# The Goal: Ensure any TRICARE reform sustains access to top-quality care.

**Background:** Access to quality care is paramount for all beneficiaries in TRICARE programs and VA Community Networks - regardless of location. Access has been enhanced by technology, such as the DoD-VA Electronic Health Record and the expansion of telehealth capabilities.

**MOAA's Stance:** Savings gained from reforms should benefit the health care system and beneficiaries. Military treatment facilities (MTFs) remain instrumental to an operational medical force, which is necessary to support a military ready force, and should continue to support beneficiary care to sustain medical training platforms.

**Actions:** Strengthen our partnership with Defense Health Agency (DHA) working groups and executive sessions. Engage The Military Coalition's Healthcare Committee. Continue to administer and drive results of MOAA's health care surveys. Closely monitor the new role DHA has for oversight of MTFs.

#### The Goal: Prevent disproportional TRICARE fee increases.

**Background:** The Congressional Budget Office (CBO) recently introduced, as a potential option, TRICARE for Life enrollment fees and minimum out-of-pocket requirements as ways the federal budget could escape red ink. Independent of the CBO report, DoD and Congress have stated retiree health care costs are spiraling out of control, and beneficiaries do not pay enough for their health care. Based on DoD's own data, MOAA knows this is not true - the difference is attributable to rising institutional and readiness costs. Despite that, the report and the ongoing budget pressure have turned TRICARE For Life into a potential target for fee increases to offset readiness or other programs.

**MOAA's Stance:** Military retirees, through their service and sacrifice, have paid in full for their TRICARE For Life benefits. Congress - not DoD - should determine appropriate TRICARE fees.

# The Goal: Sustain military pay comparability with the private sector.

**Background:** A residual 2.6-percent pay-raise gap still exists between servicemembers and private-sector civilians, attributable to three years of pay-raise caps. Political pressure to reduce costs might lead Congress to again cap military pay raises, widening the pay-raise gap between military and civilians.

**MOAA's Stance:** As the cost of labor increases across the nation, so too should the paychecks of our uniformed servicemembers. Adequate pay and allowances - including competitive raises - are key to recruiting and retaining an effective all-volunteer force. This issue affects all currently serving uniformed personnel and their families, and succeeding on this issue has a positive, far-reaching impact. Any pay raise set by the FY2020 National Defense Authorization Act (NDAA) must match the Employment Cost Index (ECI) increase of 3.1 percent -- anything lower will make the pay gap wider.

### The Goal: Stop erosion of compensation and non-pay quality-of-life benefits.

**Background:** Other components of compensation are equally essential to recruiting and retaining the all-volunteer force. Political pressure to reduce costs could encourage Congress to reconsider the calculations for the basic allowance for housing (BAH), as it has done in recent years. First was an attempt to do away with BAH for dual-military families. The following year, Congress attempted to do away with the with-dependent rate BAH for those dual-military couples with children.

**MOAA's Stance:** Other pays and allowances are essential to shaping the force with the proper skill sets and experience. As the Blended Retirement System matures, these pays will become even more important to recruiting and retention.

#### The Goal: End financial penalties for military survivors.

**Background:** Nearly 67,000 military survivors lose between \$900 and \$1,500 per month due to the widows' tax. The widows' tax is the amount of Survivor Benefit Plan (SBP) payment offset by Dependency and Indemnity Compensation (DIC).

**MOAA's Stance:** SBP and DIC are two different payments for two different reasons. The offset should be eliminated, and DIC should be improved to align with other federal survivor benefits. Additionally, survivors' and dependents' educational assistance benefits should be increased.

### The Goal: End concurrent receipt penalties for military retirees.

**Background:** Retirees with a 40-percent or lower disability rating and those with a 30-percent or higher disability rating who are forced to retire before completing a full 20-year military career, are prohibited from receiving military retired pay concurrent with VA disability compensation. Political pressure to keep budget costs down has remained the main threat to getting legislation passed to end these financial penalties.

**MOAA's Stance:** All eligible retirees should receive both retirement and disability compensation.

# The Goal: Achieve equity of benefits for Guard and Reserve members with their active duty counterparts.

**Background:** An operational Guard and Reserve is an essential component to the national defense strategy because they make up approximately 38 percent of U.S. uniformed manpower.

**MOAA's Stance:** Achieving pay and benefits parity with active duty forces is vital to recruiting, retaining, and sustaining forces for the Guard and Reserve supporting our nation's defense strategy.

# The Goal: Strengthen DoD-VA collaboration and services to support wounded warriors and an expanding population of women veterans.

**Background:** Programs developed to support wounded warriors and their families and caregivers since Sept. 11, 2001, continue to be essential to readiness and the war-fighting mission of the future. Veterans who served in past and current wars still struggle to obtain needed benefits due to the lack of congressional action on key issues, particularly toxic exposures and their long-term impacts. The Pentagon has worked to forge collaborative relationships with other government and nongovernment agencies - most significantly the VA. Also evolving is a greater appreciation for the specific differences in health care and support for women veterans.

**MOAA's Stance:** Improving upon this collaboration will require investments in leadership, resources, and funding - to include oversight and reporting. As we progress, DoD's and the VA's evolving systems must continue in sync and remain fully aligned to delivering seamless care and benefits.

# The Goal: Ensure timely access to service-earned VA benefits.

**Background:** The veteran population of nearly 22 million is projected to decline in coming years. Demand for VA health care and benefits, however, steadily grows because of the aging and unique demographics of this population. **MOAA's Stance:** Major health care and benefit system reforms have been implemented in recent years but require an ongoing commitment and investments to meet demand and ensure timely access. Continuing implementation will pose challenges to fund evolving technologies, infrastructure, electronic health records, full staffing at every echelon, and the various support systems that tie these efforts together. Further, political forces continue to threaten or erode the core VA health and benefit missions and foundational services.

# The Goal: Protect military and veteran family support programs and policies.

**Background:** Congress and DoD recognize military and veteran family quality of life is critical to recruiting and retaining the all-volunteer force. Often, support programs for military and veteran families are the first to be cut when government funds become tight.

**MOAA's Stance:** It is necessary to update family support programs and policies to reflect the needs of today's military families. Spouse employment, children's education, special needs, commissaries and exchanges, and morale, welfare, and recreation (MWR) programs are essential today. Adequate, affordable, and safe housing remains a concern for all military families, especially those in high-cost areas where options are limited.