



California Council of Chapters of MOAA (CALMOAA)

March 2021 issue

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Notes from the President’s Desk

March is Women's History Month; we honor the women who have served our nation and encourage all women Veterans and service members to take advantage of the benefits available to them. Women’s history month is celebrated in the US, the UK, and Australia and it corresponds with International Women’s Day. This year we have seen Lieutenant General Laura Richardson, USA take command of US Army North as the first female combat arms general officer of a major multiservice unit. In addition to her we have seen other women lead the way on earth and in Space. On October 17, 2019 we saw the first all women space walk by Jessica U. Meir (who is the 14th US woman to walk in space).

On Thursday, March 18 at 1400 Eastern, House of Veterans Affairs Committee, Subcommittee on Health Hearing: “Beyond Deborah Sampson: Improving Healthcare For America’s Women Veterans In The 117th Congress.”

This month Jeff and I talked to California Senator Ben Hueso’s (40th District) District Representative regarding SB-1007 which was the bill to stop taxing military retirement. She heard us out and that she will present the points that we submitted to her to his team and to him. But as announced last month the last time to submit new bills was 19 Feb 2021. She did say this also the time to start collecting information and supporters. In the meantime we will need to develop a fact sheet and be ready to update our presentation. We will also need our membership ready to assist us by calling on your elected official to support the bill. It is hoped that if we have enough support we will get past the financial committee. We will be calling on his office around the September/ October time frame. Jeff and I would like to say thank you for all of your support. Note our presentation did include Surviving Spouse.

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Before I close my notes from my desk if you have time please check out this touching commercial. It is well done. It will bring tears to your eyes and pride. https://youtu.be/uoABty_zE00 . Food City is a Southern grocery store chain with its headquarters in Bristol, Tennessee. This is one of their commercials. Not a word is spoken, and none is needed. Very few commercials deserve to go viral. This is one of them.

On a personal note I would like to invite to Miramar MOAA Chapter meeting on 1 April at 1800. Charlie Inot will be talking about the Miramar National Cemetery Support Foundation.

Please note the following MOAA deadlines:

1. Advocacy in Action May 2021
2. Levels of Excellence Award (LOE) Submission Deadline 1 May 2021
3. Mercer Advertising Campaign Ends 31 May 2021
 - a. If you haven't reached out to Michele Armesto email michele.armesto@mercer.com please do before the deadline and submit your IRS W9 form. You can download the IRS W9 form by going to this link <https://www.irs.gov/pub/irs-pdf/fw9.pdf>
4. Strobbridge Legislative Chair / Liaison Nomination Deadline 1 June 2021
5. Surviving Spouse Liaison Nomination Deadline 1 June 2021
6. October Military Officer Magazine Chapter Input Due 1 Jul 2021
7. Annual Meeting / LOE Award Ceremony October 2021
8. Southwest Leaders' Regional Workshop (Southern California) 19 – 20 Nov 2021

Please see Facebook links to MOAA Surviving Spouses And Friends (Private Group) and Military Officers Association of America (MOAA) below:

MOAA Surviving Spouses And Friends (Private Group) - Facebook link

https://www.facebook.com/groups/581427115240904/?multi_permalinks=3829526447097605%2C3825063920877191%2C3824863560897227%2C3821842571199326%2C3815695241814059¬if_id=1609513928974893¬if_t=group_activity&ref=notif

Military Officers Association of America (MOAA) - Facebook link

<https://www.facebook.com/28446275521/posts/10159082027055522/?d=n>

Remember CALMOAA is here to help to the best of its ability. Please reach out whenever. Please visit CALMOAA website www.Californiamoaa.com it has a wealth of info about VA and TRICARE benefits, job opportunities and much more. Please visit it often!

Stay Safe and be careful out there.

Respectfully,

E Fred Green, Jr.

CALMOAA President

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CALMOAA Invoices

CALMOAA Treasure Allen Maxwell emailed the CALMOAA Invoices on 6 February 2021 to the Area VP and he copied the Chapter Presidents and Chapter Treasure. Dues are due payable by 1 April 2021. Please feel free to reach out to Allen if you have any questions.

“Online Chapter Dues Program”

Did you know the “Online Chapter Dues Program” allows members to join, pay for chapter membership and donations using a user-friendly platform. To find out more, select this link: <https://www.moaa.org/content/chapters-and-councils/chapter-recruitingx/recruiting-materials/online-chapter-membership-dues-join-and-renewal/>

Navy Ships Honoring Women | The Sextant

<https://usnhistory.navylive.dodlive.mil/2018/03/22/navy-ships-honoring-women/>

By: Mass Communication Specialist 2nd Class Destiny Cheek, Naval History and Heritage Command, Communication and Outreach Division

When you think of the namesakes of Navy ships, they are often named for individuals who have served our Navy or our Nation. Although many of these ships have been named for men, the Navy also recognizes the amazing contributions of women. In honor of Women’s History Month, we take a look at a few of the ships named in honor of inspiring American women.

[USS Higbee \(DD 806\)](#)— Commissioned in 1945, this ship is the first combatant vessel to be named in honor of a woman of naval service. [Lenah H. Sutcliffe Higbee](#) was among the “sacred 20,” the first 20 women to formally serve as active members of the Navy. In January 1911, Higbee became the second superintendent of the Navy Nurse Corps. Due to her effortless devotion to duty during World War I, Mrs. Higbee was the first woman awarded the Navy Cross. In 2016, the spirit of Lenah Higbee reared up once more to impact the U.S. Navy. Then Secretary of the Navy Ray Mabus announced plans for [USS Lenah H. Sutcliffe Higbee \(DDG 123\)](#).



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[USS Hopper \(DDG 70\)](#) – Commissioned in 1997, this guided-missile destroyer is named after [Rear Adm. Grace Hopper](#). During World War II, Hopper joined the Navy Reserves and served in the Women Accepted for Volunteer Emergency Service (WAVES). She was a pioneer in the field of computer science as she worked as a programmer for the [Harvard Mark I computer](#) during the ending years of World War II. Hopper was a valuable asset to the Navy due to her contributions to the Navy’s computing infrastructure and retired at the age of 79, as the oldest commissioned officer in the Navy. She was awarded the Defense Distinguished Service Medal.

Photo # NH 96919-KN Commodore Grace M. Hopper, 1984



[USNS Mary Sears \(T-AGS 65\)](#) – Commissioned in 2001, USNS Mary Sears is a Pathfinder-class oceanographic survey ship. The ship is only the sixth ship of its class. Known for her oceanographer background, Sears was a commander in the United States Naval Reserve. She is well known for her participation in the development of the [Woods Hole Oceanographic Institution](#).



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[USS Roosevelt \(DDG 80\)](#) – Commissioned in 2000, USS Roosevelt is an Arleigh Burke-class destroyer. She was named after the 32nd President of the United States, Franklin D. Roosevelt, and Eleanor Roosevelt, the First Lady during his term of office. Eleanor Roosevelt was an American politician, diplomat and activist. She was the longest-serving First Lady, having held the position from March 1933 to April 1945.



[USNS Amelia Earhart \(T-AKE 6\)](#) – Commissioned in 2008, USNS Amelia Earhart is a Lewis and Clark-class dry cargo ship. Amelia Earhart is best known as an American aviation pioneer and women’s rights advocate. She was the first women to make a solo flight across the Atlantic Ocean, earning a Distinguished Flying Cross. This ship carries ammo, food and other supplies to keep the Navy fully equipped when needed.



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[USS Gabrielle Giffords \(LSC 10\)](#) – Commissioned in 2017, USS Gabrielle Giffords is an Independence-class littoral combat ship. Formerly an Arizona Democratic Congresswoman, Giffords served for five years before resigning from her position after being involved in a 2011 shooting in Tucson, Arizona. USS Gabrielle Giffords is the 16th naval ship to be named in honor of a woman.



Although we have only named a handful of ships named after notable women, there are many more! [USS Pocahontas \(NH 82957\)](#), [USS Susan B. Anthony \(AP 72\)](#), [USS Sacagawea \(YT 326\)](#), and [RV Sally Ride \(AGOR 28\)](#) are among the many that we reflect on – not only for Women’s History Month, but everyday these ships are underway serving in the Fleet. These ships and their crew solidify women’s impact in the military. The service of these ships guarantees Americans will continue to remember their legacies.

Legislation and MOAA Advocacy in Action

As it stands MOAA [Advocacy in Action](#) is scheduled to address the following topics this year.

1. **Comprehensive Topic Exposure**
2. **TRICARE Young Adult Parity**
3. **Basic Needs Allowance**

Concerns about the Puppies Assisting Wounded Service Members or the PAWS Act

H.R. 1022 was introduced on 11 February 2021 by Northeast Florida Congressman John Rutherford. This bill would require the U.S. Department of Veterans Affairs to provide service dogs to military veterans diagnosed with post-traumatic stress disorder (PTSD). It’s called the *Puppies Assisting Wounded Service Members (PAWS) Act*.

Despite a seemingly endless wave of good intentions from Congress and a ballooning VA budget, there's no evidence the federal government has put a dent into the veteran suicide crisis, with VA’s

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data showing little change in the suicide numbers each year. We need you to reach to your elected officials in support of PAWs.

If passed, the PAWS Act would require the Department of Veterans Affairs to carry out a five-year program to provide grants to nonprofit organizations that provide service dogs to veterans who suffer from the post-traumatic stress disorder.

The PAWS Act would provide funds needed by these service dog organizations to go towards veterinary health insurance policies for the dogs, hardware required for the dog to perform the tasks necessary to assist the veteran, and payments for travel expenses to get the service dog.

Additionally, the VA would be required to develop data to measure the improvement in the psychosocial function of the veterans and any changes in dependence on prescription narcotics.

Organizations eligible for the \$25,000 grant must meet the following requirements:

- Be a nonprofit organization
- Provide Service Dogs to Veterans with Post-Traumatic Stress Disorder (PTSD)
- Meets the Publicly Available National Standard of the Association of Service Dog Providers for Military Veterans (ASDPMV)
- Has Expertise in the Unique Needs of Veterans with PTSD
- Agree to Cover the Costs Associated with Providing Services in Excess of the Grant Amount
- Agree to Reaccept or Replace any Service Dog Provided to a Veteran Using the Grant

The funding shall be used to provide a complete service dog to eligible veterans along with covering costs for travel and follow-on training.

Supporters should contact their elected members of Congress to ask them to co-sponsor H.R. 1022. You can find the current list of Co-Sponsors here: <https://www.congress.gov/bill/117th-congress/house-bill/1022/cosponsors> .

Concerns about California (Assembly Bill) AB 1400

The hope is that CALMOAA membership reaches out to its California Assemblymen and Assemblywomen, California Senators regarding AB 1400 as it will impact our veterans who call California home which was introduced by Assembly member Karla. Please feel free to utilize this write up as your template as you write your elected official(s).

We are all concerned that AB 1400 with its current language or lack of language, will negatively impact all our veterans', disabled veterans, active-duty military, military families and military retirees living in California. AB 1400 contains no language to protect or exempt our disabled veterans' who utilize the VA Health Care System for their primary medical care, veterans who use their Medicare benefits to access VA hospitals or the military retirees who use Tri-Care for Life as a supplemental to their



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Medicare benefits or the 57,000 California residents who serve in the military reserves and National Guard who receive their medical benefits through the federal program Tri-Care.

Disabled veterans who were injured as a result of their military service, receive full service medical care, including prescriptions' eye care and dental at our local VA Hospital in Loma Linda at no cost (a disability rating of 40% or higher). The VA Hospital in Loma Linda and other VA Hospitals provide an outstanding full service medical facility with an outstanding medical staff. I along with many veterans in the Inland Empire take advantage of the VA health care benefits we earned for our military service. AB 1400 may limit a veteran's ability to access VA Health Care in California.

AB 1400 language is vague and contains no language that protects or exempts those disabled veterans and places their medical benefits in jeopardy. AB 1400 contains no language to exempt or protect our active-duty military and their families who are stationed in California. There is no language that exempts or protects our military retirees who after 20 years of military service earned federally paid medical insurance and now places the military retirees' medical benefits in jeopardy.

Another question AB 1400 fails to address is how AB 1400 will apply to the hundreds of thousands federal employees who are stationed in California. The National Security Agencies employ 125,000 alone in California. Will those employees ask to be relocated so they can maintain the level of health care they receive as federal benefits?

AB 1400 contains no language to address any of these issues and we are hoping that you will consider that, if the bill should come before you in a committee or the floor for a vote.

California is home to the nation's largest concentration of military personnel and other national security activity. Over 162,000 active-duty military personnel and an additional 57,000 reservists and National Guard are stationed at more than 30 military installations across California.¹ About 1.8 million veterans call California home.² National security agencies employ an additional 125,000 civilians in California.³ In fiscal year 2019, military and other national security activity in the state generated an estimated \$181.2 billion in economic activity, approximately 5.7% of California's economy.

Thank you for your support of our 1.8 million veterans and for taking the time to listen to our concerns. Please do not hesitate to contact me _____ if you have any questions.

Very Respectfully,

your name

2021 Military and Veterans Committees:

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The Veterans committees for both houses have changed the names of the committees to “Military and Veterans Affairs”. Previously, they had not mentioned military in the committee’s name, even though the military has always been part of the committees’ purview. Assemblymember Irwin and Senator Archuleta have remained Chairs in their respective committees. If you would like to find out more about these Assemblymembers, go to: <https://www.assembly.ca.gov/assemblymembers>

For the Senators, go to: <https://www.senate.ca.gov/senators>

Assembly Committee on Military and Veterans Affairs

Assemblymember Jacqui Irwin (D-Thousand Oaks), Chair
Assemblymember Randy Voepel (R-Santee), Vice Chair
Assemblymember Tasha Boerner Horvath (D-Encinitas)
Assemblymember Tom Daly (D-Anaheim)
Assemblymember Jim Frazier (D-Oakley)
Assemblymember Devon Mathis (R-Visalia)
Assemblymember Al Muratsuchi (D-Torrance)
Assemblymember Cottie Petrie-Norris (D-Laguna Beach)
Assemblymember James Ramos (D-Highland)
Assemblymember Rudy Salas (D-Bakersfield)
Assemblymember Thurston “Smitty” Smith (R-Hesperia)

Senate Committee on Military and Veterans Affairs

Senator Bob Archuleta (D-Pico Rivera), Chair.
Senator Shannon Grove (R-Bakersfield), Vice Chair.
Senator Susan Talamantes Eggman (D-Stockton)
Senator Melissa Melendez (R-Lake Elsinore)
Senator Josh Newman (D-Fullerton)
Senator Richard D. Roth (D-Riverside)
Senator Thomas J. Umberg (D-Santa Ana)

California State Commanders Veterans Council (CSCVC)

Dr. Vito Imbasciani, Secretary CalVet reported to CSCVC the following:

1. Proposed legislation affecting veterans worthy of scrutiny: Newman bill in the Senate that would allow CalVet to refinance its own mortgage loans. Important during times of economic downturn, when our borrowers would be tempted to go outside CalVet in search of lower interest rates. Only 5 States have this program. (see bullet point #1 above). Another is AB 411 which seeks to extend the life of the Veterans Housing and Homelessness Prevention Program established by Prop 41. To date, approx.. 4200 housing units have been built using these dollars to house homeless veterans, and approximately \$75,000,000 remains out of the original \$600,000,000.

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2. The DoD is seeking to enlist the help of CalVet (actually, to hand it over to us) in identifying “atomic” veterans, or their survivors, to award them a Certificate of Appreciation for their service. I am unaware if any benefits specific to this level of service are attached to this recognition. I also am not aware of any realistic means at my disposal to track down these veterans.

Women Veterans have access to VA resources

4 March 2021([Department of Veterans Affairs](#))

Women are the fastest growing demographic in the U.S. military and Veteran populations, and VA stands ready to provide resources.

There are currently more than 2 million women Veterans—and that number continues to rise, according to the [National Center for Veterans Analysis and Statistics](#). In fact, women are expected to make up [more than 16%](#) of the U.S. Veteran population by 2043.

Women have served the country in many capacities throughout history; However, they did not receive VA benefits until Congress passed the Women’s Armed Services Integration Act in 1948. That act granted them permanent presence in the military, entitling them to VA benefits.

VA benefits are a vital part of economic stability. In fiscal year 2020, more than 4,900 women Veterans learned about benefits at nationwide woman-focused outreach events. More than 196,000 women Veterans used education benefits and more than 555,000 women Veterans received \$10.7 billion in disability compensation. Hundreds of thousands also engaged VA with pension, home loans, insurance, employment and memorial benefits.

Support available

In FY 2020, more than 23,500 transitioning service women, including members of the Reserve component, learned about VA benefits as part of the [VA Transition Assistance Program \(TAP\)](#). The program’s VA Benefits and Services course, led by VA Benefits Advisors, helps transitioning service members navigate VA and its benefits. Transitioning service women have an array of gender-focused services.

In addition to TAP, both transitioning service women and women Veterans can take the online, self-paced Women’s Health Transition Training anytime, anywhere at [TAPevents.org/courses](https://www.va.gov/womenvet/whtt/). This course educates transitioning service women about VA women’s health care services, benefits, eligibility requirements and VA’s organization and culture. It also helps connect them with other women Veterans and networks. All women Veterans should use VA transition services and take the Women’s Health Transition Training to learn more about benefits.

Learn more about the training at <https://www.va.gov/womenvet/whtt/>.

Additional resources

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[Women Veteran Coordinators](#) (WVCs) are located at every VA regional office. WVCs provide specific information and comprehensive assistance to women Veterans, their dependents and beneficiaries concerning both VA benefits and related non-VA benefits.

To learn more about the programs, resources and benefits available, visit <https://www.va.gov/womenvet/index.asp>.

Call or [chat](#) with the Women Veterans Call Center at 1-855-VA-WOMEN (1-855-829-6636).

By Dr. Lawrence Pierce, Acting Executive Director, Office of Transition & Economic Development

Listening to Veterans' experiences improves VBA appeals processes

15 February 2021([Department of Veterans Affairs](#))

Veterans filing disability claims have said they want choices and faster decisions. Due to improvements in the system and processes, Veterans are now getting more options.

VA's Benefits Administration's (VBA) goal is to deliver VA benefits and services to Veterans and their families in a responsive, timely and compassionate manner, in recognition of their service to the Nation. To work toward fulfilling the goal of delivering benefits faster and more effectively, VBA has implemented improvements to the benefits processes – with more improvements planned.

To meet this goal, VBA built a customer service framework focused on listening to Veterans' input and improving its processes based on that input. The customer service model then empowers both Veterans and employees to make changes.

“Since implementing this framework, VBA has made improvements for Veterans that are powerful and measurable,” said Brianne Ogilvie, executive director of VBA's Office of Administrative Review, which oversees the process of requesting a decision review on Veterans' claims decisions. “Most importantly, VBA made these changes based on direct feedback from Veterans.”

How has Veteran feedback improved VBA processes?

Appeals Modernization Act of 2017

One example is the transformation of the appeals process. For years, Veterans have been asking for VA “[to fix the broken appeals process](#).” Appeals are the result of [a Veteran formally disagreeing with the decision that VA made on her compensation claim](#). In that process – now known as “the legacy appeals process” – Veterans could wait three to seven years for a single decision – and even longer if they disagreed with that decision!

Today, the legacy appeals process is closed to new appellants. [Its replacement](#) required legislative change. To get there, VBA worked closely with internal and external partners, including Veterans Service Organizations (VSOs), Veteran advocates, other VA administrations, and Congressional staffers to draft and pass the [Veteran Appeals Improvement and Modernization Act of 2017 \(AMA\)](#).

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AMA created two new decision review processes: the Higher-Level Review and the Supplemental Claim. These are in addition to a traditional appeal to the Board of Veterans' Appeals (BVA). [One of the most popular features](#) of the new law is that Veterans can now decide which of the three options to pursue, based on their situation.

Implementing these new decision review processes significantly decreased the number of Veterans waiting for decisions on their disagreements, as well as the time they waited.

When AMA was fully implemented two years ago, VBA set a goal to complete decisions in an average of 125 days. Veterans who chose one of these two new processes no longer wait years for a decision. Instead, VBA is meeting its average timeliness goals in both the Higher-Level Review and Supplemental Claim lanes. (Interested? [Here's how to opt-in](#) from the legacy process. And [here's how to track our numbers](#).)

In Fiscal Year 2021, Higher-Level Reviews are being completed in an average of 124 days, and Supplemental Claims are being completed in an average of 94 days. Since VA implemented AMA, VBA reduced its inventory of pending appeals by 87%.

VSignals

In addition to revamping the appeals process, VBA continues to seek Veterans' input about the services they receive through the launch of a new survey program. These Veteran-focused electronic surveys are known as VSignals.

Each week, VBA sends approximately 2,800 VSignals surveys focused on the end-to-end customer experience with its two AMA decision review processes. The surveys capture insights about Veterans' experiences appealing a claim decision when submitting their decision review request – and their experiences at the end of the process, once they receive a decision.

"Veterans can see that their feedback is directly responsible for improvements to the process, and that encourages them to participate in the surveys. The more feedback we get, the better for the Veteran experience," Ogilvie said.

Each returned survey helps VBA understand the strengths and weaknesses in its processes. Each week, VBA calls several survey respondents to learn even more about their experiences. These calls are opportunities for VBA to address concerns and understand specifically what is and is not working for Veterans. The calls also allow VBA to determine where the Higher-Level Review and Supplemental Claim processes can be further improved.

VBA has already made clear improvements to the customer experience through its deliberate, customer-focused efforts. The organization continues to listen, improve, and empower Veterans and employees to identify future enhancements to meet its ongoing goal of delivering benefits in a responsive, timely and compassionate manner.

By Shireen Lackey is senior management and program analyst at VBA's Office of Administrative Review.

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From the desk of CALMOAA Membership and Recruiting VP

Membership and Recruiting is here to help chapters recruit and increase your numbers in 2021. By motivating and helping struggling chapters improve recruiting or examine the concept of becoming a satellite chapter of host chapter.

A. Goals for CALMOAA Recruiting

Each Chapter recruit should recruit one new chapter member.

Only 12 CALMOAA Chapters have made their recruiting numbers year to date.

Monterrey ☆☆☆☆☆

Hidden Valley☆☆☆

San Diego☆☆☆

Ventura

Miramar

Silver Strand

Contra Costa

Pendleton

South Coast

Learn how DAVE Yorck Recruits Members by asking them for their business card and starts conversation.

Update Computer Module List of New MOAA Members in your Zip Codes

B. Utilize mass messaging offered by MOAA twice a year for Major Chapter event.

For example Hidden Valley (CA54) utilized MOAA Mass message capability to send out a message to all MOAA members in its Zip Codes. For the upcoming Veterans Stand-down in San Diego Northern County in Support of North County Veterans Stand-down in Vista, CA on 15 April 2021 (All Day)

Now that we see the end of COVID-19 this summer keep TRUCKING & DO NOT QUIT. Offer Officers Free Membership In MOAA & Chapters. Invite ROTC Officers, & MOWW Members to your MOAA functions, Veterans Day, and Christmas party.

C. David Yorck meets potential members in many situations at the Officer Clubs, Military Air Shows, Gun Shows, VFW Post meetings, American Legion Post meetings, 1st and 3rd Marine Division Association Meetings, 3rd Battalion 4th Marines Association, Church or Temple

Talk to them about them what CALMOAA & MOAA does for their Community helping all Veterans through lobbying Sacramento and Washington DC.

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MOAA Scholarships & Interest Free Loans Application (if their children are approved their parents will have to upgrade MOAA membership to Premium Membership (at \$48.00 per year for every year of scholarships)

Ask the officer for their business card (usually business cards have their email address (try to get their personal email address vice their work email address if possible), phone number and business addresses), date of birth. Either take a photo of the card with all of the information and send it to MOAA Membership or just send MOAA Membership an email with all of the information. 2-3 days later MOAA will send you his/her new Members Basic Membership Number.

Chapter Recruiting Officer or Chapter President inputs/adds New Membership Number To Chapter Roster.

In February 2022, CALMOAA chapters will get the following recruiting rewards.

Basic \$ 0

Premium \$15.00

Life Member \$30.00

In 2021 CA-54 made \$550.00 from MOAA for additional new members. It will be harder this year because MOAA will not pay CALMOAA chapters for new Basic Members.

D. New MOAA Members provided by MOAA Headquarters.

Starting 1 October 2019 MOAA Council & Chapter (Captain Stone USN Ret) & MOAA Member services will add new MOAA Basic, Premium or Life Members who moved into your Chapters' Zip Codes.

Solution:

MOAA Near Real Time Recruiting 

Chapter President & Recruiting Officer Check by 5 of each month your Chapter's Module on your Laptop Computer.

If you get a prospect: call, email or send letter to the officer ASAP.

Invite them to free luncheon or  dinner.

Then reel them in!

Utilize the MOAA E Blast will send out 2 messages a year to all MOAA members in your Zip Codes.

Pick big event

Christmas  Luncheon

4th of July Dinner

Veterans Day 11/11/2021

Go to MOAA Chapters website

Pull up messages format

Fill out MOAA form send to MOAA.

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They will send out e Mails to the Hidden list of E Mail address in your Zip Codes.

There are 20,000 MOAA members in California. However, less than 3,500 belong to CALMOAA Chapters. In 2003 CALMOAA had 55 Chapters and 6,000 Members.

Retired Officer Association budget was \$17,000 per year.

As of 1 March 2021 CALMOAA has just over 30 Plus Chapters/Satellites and less than 4,000 Members.

David C Yorck
LtCol USMC Ret
CALMOAA VP Recruiting
619 992 7051

Never Stop Serving

From the Desk of Kathy Prout CALMOAA Surviving Spouse Liaison:

There are 2 bills in Congress to increase Dependency and Indemnity Compensation for the surviving spouses of veterans who died on active duty or of a service connected disability or condition. The Senate bill is S.344 and the House bill is HR 1282.

Please call your Congressman and both Senators to request that they cosponsor these bills.

The phase out of the SBP-DIC Offset finally began in Feb. Many surviving spouses received an increase in the Survivor Benefit Plan if their SBP was more than \$905 a month. The DIC offset is now \$905 a month instead of the full amount. Next year the offset will be about \$452.50 without COLA factored in. In 2023, the offset phase out will be finished with SBP being paid in full in addition to DIC.

Please join the MOAA Surviving Spouses and Friends Facebook group. Do answer the questions to be admitted to the group. It is open to all MOAA members.

From www.moaa.org

Financial Checklist: Planning for your survivors

Survivor planning is never an easy topic. And don't think you are too young to start. It is just as critical for young growing families to be prepared.

In addition to the income aspects, you also want to ensure other financial-related information doesn't die with the deceased. For instance: How are bills paid? By checks, credit cards, or automatic bill pay? What about online usernames and passwords? Here are some checklist items to consider:

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- *Identify how much income is required to maintain a lifestyle for your survivors and for how long.*
- *Identify the permanent income sources remaining upon your death and the amounts.*
 - o *Social Security survivor or retirement benefit*
 - o *military or civilian survivor benefit programs on retired pay*
 - o *insurance annuities*
 - o *possible VA Dependency and Indemnity Compensation*
 - o *spouse's own income sources*
- *Identify all your various savings and investment accounts.*
 - o *Provide your spouse a list with firms, advisors, account numbers, types of account, usernames/passwords.*
 - o *Simplify numerous accounts through consolidation, if possible - reduce the span of control.*
- *Add all the amounts for your total assets.*
 - o *Who is the one person your survivor can turn to help manage these assets? Chances are, your survivor will have different objectives, which require financial realignment.*
 - o *Determine how much of your assets will be needed to generate income.*
 - o *Factor in life insurance proceeds.*
- *Fill in the asset shortfall with other strategies: life insurance, downsizing, going back to work, family help, etc.*

Final thought: Your survivor will be single for future tax purposes, meaning single tax rates, smaller standard deduction, fewer itemized deductions, higher Medicare Part B premiums, and greater tax rate on Social Security so take that into consideration as well.

The Survivor Planning Guide is a publication everyone should have and fill out.

<https://www.moaa.org/content/publications-and-media/moaa-publications/survivor-s-planning-guide-detail/>

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I suggest **everyone** get a binder and put all your important documents in it including these documents.

From the Desk of Patty Wernet (Chapter Affairs) Around the State

A. Chapter meetings –

1. Fifteen chapters are having virtual Board meetings with reports and eight chapters are also having Chapter meetings with a combination of speakers, guests from other VSOs. This number is down since the last report. Several chapters are looking at meeting in person as early as April for Board meetings. One of the factors in chapter meetings is whether their previous meeting places will be open – like veteran halls and mess halls on bases. Restaurants can offer outdoor dining, but this will probably not be appropriate for large chapter meetings. At least 3 chapters have expressed they will have in person meetings within the next month.

2. The focus for all chapters is support of members, community donations and JROTC and ROTC scholarships. Some chapters also give scholarships to members' children and grandchildren. Support for JROTC and ROTC has been more difficult since the programs have not had students on the school site. Member support is high with informal buddy checks - especially for surviving spouses, deaths in family, etc. Conversations at chapter meetings have shifted to when they can travel and see their children and rest of the family. Most of the chapter members have received the vaccine.

3. The chapters who have newsletters are excellent and they keep their members in touched. Most are mailed but there have been several discussions about the cost of mailing newsletters especially when members want newsletter printed in color. The thought is to mail only to members who are current in dues and to email newsletter to those you have email accounts.

B. Membership and Recruiting/Retention

1. Size of Chapters (some minor changes since February) – Thirteen chapters have memberships between 10 to 55 members. Areas 4, 5 and 6 are at these levels. Seven chapters have membership between 55 and 89 members spread among the other Areas. Ten chapters have memberships between 100 and 180 members spread among the other Areas. The chapters are still editing the number of members that are at higher numbers – as several members have not paid their dues. New recruited members have been 61 so far this year

2. Naturally, chapters have had a difficult time in recruiting new members. Having interesting speakers at chapter meetings, joining with other chapters and VSOs at meetings, etc. may help with recruiting and retention. The CALMOAA PR Pamphlet (trifold) and chapter version was shared with chapters. Several chapters have their own.

3. Retention is difficult because many chapters had members that mainly participated at luncheons, dinners, etc. Also, chapters have an aging population. Highest chapter membership is in Areas with a fixed military facility nearby. Many chapters are not near other chapters and in large, less populated areas as Central California and Northern California. This is not new news but more acute at this time.

C. Other Comments–

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1. There has been little change of members assuming a Board position, writing a newsletter, being on a committee, etc. Many chapter Board members and Presidents are holding several board positions. Most chapter presidents have served for 6 and over years.

2. There were only two new chapter presidents this year and one Area VP. The majority of the Council members were “retreads” with only three new members – Secretary, Treasury and Chaplain.

Summary - documents were shared upon request– speakers list, Buddy/check documents, schedule of monthly meeting times for chapters to have information on other chapters, etc. All documents were also sent to Area VPS. I shared ideas from other chapters in coping with things. Chapters are trying to keep upbeat in this difficult year and doing a great job!!

Surviving Spouse Corner: How to Become an Effective Advocate

By: Dr. Vivianne Wersel

It can be very frustrating to find yourself in a position when legislation needs to be changed, but you are unsure where to start. My nearly 16 years’ experience in legislation as an advocate affords me the opportunity to share with you how you can become more involved in improving military survivor benefits. Many surviving spouses already are seasoned advocates, thanks to MOAA and other veterans service organizations. However, for those who are new to this frontier, the following guidance can help you learn to advocate and navigate the process with confidence.

- **Find your passion.** Choose an issue that directly affects you. This will have more of an impact when telling your story.
- **Gather information.** Construct a simple blog regarding how this issue impacts you as a military surviving spouse. Be yourself. It is important you feel comfortable discussing the issue, even if you do not have all the details. Information can be sent later.
- **Determine whether the issue is local, state, or federal.** Some examples include:
 - Federal: Improve VA Dependency and Indemnity Compensation, remarriage law
 - State: Professional licensure, property tax exemption, benefits of military surviving spouses
 - Local (City/County): Noise abatements, zoning ordinance
- **Cultivate relationships with staffers.** This is important because staffers are the ones who will make a difference to move the effort forward. Again, tell your story (brief). Prepare a short bio to help connect you with a staffer and or member when setting up a meeting.
- **Establish a meeting.** During COVID-19, meetings will be held via a virtual platform. If you do not feel comfortable with a virtual meeting, call the elected official’s office and asked for a phone conference appointment with the appropriate staffer or ask to leave a message on staffer’s phone. Even though you did not virtually meet with the staffer or member, what is important is you raised awareness about

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your issue. Remember, the elected official and staffer — whether it is federal, state or local — work for you.

MOAA Outlines TRICARE Mental Health Advocacy Goals

By: Karen Ruedisueli

For years, military families have reported barriers to getting mental health appointments in both military treatment facilities (MTFs) and the TRICARE network. As MOAA [reported](#) last year, an August 2020 DoD Inspector General [report](#) validated those claims and underscored the need to address mental health care access problems. MOAA recognizes the shortage of mental health providers is a national problem and contributes to access challenges, so our recommendations focus on actionable goals to achieve incremental improvements, including:

Mental Health Appointment Schedulers: MOAA seeks a pilot program to test the effectiveness of mental health appointment schedulers in assisting beneficiaries with making mental health appointments. This “ask” is consistent with an IG report recommendation but expands the pilot to cover the direct care system as well as the TRICARE purchased care network. The pilot would not only provide direct assistance to beneficiaries seeking mental health care but also could serve as a data collection tool to gain a better understanding of barriers to access. In response to the IG recommendation, the Defense Health Agency (DHA) stated plans to develop such a pilot.

Enhanced TRICARE Contract Requirements: MOAA will advocate for more robust mental health network adequacy and provider directory requirements in the next generation TRICARE contract (T-5) including:

- Ongoing mental health provider certification/credentialing to continuously build the pool of TRICARE-authorized mental health providers even if overall network adequacy requirements are met.
- Provider directory accuracy requirements specific to mental health care to eliminate duplicates, providers no longer practicing, and inaccurate provider categorization.
- A comprehensive list of institutional behavioral health providers across all regions, accessible to all beneficiaries. This list is critical for families who must seek inpatient care outside their geographic area due to limitations on local options.

Telehealth Licensure Flexibility: MOAA seeks a study on the impact of COVID-19 national emergency licensure waivers allowing providers to practice telehealth across state lines, and the feasibility of making such waivers permanent.

Reduced Mental Health Copays: MOAA wants a targeted fix to reduce mental health and other therapy copays that does not result in increases to other TRICARE Prime or Select copays, enrollment fees, or other out-of-pocket costs. TRICARE mental health copays more than doubled in 2018, and military families now pay more per visit than federal employees covered by Federal Employees Health Benefits plans. The combination of high copays plus the frequent visits required for mental health care treatment creates a barrier to access for some families. We cannot allow cost to prevent families from seeking care. The mental health of

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servicemembers and military families is a readiness issue. MOAA is committed to improving access to mental health care for all military beneficiaries.

This Key Military Pay Indicator Is Bouncing Back. But Will It Matter?

By: Kevin Lilley

The Employment Cost Index (ECI) for private-sector wages and salaries, a metric that guides future military pay raises, ticked up slightly in the first quarter of this calendar year – good news for servicemembers, but not a guarantee. The quarterly ECI of 2.8% was up from the [2.7% reported Oct. 30, 2020](#). That October figure is used yearly as a guideline in setting the military pay raise – the 2020 figure, for example, should offer a hint at the FY 2022 raise. And while the October number was down from 2018 and 2019 figures, it would still represent the third-largest raise in the last 12 years. The 2.8% figure released in January sets a good trend for servicemembers, who could see future raises in line with a growing index.

While the military pay raise has reflected ECI in every National Defense Authorization Act (NDAA) since the fiscal year 2017 version, there is no rule that Congress or the administration must tie proposals or the final raise to that figure. One doesn't have to look far into the rearview to see the administration ignored this guidance in the following NDAs:

- ECI Q3 FY 2012: 1.8%, FY 2014 raise: 1.0%
- ECI Q3 FY 2013: 1.8%, FY 2015 raise: 1.0%
- ECI Q3 FY 2014: 2.3%, FY 2016 raise: 1.3%

Fiscal pressures could lead elected officials to seek savings in many corners of the budget. And while these figures may seem small to those outside the uniformed services community, MOAA and other groups are well aware of the damage undercutting military pay can do to those in uniform – not just meeting short-term financial obligations but suffering from thousands in lost retirement funds as pay cuts ripple into the future. MOAA tracks these figures and others to ensure budgets are not balanced on the backs of the military community.

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