

2024 Legislative Update on Military and Veterans Benefits

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MOAA = Advocacy

When earned pay and benefits are threatened, MOAA stands ready to protect and defend all of the uniformed services present, past and future.



YOUR BIGGEST ALLY



Since 1929, MOAA's greatest mission has been to protect your earned military benefits. Through tireless advocacy, we've forged a legacy of success benefiting the entire military community.



Passing the historic
Post-9/11 GI Bill



Blocking
disproportionate
TRICARE fee
increases



Repealing COLA
cuts for retirees

- ❖ Military Compensation
- ❖ Concurrent Receipt
- ❖ SBP/DIC
- ❖ TRICARE fees
- ❖ Veteran Healthcare



Never Stop Serving

MOAA operates two charity subsidiaries to help military and veteran families enjoy a quality of life they have earned through their service.



- ✓ Career Transition
- ✓ Military Spouse Professional Development
- ✓ Professional Education Outreach
- ✓ Community Outreach & Emergency Relief

- 100% of your donation goes to a student
- \$160M to 16,000 students
- 2022-2023: 800+ students awarded \$5M
- **2024-2025: Applications open!**

- Active duty
- Reserve & National Guard
- Retirees



- Veterans
- Military Spouses & Families
- Extended Military Community

To learn more and to join the efforts, visit
www.moaa.org/donate



**To All of You Who...
are wearing the uniform...
have worn the uniform...
supported your Service member...**

THANK YOU!

The Military Coalition



AAAA

AFA

AFSA

AMSUS

AMVETS

AUSA

AUSN

BSF

BVA

COA

CWOA

FRA-VP

GSW

IAVA

JWV

MCA

MCL

MCRA

MOAA-VP

MOPH

NERA

NCOA

NMFA-VP

ROA

SWAN

TAPS

TIF

TREA

USAWOA-P

USCGPOA

VFW

VVA

VETS FIRST

WWP

**35 Organizations—5.5 million strong
Highlighted TMC Leadership**

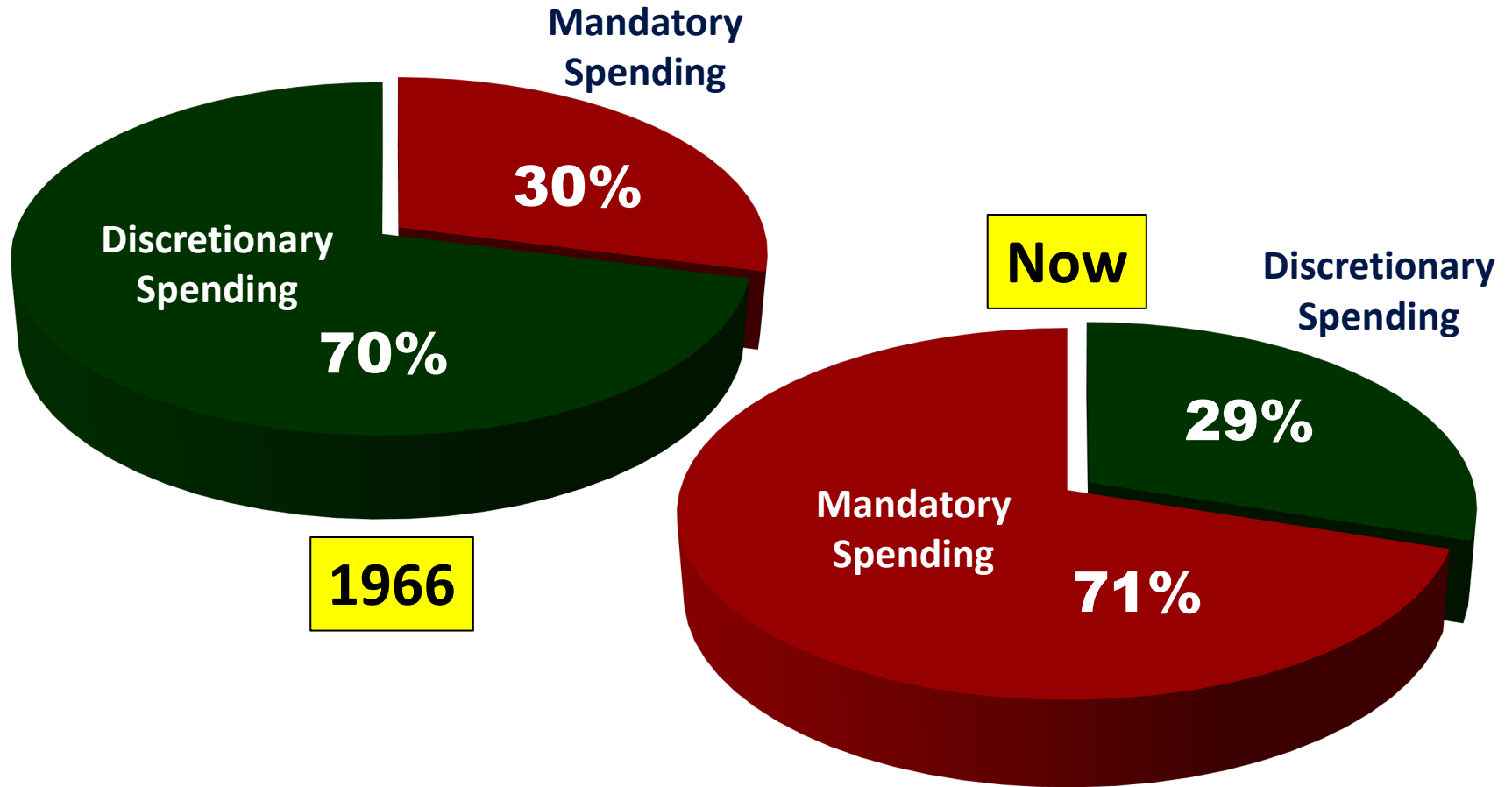
Source: [The Military Coalition](https://www.themilitarycoalition.org/)



The Legislative Big Picture

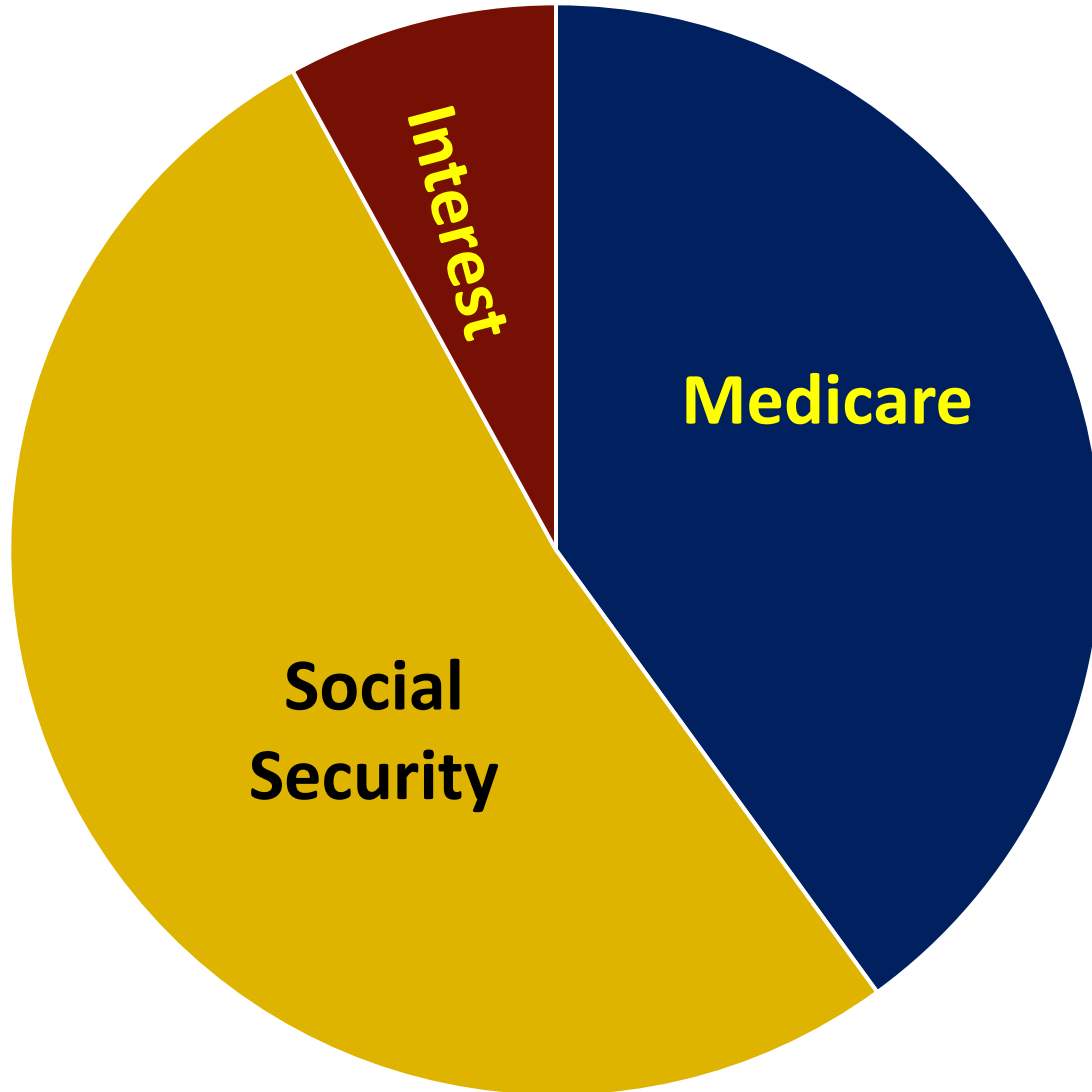


Where the Fed Money Goes



“Discretionary spending now makes up only about a third of the federal budget, with the remaining two-thirds coming from entitlement programs and other “mandatory” spending, according to figures from the **House Budget Committee**. And it wasn't always so. In 1966, those ratios were almost precisely reversed, with entitlement money making up just a third of the budget, committee figures show.” Congressional Quarterly 5Feb16 “Evading the Elephant” Numbers from OMB, @Federal-Budget.insidegov.com and Congressional Research Service, “Mandatory Spending Since 1962.” March 2015.

Mandatory Spending



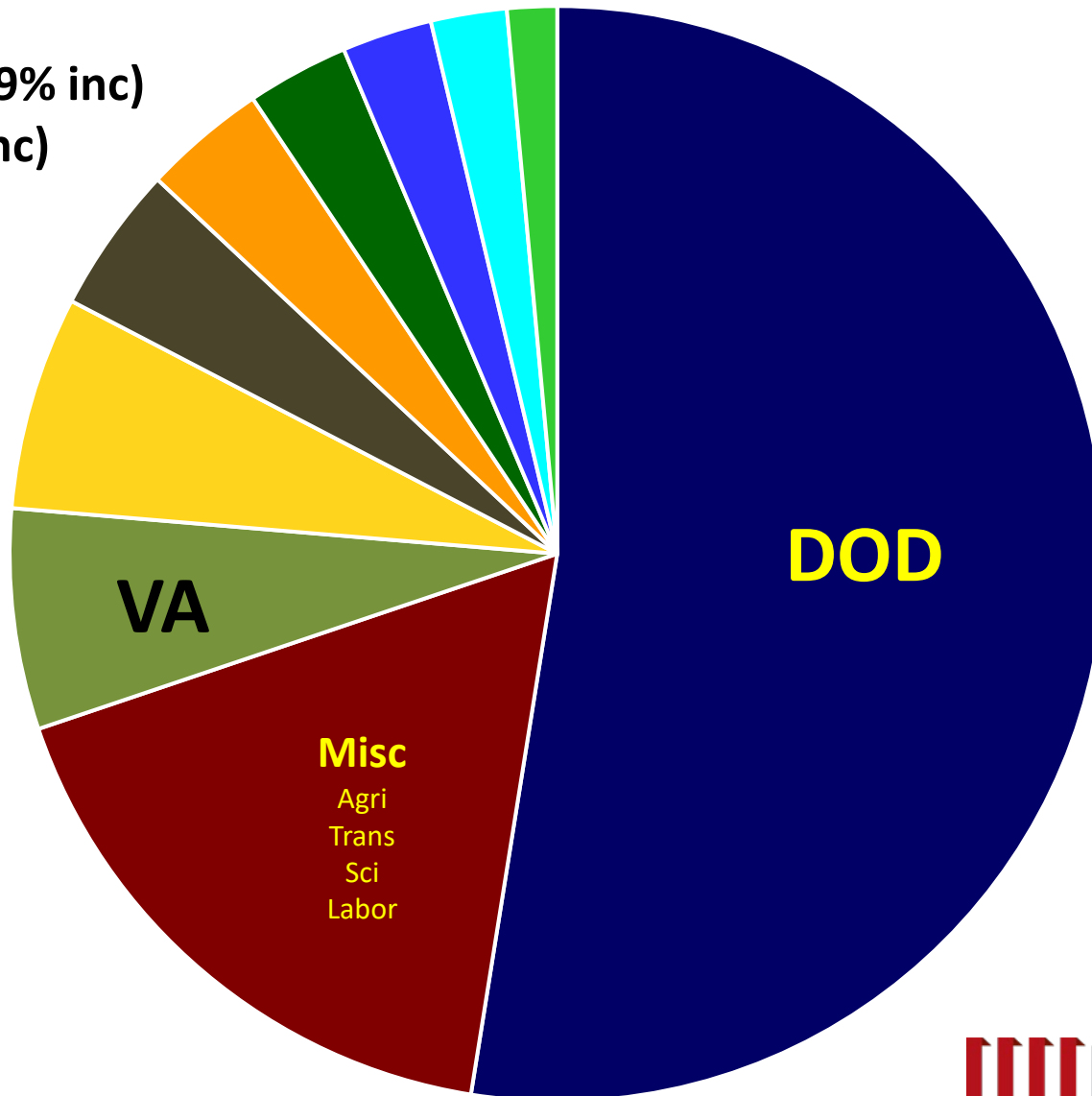
Discretionary Budget

2024 proposals

NDAAs \$874B (1.9% inc)

VA \$325 (5.4% inc)

- DOD
- Other
- VA
- HHS
- Education
- Hm Sec
- St Dept
- HUD
- Energy
- NASA



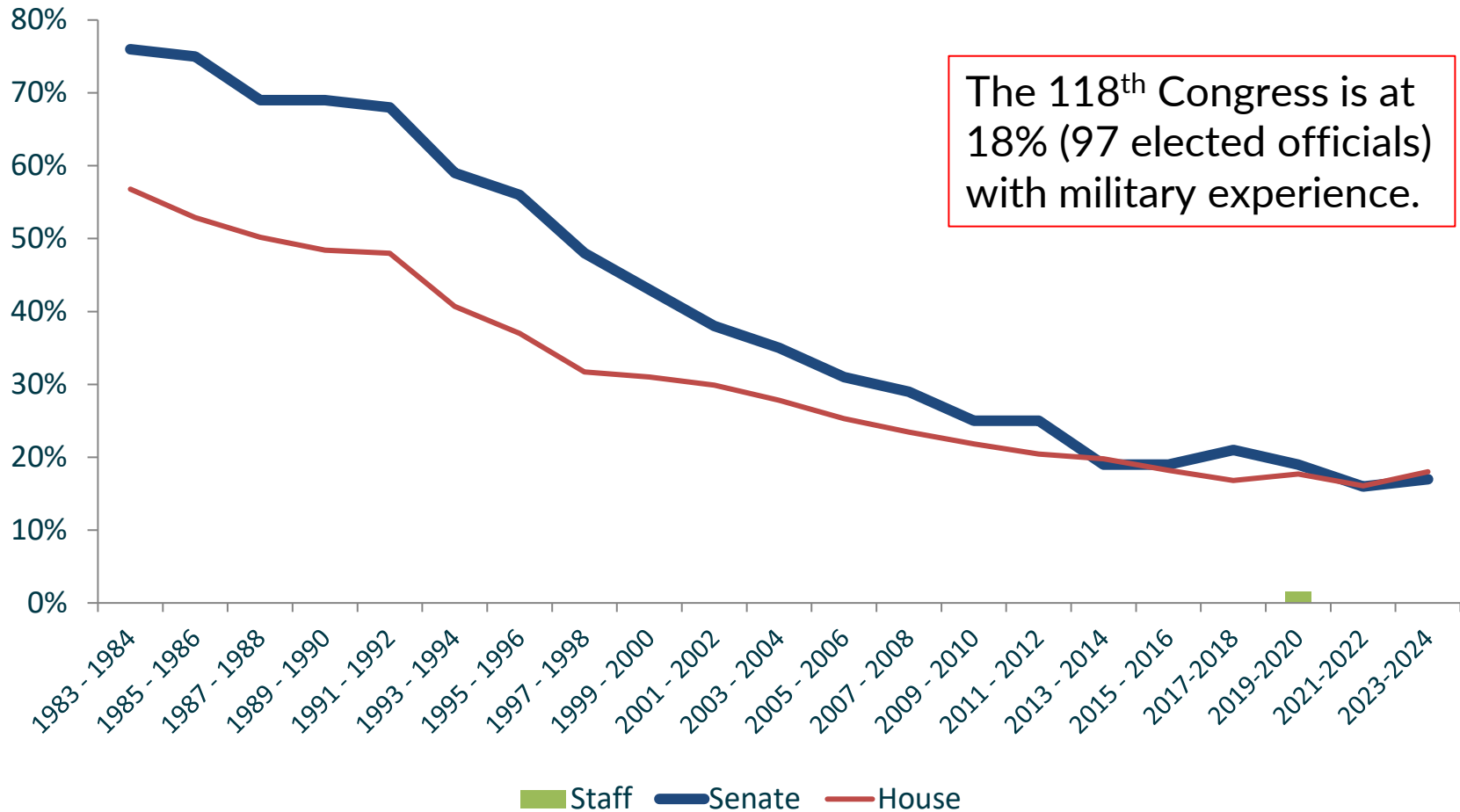
The Political Environment

- Trillions spent for virus issues and economy
- Deficit and Debt
- Inflation
- Crime
- Police reforms
- Social unrest

DoD Environment

- Flat DoD budgets in the future will require tough prioritization (Year-long CR is a threat)
- Pivot from Contingency Operations to near-peer conventional threats requires significant modernization and funding
- Planned cuts to Military Health System difficult to reconcile with COVID lessons learned (on hold for 5 yrs/2023 NDAA)
- Congress desires to reduce entitlement costs
- Sexual assault and privatized housing scandals
- Suicide rates are moving in the wrong direction
- Each fiscal year, for the last **27** years, has started either under a CR or a government shutdown

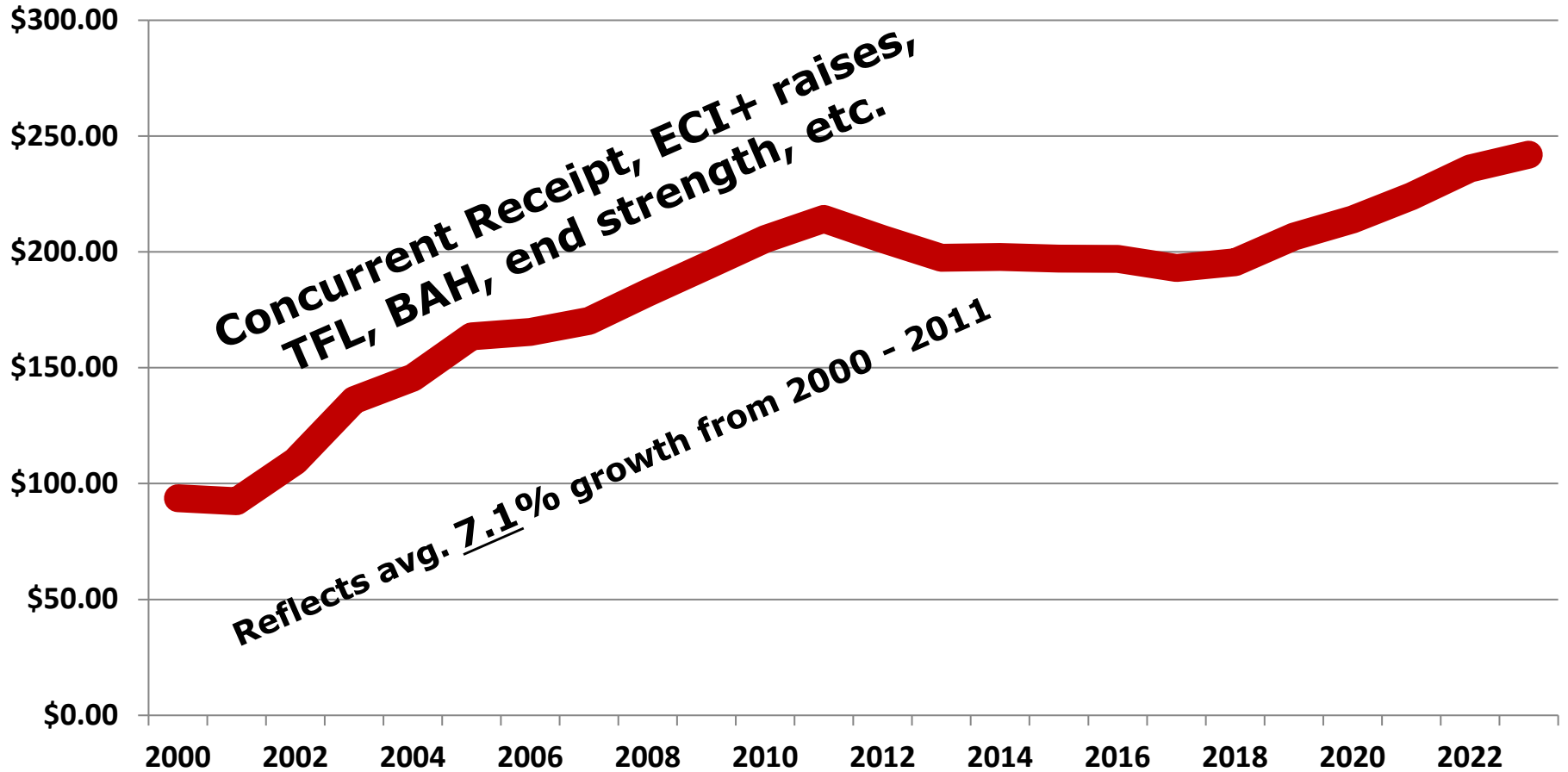
Military Experience in Congress



Sources: [Military Times](#), [Pew](#), and [HillVets](#)

DOD Personnel-Health Care Expense

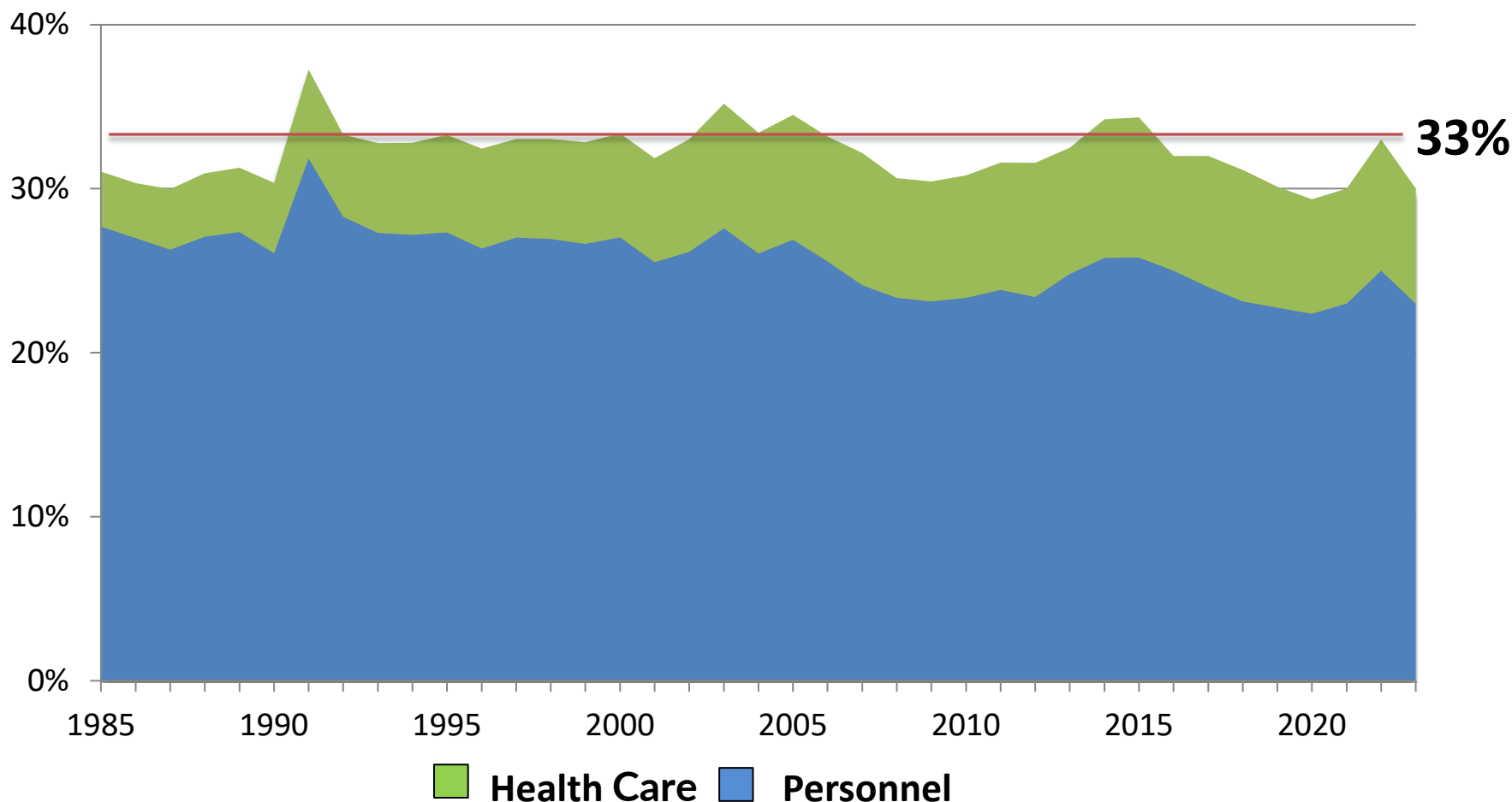
Defense Personnel and Health Programs



Outlays in \$ Billions
Source: NDAAs



Personnel Costs as % of DoD Budget



For decades, on average, less than one-third of the defense budget (under subtotal of “DoD-Military”) went to military personnel and health care costs. Sources:
Table 3.2 Outlays by Function: <https://www.whitehouse.gov/omb/historical-tables/>
Table 15.1 Total Outlays for Health Programs – same link as above



**MOAA's FY 2023/2024
Legislative Priorities
For 118th Congress**



MOAA's 2023/24 Priorities

- **Compensation and Service Earned Benefits**

Problem:

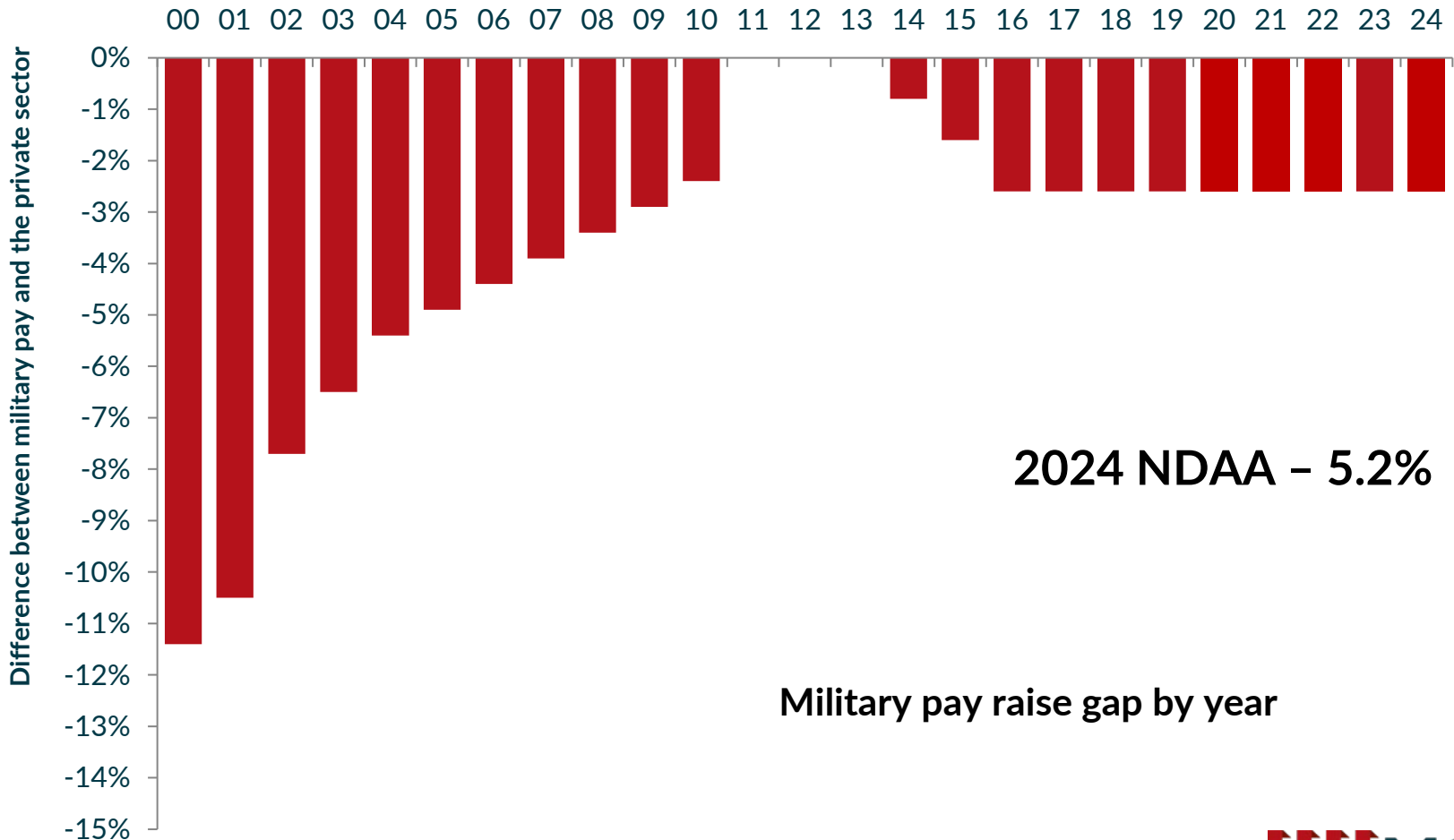
- DOD is in a war for talent and struggling to recruit the force we need to defend our country.

Actions:

- Ensure Pay at or above ECI and ensure all allowances and programs necessary to recruit and retain a quality force.
- Ensure pay continues for all eight uniformed services during a gov't shutdown.
- Provide for concurrent receipt of military retired pay from DOD and disability pay from the VA.

Military Pay Steady but Behind

After years of hard work by MOAA and Congress to eliminate the **1999 13.5% pay gap**, military pay raises once again edged into the negative territory currently projected at a 2.6% gap behind the private sector for 2024.



0% Base line is Employment Cost Index by Bureau of Labor Statistics



MOAA's 2023/24 Priorities

- **Military Housing**

Problem:

- The Basic Allowance for Housing (BAH) is designed to cover 95% of housing costs, a steady drop from 100% that took place between 2015 to 2019. This left military families to cover anywhere from \$100 to \$184 out of pocket each month – significantly impacts the junior enlisted force.

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.

MOAA's 2023/24 Priorities

- **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.
- 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 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.

MOAA's 2023/24 Priorities

- **Health Care for Currently Serving and Retirees**

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 under the Affordable Care Act.
- Require DOD to establish a transparent and well-published 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.

MOAA's 2023/24 Priorities

- Health Care and Benefits for Veterans

Problems:

- Passing the comprehensive toxic exposure reform bill – 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 and non-institutional settings. Purchasing or providing the care is placing increased demand on the department's health care system.
- VA has designated 2023 as the “Year of the Caregiver,” with plans to focus on continuing to implement the expansion of the caregiver support in the Mission Act, conducting a program review, and making systemwide improvements, to include appeals.
- 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's 2023/24 Priorities

- Health Care and Benefits for Veterans

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.

MOAA's 2023/24 Priorities

- **Service Families**

Problems:

- Spouses struggle with employment across the board and are constantly fighting to find and maintain employment through PCS moves.
- 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.
- Lack of accessible, affordable childcare compounds this issue. In 2020, DOD reported nearly 9,000 military children were on waiting lists for childcare.
- DOD instituted a unique program, the In-Home Child Care Fee Assistance program. There were 250 spots available, but because of a lack of understanding of the program just 23 families used it in 2022.

MOAA's 2023/24 Priorities

- **Service Families**

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-solving reporting mechanisms and resolution systems in the Military Health System.**

MOAA's 2023/24 Priorities

- **Survivors**

Problems:

- When a retired servicemember passes, DFAS 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/widower.
- SGLI/VGLI have not kept up with inflation. Although recently increased to as much as \$500K, it is still more than \$100K behind where it should be.
- DIC also has fallen behind the levels of other federal survivor programs. DIC is 43% of 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%

MOAA's 2023/24 Priorities

- **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.

Advocacy in Action Campaign

Each Spring, MOAA Councils and Chapters, with support from the National Headquarters, bring specific, high priority legislative actions to every member of Congress

This year's campaign is focused on the overarching theme to

Support the All-Volunteer Force

- The Major Star Act (H.R. 1282/S. 344)
- BAH Restoration Act (H.R. 2537/S. 1823)
- Protect TRICARE for Life

Review Recent Developments/Changes



What happens with every new Congress?

- CBO is asked – How can Govt reduce spending?
- CBO opens their filing cabinets and pulls out previous ideas on military benefits:
 - Increase TRICARE fees, institute TFL enrollment fees, eliminate concurrent receipt, end IU at retirement age, etc.
- This year they proposed a new and contentious idea:
 - Means test VA disability compensation – reduce compensation for veterans making over a set amount or make disability compensation taxable.
- MOAA and The Military Coalition remain steadfast to fight these “tired” and newly outrageous proposals.

Concurrent Receipt

- Two Types
 - Concurrent Retirement and Disability Pay (CRDP)
 - Combat Related Special Compensation (CRSC)

Concurrent Receipt: Your Guide to CRDP and CRSC



Use this publication to help you better understand CRDP and CRSC and answer commonly asked questions.

Concurrent Receipt – How it Works

CR – restoration of vested retired pay due to years of service/disability rating

Without CR

Retired pay
- VA Waiver
Net Retired Pay
+
Full VA comp

Total compensation

Without CR

<50% VA rating or
<20 years of service
No Service combat rating

With CRDP

Retired pay
- ~~VA Waiver~~
Full Retired pay
+
Full VA comp

**Total
compensation**

CRDP

50%(+) VA rating and
20(+) years of service
Automatic approval

With CRSC

Retired pay
- VA Waiver
Net Retired pay
+
Full VA comp
+
CRSC Check

**Total
compensation**

CRSC

Any VA rating
Any years of service
**Must be combat rated
by applying to Service**

Major Richard Star Act

- Next step to getting current receipt for all!
- Must approach in small increments.
- 2018/9 we attempted to get CR for all Ch 61 – too large
- 2022/4 look at combat disabled Ch 61 – about 53K
- Currently only entitled to CRSC, RSA would allow option to choose b/w CRSC and CRDP, which puts more \$\$ in pockets

Dependency & Indemnity Compensation (DIC)

- SBP-DIC Offset IS NO MORE!!!
- Survivor (Spouse) benefit if:
 - Active-Duty death
 - Veteran passes from a service-connected disability
 - Veteran rated 100% “permanent & total” for 10 years
- Child if:
 - Not included on the surviving spouse’s DIC, AND
 - Unmarried, AND
 - Under age 18, or between the ages of 18 and 23 (attending school)
- **2024 Rate = \$1612.74 per month (tax free)**

PACT Act

- The Sergeant First Class Heath Robinson Honoring Our Promise to Address Comprehensive Toxics Act
- Signed Aug 10th by President Biden
- Original burn pit exposure presumptive conditions (asthma, rhinitis and sinusitis)
- Adds head, neck, respiratory, gastro-intestinal, reproductive, lymphoma, and lymphomatic cancers of any type, plus kidney and brain cancers, melanoma and granulomatous disease (blood)
- At the Secretary's discretion, and over time other conditions will be added
- **Expands Agent Orange and radiation exposure locations**
- Majority of impact on enlisted veterans

New Agent Orange Diseases

- Hypothyroidism, Bladder Cancer and Parkinsonism
- <https://www.publichealth.va.gov/exposures/agentorange/conditions/>
- Still waiting on Hypertension for all (now a presumptive for terminally ill, homeless, under extreme hardship or over 85 years old)
- Remaining Vietnam Vets in Oct 2026
- Blue Water Navy now implemented for submariners

Arlington National Cemetery

- DOD administers 2 cemeteries, VA runs 155, but only DOD can provide the honors equivalent to ANC.
- 2020 - Changes for internment (burial) eligibility were proposed in response to Congressional direction to extend ANC's life "well into the future."
- Those proposed changes would exclude most veterans and retirees from burial.
- The southern expansion project (Old Navy Annex) extends ANC's life for at least 40 years with current eligibility standards.
- **SUPPORT H.R. 1413 "Expanding America's National Cemetery Act"**
 - Authorizes DOD and the VA to transform an existing VA run national cemetery into the nation's next National Cemetery
 - VA will administratively run the facility and DOD will provide ceremonial support
 - Recommends maintaining current ANC eligibility until the next location is designated and operational

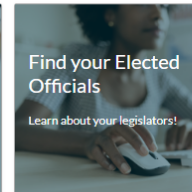
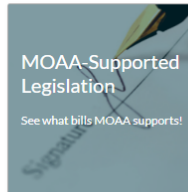
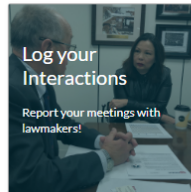
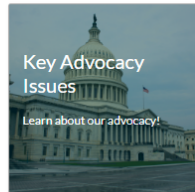
MOAA's Legislative Action Center



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Active Legislative Campaigns

Ask Your Lawmakers to Avoid a Government Shutdown and Finish the Appropriations Process

While a continuing resolution will keep the government open through mid-November, the lack of a full budget means the prospect of a shutdown still looms. This uncertainty places unnecessary stress on those in uniform and their families. Ask your lawmaker to act today.

Write

Urge Your Elected Officials to Pay Servicemembers During a Government Shutdown

If the government shuts down without any type of funding bill for DoD, those serving in the armed forces will not receive their paychecks. Urge your representative and senators to protect servicemember pay.

Write

Urge Your Elected Officials to Fix the TRICARE Young Adult Coverage Gap

This bill would expand TRICARE eligibility to young adult dependents up to age 26, bringing TRICARE in line with commercial plan requirements.

Write

Share Your Story: Impact of TRICARE Pharmacy Network Changes

Will you be impacted when community pharmacies leave the TRICARE network? Please share your story.

Tell

Protect Veterans from Claims Sharks

Contact your representative and senators and urge them to support H.R. 1139/S. 740, the Governing Unaccredited Representatives Defrauding (GUARD) VA Benefits Act of 2023. This bill reinstates criminal penalties for representatives who charge unauthorized fees while assisting veterans with disability benefits claims.

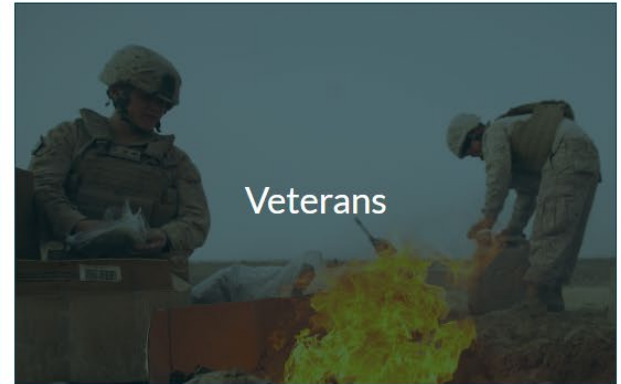
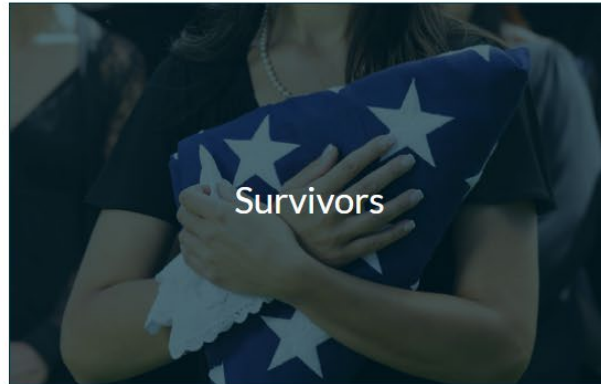
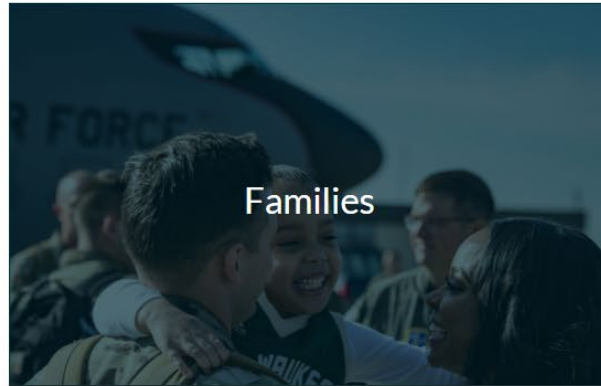
Write

Use Your Representatives to Support Government Repeals



MOAA's Legislative Action Center

Key Advocacy Issues



MOAA's Legislative Action Center

MOAA-Supported Legislation

MOAA's experts in Washington are constantly reviewing and assessing any and all legislation that may impact the earned pay, benefits, and support programs of the uniformed services and veteran communities. The organization's endorsement process is deliberative; MOAA will not support or oppose any legislation without a thorough review of its potential effects, positive or negative.

With the start of a new Congress, this means that the list of bills below will be blank at the start of the 118th Congress; any bill that was not signed into law before the end of the 117th Congress will need to be re-introduced. MOAA will need time to assess new and old legislation as it is introduced by lawmakers. Check back in soon to see what bills MOAA supports in the 118th Congress.

MOAA-Supported Legislation					
Search by title...					
					Download
Bill	Last Timeline Action Date	Last Timeline Action	Number of Cosponsors		Source Link
1	H.R. 1282: Major Richard Star Act	07/18/2023	Reported (Amended) by the Committee on Armed Services. H. Rept. 118-149, Part I.	326	External Link ↗
2	H.R. 1139: GUARD VA Benefits Act	03/29/2023	Subcommittee Hearings Held.	153	External Link ↗
3	H.R. 1277: Military Spouse Hiring Act	03/01/2023	Introduced in House	138	External Link ↗
4	H.R. 5641: Pay Our Troops Act	09/28/2023	Sponsor introductory remarks on measure. (CR H4719)	112	External Link ↗
5	H.R. 1045: Health Care Fairness for Military Families Act of 2023	02/14/2023	Introduced in House	79	External Link ↗
6	H.R. 542: Elizabeth Dole Home Care Act of 2023	07/26/2023	Ordered to be Reported in the Nature of a Substitute by Voice Vote.	74	External Link ↗
7	H.R. 1413: Expanding America's National Cemetery Act of 2023	03/30/2023	Referred to the Subcommittee on Disability Assistance and Memorial Affairs.	70	External Link ↗
8	S. 344: Major Richard Star Act	02/09/2023	Introduced in Senate	70	External Link ↗
9	H.R. 4335: VA Loan Informed Disclosure Act of 2023	06/23/2023	Introduced in House	67	External Link ↗
10	H.R. 2693: Pay Our Coast Guard Parity Act of 2023	04/19/2023	Referred to the Subcommittee on Coast Guard and Maritime Transportation.	57	External Link ↗
11	H.R. 2537: BAH Restoration Act	04/06/2023	Introduced in House	57	External Link ↗

MOAA's Legislative Action Center



Search by title...

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6 H.R. 1045: Health Care Fairness for Military Families Act of 2023	02/14/2023	Introduced in House	85
7 H.R. 1413: Expanding America's National Cemetery Act of 2023	03/30/2023	Referred to the Subcommittee on Disability Assistance and Memorial Affairs.	81
8 H.R. 542: Elizabeth Dole Home Care Act of 2023	12/06/2023	Received in the Senate.	76
9 H.R. 1083: Caring for Survivors Act of 2023	03/20/2023	Referred to the Subcommittee on Disability Assistance and Memorial Affairs.	73
10 S. 344: Major Richard Star Act	02/09/2023	Introduced in Senate	71
11 H.R. 2693: Pay Our Coast Guard Parity Act of 2023	04/19/2023	Referred to the Subcommittee on Coast Guard and Maritime	61



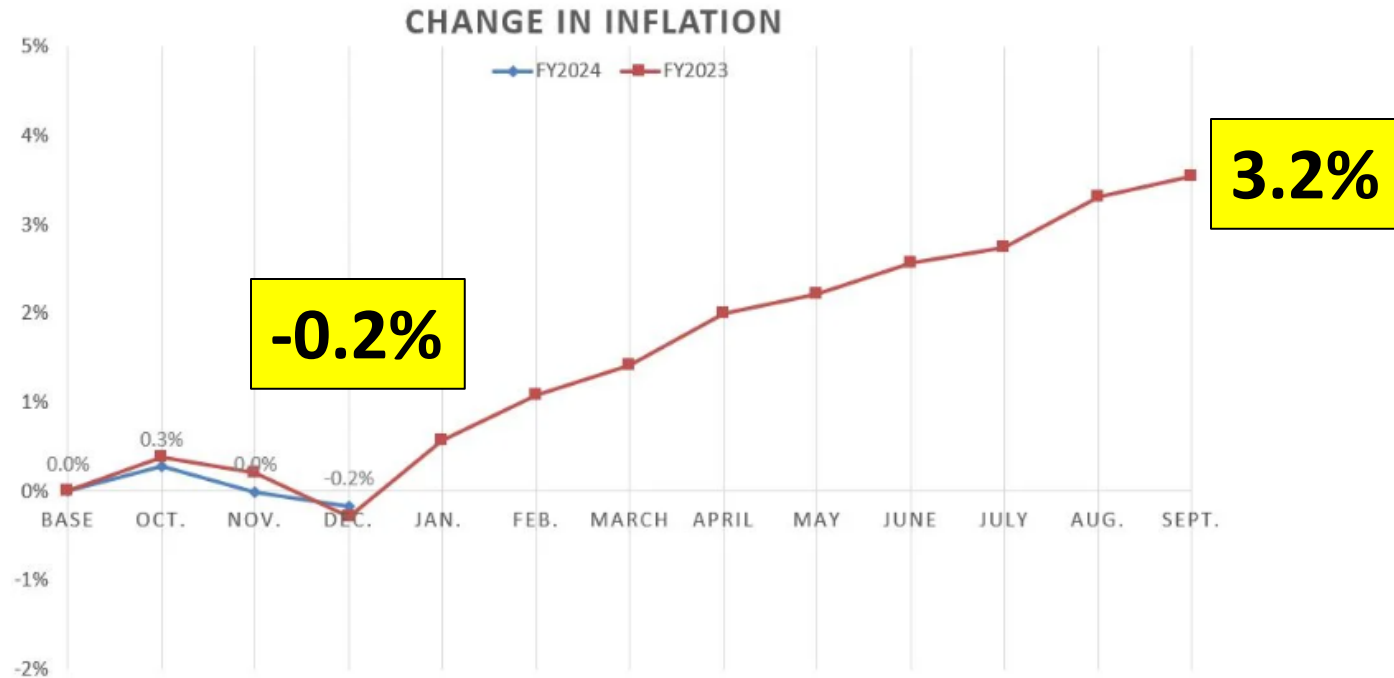
COLA Watch

The Latest

The December 2023 Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W), released Jan. 11, was 300.728, 0.2% below the FY 2024 baseline of 301.236. January 2024 figures will be announced Feb. 13.

The CPI-W figures from the end of this fiscal year (July, August, and September 2024) will be compared to the FY 2024 COLA baseline to calculate the 2025 COLA (see "[How Your COLA Is Calculated](#)," below).

The Chart



Military Officers Association of America **WWW.MOAA.ORG**

Please contact your elected representatives
Strength comes in numbers
Your single voice does matter

Join MOAA at MOAA.org

