

October 2024

Website: <http://lincolnlandmoaa.org>

Upcoming Events

- **October 11, 2024,** location Northfield Center
- **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**

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THE SALUTE—Never Stop Serving...



Next Meeting Information

Dinner Meeting - Friday, October 11, 2024

Location: Northfield Inn, Suites, and Conference Center
3280 Northfield, Drive, Springfield, IL
Crystal/Diamond Rooms

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

COST: \$33 Per Person

Program:

Annual Business Meeting
 Keynote Speaker: TBD

Menu: PLATED - Choice of:

LEMON CHICKEN: Boneless Breast of Chicken with a Lemon Butter Sauce
 Mushroom Rice Pilaf, California Vegetable Mix

OR

SAVORY ROAST BEEF: Sliced Roast Beef served with Red Wine Sauce, Pearl Onions, Slivered Bacon and Mushrooms
 Red Skin Garlic Mashed, Green Beans with Onions & Bacon

Entrees also served with Tossed Salad, Dessert, Rolls & Butter, Coffee, Iced Tea

RESERVATIONS MUST BE MADE NOT LATER THAN 5PM on Tuesday, October 8th

[REGISTER ONLINE BY CLICKING HERE](#)

OR

Contact Dave Knieriem
 Phone or Text: 217-899-5526
 Email: dknieriem@casscomm.com

Let us know how many will attend the dinner meeting and your entree choices.

President's Corner

August/September 2024

Greetings to all members of Lincoln Land Chapter of MOAA. As we move out of Summer and into Autumn, we have fun and exciting times in store for all. Several items of information to pass on to all of you in this newsletter.

Advocacy in Action (AiA) and MOAA's Legislative Action Center:

Do not miss this opportunity to connect with your lawmakers over their summer recess and ensure they understand the importance of supporting the all-volunteer force. We urge you, as a constituent this election year, to make your voice have an influence:

YOU can help MOAA 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/>

Also read the Legislative Update both here in the newsletter and on our website.

Upcoming Meetings:

October – Meeting will be held at the Northfield Inn in Springfield. This will be our Annual Business Meeting. Also, we are working to obtain a quality Keynote Speaker for the meeting.. I will get the information out on that as soon as it is available.

December – Our meeting date has changed to December 20th and will be at the Northfield Inn in Springfield. If you recall, I sent a survey to all of you via email in April to capture your thoughts on alternatives for our Scholarship/Vets Program Auction that we hold at our December Meeting. One alternative was to add a donation fee to the meal price, instead of buying a gift and auctioning it off at the meeting. Doing this would make it simpler and would save the members some money, while at the same time raising donations for our projects (Scholarship and Vet Support). This would have the members avoid spending \$50 or more for a gift to bring to the meeting, and to also bid and purchase a gift at the meeting, at additional cost. Simpler and a savings to YOU, while still funding our important chapter goals and efforts. Results of the survey indicated that most of the membership agreed with this idea. So ... the Executive Committee is moving forward to make plans for this for the December meeting. We will be discussing plans for this Fund Raiser soon and will be sharing this with the membership.

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

MOAA Presence at the Illinois State Fair:

Several members of the Illinois Council of Chapters hosted a booth at the fair, and presented awards for the Junior ROTC (JROTC) Drill Competition. Look for the news story and photos on our Chapter Website.

MOAA National and Chapter Membership Concerns:

At the August dinner meeting at Island Bay Yacht Club, our Keynote Speaker was the Senior Director, Council and Chapter Affairs at MOAA National - Captain Frank "Tank" Michael, USN (Ret). He spoke to us about overall membership in MOAA, and the challenges of Chapter Membership now and into the future. Your Executive Committee had a long discussion with him and the future of chapters and some 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 for the future. Also - PLEASE share any new ideas you have in growing the Chapter – Satellite groups, 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.

Note that one of the problems we have in membership is identifying those National MOAA members who are not a member of a chapter. Within the state of Illinois, there are over 6,000 MOAA members, but only 338 are members of a Chapter. Currently, the National MOAA database has been unable to fully identify who we need to contact. There are still snags in the new database access, but as soon as the new Real Time Database is available to us, we will be contacting National MOAA members who are not a member of a chapter, with alternative options of becoming a Chapter member. This will enable us to extend the opportunity to join our chapter and stress the many benefits of chapter membership. I will keep you up to date with this information.

We continually need your help to make our Chapter and MOAA a great organization. Here is how you can help now:

Recruit new members – you are ALL recruiters.

Attend as many of our meetings as possible.

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/MOAAlincolnland>

ALSO ... “NEVER STOP SERVING”!!

Note that our next meeting will be at Northfield Inn on Friday, October 11 (See additional information here in the Chapter Newsletter and on the Chapter Website).

Again – Thank you for your continued support. See you all soon!

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

Thank you for all that you do for MOAA, our members, and the military Family! Here are a few updates from your National MOAA Council and Chapter Affairs Team:

2024 MOAA Awards Program

We're excited to share that we will officially be moving to a new online platform for this year's MOAA awards submissions. This product should streamline the application and nomination process for the Levels of Excellence (LOE) Award, Harris Communications Award, Steve Strobridge Legislative Advocacy Award, and the Surviving Spouse Liaison Excellence Award. More details will be forthcoming as we centralize this process.

We intend to share criteria for the upcoming awards cycle in the next few weeks. Note that we do not expect significant changes to the criteria, though we will make adjustments given the challenges with access to the Committee Module and Near Real Time (NRT) report this year. We will also ask communications award applicants to ensure that you are not using copyrighted material in your communications.

Ongoing Technology Challenges

We greatly appreciate your patience as we work to resolve several technology challenges, to include the halt of Glimmernet for dues processing while firewall issues are addressed and our ongoing work to return leader access to the Committee Module (CM) and the Near Real Time Report (NRT).

As a reminder, Glimmernet has been shut down as a preemptive action to protect sensitive information and there has been no compromise of personal data. We are actively working this issue and also pursuing an alternative platform for our affiliates to collect chapter dues.

Our IT team also continues to work with vendors to get the CM and NRT back to full functionality. We will continue to provide updates as this work progresses.

Chapter Activity Report Survey Remains Open

We are still accepting responses to our survey (one per affiliate) through the following link: <https://forms.office.com/r/DpR77NfLrq>. Thank you for sharing your valuable input!

August 29 Monthly Leaders Roundtable on Council and Chapter Visit Program

Please join us on Thursday, August 29, at 7:00pm (EDT) for our monthly Leaders Roundtable discussion where we will discuss MOAA's council and chapter visit program. [Click here to join the meeting.](#) (Meeting ID: 997 0873 8620; Passcode: 363013) The roundtable will be recorded for anyone unable to participate in the live event. View upcoming training opportunities here: [MOAA - Council and Chapter Dates to Know](#). **Please note that the October Roundtable has been moved to October 17.**

Recording of July Leadership Roundtable Now Available

Last month's roundtable on chapter health and effectiveness has been posted at [MOAA - July 2024 Council and Chapter Virtual Roundtable](#). All recordings from the August 14 virtual leaders workshop will be posted soon and available here: [MOAA - Council and Chapter Webinars and Video Archive](#).

Western Region Leadership Workshop Scheduled for Nov 15 & 16 in Reno, NV

We're looking forward to hosting the MOAA Council and Chapter Leaders Workshop for Western Region volunteer leaders to be held Nov. 15 - 16, in Reno, Nevada, at the Renaissance Reno Downtown Hotel & Spa. This in-person workshop includes council and chapter presidents, membership chairs, legislative chairs/ liaisons, and surviving spouse liaisons from AK, AZ, CA, HI, ID, MT, NV, OR, UT, WA, and WY, and up to two officers from the Virtual Chapters who live in the region. We expect invitations for the event to be shared later in September. We are also working to finalize locations for our 2025 in-person workshops.

Summer Advocacy in Action

Please help promote our [Summer Advocacy in Action](#) campaign. The focus for this year's summer campaign is on a targeted pay raise for junior enlisted personnel and continued efforts towards restoring Basic Allowance for Housing back to 100%. Additionally, we will continue to advocate for expanded concurrent receipt through the Richard Star Act despite challenges with Congress.

MOAA 2024 Election (August 1 – 31, 2024)

Please remind members to vote online as part of MOAA's elections and on resolutions and a proposed bylaw amendment by August 31 and ensure they are aware of [changes to the voting process](#). A detailed article on the items for membership vote is available in the August 2024 issue of Military Officer magazine.

Upcoming Important Dates and Deadlines for Council and Chapter Leaders

[MOAA Elections and Bylaw Voting](#) (Aug 1 – 31)

[Summer Advocacy in Action 2024](#) (Aug 5 - Sept 6)

Monthly Leaders Roundtable on Council/Chapter Visit Program (Aug 29, 7:00 p.m. EDT)

In-Person West Workshop for Volunteer Leaders, Reno, NV (Nov 15-16)

Legislative Liaison Update

Congress is certainly in the “I want to get reelected” mode. So, issues like the Richard Star Act and the NDAA are not getting the attention they deserve.

We need to remember to access the Advocacy links on the MOAA web site to try to keep Congress focused on their job to provide for the common defense. Speaking of advocacy, I will remind all of us that the “Summer AinA” effort is happening now.

Experience tells us that we get better access and engagement when we meet with our elected officials when they are home in their districts. Do I need to say more? If you know an elected official, get an appointment with them to “tell our story”.

Additionally, the MOAA Advocacy page (on the MOAA web site) provides proposed emails and links to our Congressional members.

Please take a moment to check out the Advocacy page and voice your concern. It is easy to let the folks in DC know that we are watching and that care about servicemembers as we *“Never Stop Serving”!*

And one final thought. [As this is the election season, please remember that MOAA is non-partisan. While we, as individuals, can support specific candidates or parties, we can not do so as a MOAA member. We support the policies that care for our troops by working both sides of the political isle while not being for an individual Congressional member or a political party.](#)

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 Chapter Chaplain

The Late Martin Scharleman was Prof at Concordia Seminary, St Louis, teaching graduate courses in Exegetical Theology. He also held the rank of BG as Deputy Director of U S Air Force Chaplains. I didn't know him very well but was honored to preach at a pastors' conference in which he was the main speaker. I don't recall what my sermon text was but I remember telling a story about Joseph Stalin about how deceitful Satan was (ans is). He said afterwards " Nice Sermon. He wrote a regular column entitled " Along the Horizon " in which he would comment on current affairs and which serves as the basis for this column.

There are several verses which use the word " horizon", some of which we now cite : Nehemiah 1: 9 says " " if one keeps my commandments, though you are outcasts are under the horizon, I will gather you from there ." Job 26: 10 " He has described a circle on the face of the waters at the horizon between light and darkness." Psalm 139: 9 If I take the wings of the morning and settle at the horizon, even there , your hand shall lead me /" There are about 15 others. All of these verses suggest the farthest reach of something, or the limit we have on something. If we look at the evening sky , we see the point where the light and the darkness meet.

Yes, there are limits to everything, our wisdom, our wealth - anything of value, even life itself. One day God will end this earth and bring His Church into the new Heavens and Earth, What joy that will be.

Seeing this, we sometimes catch our selves saying that " we can do anything we set our minds to " only to realize, sometimes painfully that we cannot do what we set our minds to.

Our Gracious God has set many tools before us to help us decide what it is we are to do in life. Psychological tests, vocational programs, advice from parents, teachers, counselors, commanders, pastors and even neighbors , combined with prayers such as what St Paul asked " what will you have me do, Lord ? " can give us answers.

I believe one way in which we can assist one another in our MOAA Illinois is to be the listening ear to those looking for a new direction for their lives, especially they who are approaching retirement from active duty, or they who might need occasional guidance for their remaining years.

In Your Service.

Ralph Woehrmann

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 annually

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

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.



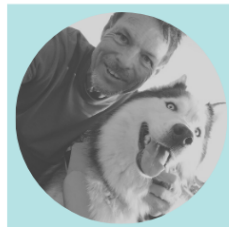
WHY CRISIS RELIEF?

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



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

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 118th 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.