of the uniformed services and their surviving spouses. MOAA is the nation's largest and most influential association of military officers. It is an independent, nonprofit, politically nonpartisan organization. With more than 350,000 members from every branch of service - including active duty, National Guard, Reserve, retired, former officers, and their families - we are a powerful force speaking for a strong national defense and representing the interests of military officers at every stage of their careers. MOAA's highest priority is providing first-class service to our members. We are the leading voice on compensation and benefit matters for all members of the military community. We provide expert advice and guidance to our members. While the association does advocate a strong national defense, it does not, as an association, become involved in matters pertaining to military strategy or individual weapons systems of the various services. The association's board of directors has long believed that such decisions can be made only by those who have all of the facts available to them: today's actively serving military leadership. The association plays an active role in military personnel matters and especially proposed legislation affecting the career force, the retired community, and veterans of the uniformed services. MOAA's overarching goals are captured in its resolutions, which reflect the views of the entire membership. The membership provides input and votes on resolutions every two years (on even years). 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.

## MOAA's Legislative Priorities for the 118<sup>th</sup> Congress

Here is a look at MOAA's priorities, in support of the 50th anniversary of our all-volunteer force and to address the challenges facing our uniformed community. Note: Our advocacy team remains active on many other issues not listed here; our priorities will be shaped throughout the year depending on concurrent successes or emerging issues that warrant an all-hands approach. Additionally, we share many interests with The Military Coalition and other stakeholder groups and leverage those relationships to expand our reach on Capitol Hill.

**Compensation and Service-Earned Benefits**  
**Military Housing**  
**Health Care for Currently Serving and Retirees**  
**Health Care and Benefits for Veterans**  
**Service Families**  
**Survivors**  
**Guard and Reserve**

### **Compensation and Service-Earned Benefits**

**Problems:** The ongoing recruiting crisis and unit level personnel shortages create a “do more with less” Personnel “Perfect Storm” for the force and further erode the quality of life for servicemembers and their families. DoD is in a war for talent and is struggling to recruit the force we need to defend our country.

Compensation and quality of life remain relevant to our nation's recruiting challenges. Servicemembers deserve compensation competitive with the private sector. Congress has allowed the White House to shortchange troops in the past, leading to a 2.6% pay raise gap – something we cannot allow to happen again as servicemembers struggle to make ends meet. Funding the government on time and strictly keeping to the congressional schedule seems to be a bridge too far for both parties and both chambers. This could lead to a federal shutdown, which would hit Coast Guard, U.S. Public Health Service, and NOAA servicemembers hard since their pay is not guaranteed like those in DoD. We need to fix this: All eight of our services continue to work when the government shuts down, and our servicemembers deserve to be paid for their service. MOAA also continues to advocate against offsets for some disabled retirees and veterans. Existing legislation places an unfair tax on retired pay to fund a servicemember's own disability.

#### **Actions:**

Ensure pay at or above the Employment Cost Index and ensure all allowances and programs necessary to recruit and retain a quality force.  
Ensure pay continues for all eight uniformed services during a government shutdown.  
Provide for concurrent receipt of military retirement pay from DoD and disability pay from the VA.

### **Military Housing**

**Problems:** The Basic Allowance for Housing (BAH) is designed to cover 95% of housing costs, a steady drop from 100% that took place between 2015 and 2019. This left military families to cover anywhere from \$100 to \$184 out of pocket each month. With rising housing costs – both for rental properties and home sales – an estimated 75% of military families are paying over \$200 out of pocket each month, according to a Blue Star Families survey. BAH should be restored to 100%, the BAH calculation methods should be revised to keep pace with rapid changes in the market, and the housing profiles used in the calculation should be reviewed to reflect current military demographics.

The Military Privatized Housing Initiative was a gamble by Congress and DoD to leverage private dollars to quickly build on-installation housing after years of neglect and deferred maintenance in appropriations. Although the speed of the construction was an initial success, the public-private partnership failed to ensure servicemembers and their families were provided safe and adequate housing. As problems emerged, commanders learned they were left with ineffective tools and questionable authorities to address housing complaints from servicemembers. Mold, pests, and other unsafe conditions in privatized military housing persist. The Tenant Bill of Rights, an initiative adopted by most privatized housing companies, is not widely known nor enforced. Many families were forced to turn to the media after their chain of command was unable to fix their housing problems. The initiative resulted in partnerships with landlords and investors that require agreement by all parties to implement changes. The nature of the partnership undermines the chain of command, resulting in the loss of trust in leadership. Accountability was not designed into the process, leading to unsafe and inadequate housing.

**Actions:**

- Restore BAH at 100% of researched housing costs per Military Housing Area.
- Ensure barracks are safe and healthy places to live, verified by the chain of command and government-owned work centers.
- Codify procedures and authorities to increase out-of-cycle housing allowances to address emergencies such as reduced availability of housing and rising utility costs.

**Health Care for Currently Serving and Retirees**

**Problems:** The military health care benefit is at risk. TRICARE beneficiaries are paying more for prescription drugs while the value of the TRICARE Pharmacy Program has been slashed via a growing list of non-covered drugs, more restrictive prior-authorization policies that are out of step with best practices, and a 25% reduction to the retail pharmacy network. These cuts disproportionately impact the elderly and those with chronic medical conditions, making it more difficult and costly to adhere to medication regimens. Military health system (MHS) reforms directed by Congress have resulted in higher fees and copays, particularly for working-age retirees, yet TRICARE coverage policies have failed to keep up with evolving policies, technologies, and treatment protocols. Beneficiaries are paying more for TRICARE coverage that is years behind commercial plan benchmarks. The direct care system of military hospitals and clinics has undergone a massive reorganization accompanied by changing policies at the military treatment facility (MTF) level and capacity reductions due to the MHS Genesis electronic health record implementation – yet there is minimal visibility on impacts to patient access, quality of care, and the patient experience. Access to care metrics have disappeared from MTF websites, and patients lack a consistent and effective problem-reporting mechanism which would allow their challenges to be tracked and addressed.

**Actions:**

- Reverse cuts to the pharmacy benefit and establish policy guardrails to ensure access to prescription medications and limits on copay increases.
- Fix the TRICARE Young Adult parity issue by extending eligibility to dependents up to age 26 with no separate premium to bring TRICARE on par with requirements for commercial health plans.
- Require DoD to establish a transparent and well-publicized problem reporting system for beneficiaries experiencing MTF access challenges, including an annual report to Congress on the number and types of beneficiary access problem reports by MTF and steps taken by the Defense Health Agency to identify and address systemic access problems.

## Health Care and Benefits for Veterans

**Problems:** Passing the comprehensive toxic exposure reform bill, the Sergeant First Class Heath Robinson Honoring Our Promise to Address Comprehensive Toxics (PACT) Act was a monumental victory. Now comes the hard part of ensuring it works as Congress intended. Veterans rely on long-term and home- and community-based care services for everything from occasional help around the house to around-the clock assistance. The VA delivers 14 different types of long-term care (LTC) programs in both institutional settings (like community living centers or nursing homes) and non-institutional settings (like a veteran's home or through community adult day care services called HCBC). Purchasing or providing the care is placing increased demand on the department's health care system. The VA has designated 2023 as "The Year of the Caregiver." The department will focus on continuing to implement the expansion of caregiver support in the MISSION Act, conducting an overall program review, and making systemwide improvements, to include cases being appealed through the Veterans Health Administration and Veterans Benefits Administration. Additionally, a strong VA workforce and facility infrastructure are critical components to VA's long-term success. The aging infrastructure and high level of vacancies put the success of bills like the PACT Act and caregiver programs at risk. MOAA is committed to working with the VA, Congress, and stakeholder groups to monitor and assist the department in meeting the needs of veterans, caregivers, families, and survivors, and ensuring full implementation of major legislation enacted in recent years to modernize the VA across the enterprise.

### Actions:

- Monitor recent major legislation enacted such as the PACT Act in the areas of health care, compensation, and follow-on support for surviving spouses and families, and seek statutory or policy changes as required.
- Compel Congress and the VA to accelerate caregiving and whole health care services, and modernization of Veterans Health Administration workforce and facility infrastructure to improve veterans access to high quality care.

## Service Families

**Problems:** Spouses struggle with employment across the board and are constantly fighting to find and maintain employment through PCS moves. The unemployment rate among active-duty spouses has hovered between 22% and 24% for over a decade. Efforts to address this issue have focused primarily on providing educational and professional development opportunities for military spouses; however, the other side of the coin is incentivizing businesses to hire someone who will likely move in two or three years. A multipronged approach is necessary to address the high unemployment rate. Additionally, spouse underemployment continues to negatively impact military families. Ensuring companies define work as both remote AND portable is necessary to allow military spouses to keep a career on the move and progress within their career path. A recent survey of servicemembers showed 39% of respondents cited concerns with spouse employment as a reason for leaving service. Compounding this issue is the lack of accessible, affordable childcare. In 2020, DoD reported nearly 9,000 military children were on waiting lists for childcare. The nationwide shortage of childcare providers, combined with a lack of investment in renovating and constructing military child development centers, has exacerbated this issue in the post-pandemic environment. DoD has instituted unique programs such as the In-Home Childcare Fee Assistance to address this issue, but despite 250 spots available for this program, just 23 families were receiving the fee assistance as of late 2022. This is due to a lack of understanding of program requirements and slow application processing times. Standardizing childcare programs across the services is necessary to ensure families have clear guidance on the support available.

Day care challenges are a contributing factor to food insecurity in our ranks. In September 2022, DoD released a report on the military and food insecurity, stating 24% of servicemembers and/or their families had experienced some level of food insecurity within the timeframe studied. The implementation of the Basic Needs Allowance (BNA), an allowance designed to provide monthly financial assistance to families falling below 130% of the federal poverty guideline based on income and family size, is a start. Unfortunately, the law establishing the BNA allows DoD leadership to determine which military housing areas will include BAH in the eligibility calculation. The FY 2023 NDAA increased the threshold to 150% of the federal poverty guideline, but MOAA continues to advocate for exclusion of BAH in all housing areas to ensure maximum reach.

**Actions:**

- Improve congressional support for uniformed services families: Enhance programs to support spouse employment, ensure implementation of an effective basic needs allowance, and provide accessible, affordable childcare options.
- Overcome the lack of effective problem-reporting mechanisms and resolution systems in the Military Health System.

**Survivors**

**Problems:** When a retired servicemember passes, the Defense Finance and Accounting Service recoups their last month of retirement pay. This is frequently a terrible surprise for a new survivor and adds unnecessary financial stress to a grieving widow. Oftentimes, survivors have their checking account cleared out due to the recoupment and are put under extreme financial duress in the wake of their servicemember's passing.

This is far from the only financial hurdle faced by survivors. Servicemembers' Group Life Insurance (SGLI) and Veterans' Group Life Insurance (VGLI) have not kept up with inflation; although the maximum coverage recently increased from \$400,000 to \$500,000, it is still more than \$100,000 behind where it should be. Dependency and Indemnity Compensation (DIC) also has fallen behind the levels of other federal survivor programs. DIC is 43% of the compensation of a 100% disabled veteran, compared with 55% of other federal programs.

**Actions:**

- Repeal the recoupment of last month's paycheck after retiree's passing.
- Continue to improve SGLI/VGLI updates to match inflation.
- Improve DIC baseline to align with other government entitlements' baseline of 55%.

**Guard and Reserve**

**Problems:** The reserve component is facing a recruiting crisis. Our nation relies upon these servicemembers to respond to disasters at home and remain in the rotation to deploy worldwide in support of the active component. Members of the National Guard and Reserve must sustain their readiness, and medical care is required to keep the force deployable and support recruiting and retention. Reserve component retirees also wait excessively long to receive their first paychecks. After a career of service, retirees deserve prompt payments. DFAS and service personnel divisions must stop the finger-pointing and seek to fix this problem.

**Actions:**

- Overcome the lack of TRICARE coverage for the reserve component to maintain readiness.
- Overcome delayed pay for Guard and Reserve members when they are promoted or when they retire.
- Continue to support Guard and Reserve leaders, and advance legislative and policy solutions to support the total force.