



Veterans-For-Change Newsletter

A Voice of the Veterans

Week Ending Sunday, April 16, 2017

Volume 8, Issue 16

This-N-That

Seems everyone's ears are all perked up over potential cuts to the VA's budget by 20%, but not one of them seems to be looking at all the waste being cut out and done away with little by little and not even looking at the big picture as a whole, only wishing to focus on the compensating cuts which has a ZERO net effect.

It always amazes me how very few truly take the time to look at the big picture. And it's the same with civilians always demanding cuts to our defense budget. They never look at the big picture either as to what the ramifications are, who it affects or how it affects them. And when the defense budget is cut, those at the bottom of the list such as the VA and Veterans are hit the hardest, then it goes up from there.

Already since the new administration has taken control, billions of dollars have been found in several departments originally thought to have been "lost" or "spent" and never accounted for. And thankfully that will affect our countries bottom line financially as well. So when you hear of cuts any where in government now, stop before you panic

and research, you just might surprise yourself that someone has "found" misplaced funds and the effect in budget "cuts" will be ZERO.

One piece of legislation I'm very interested in involves VA employee's and their tenure with the VA when a charge of misconduct, or negligence toward a Veteran patient would allow for immediate termination.

After a thorough internal review of an employee of the Michael DeBakey Veterans Affairs Medical Center in Houston caught watching pornography while with a patient, the designated proposing official recommended removal from federal service.

VA immediately removed the employee in question from patient care and placed the employee on administrative duties. Due to current law, the deciding official cannot affect a final determination for 30 days from the date the proposal for removal was made. VA is committed to ensuring every employee retains their right to due process while at the same time reducing the time it takes to remove employees who have engaged in misconduct.

"This is an example of why we need accountability legislation as soon as possible," said Secretary of Veterans Affairs David J. Shulkin. "It's unacceptable that VA has to wait 30 days to act on a proposed removal."

Placing someone on admin duties is not acceptable by any means or reason. In civilian life, you would be terminated immediately, not given special privilege. So do us all a good deed, call your reps in DC and demand their support of this important piece of legislation. President Trump has already committed to signing the law when placed on his desk!

Secretary Praises Congress for Extending Choice Program, following the U.S. Senate's passage by unanimous consent this week, the U.S. House of Representatives passed legislation that extends the Veterans Choice Program (VCP) until the funding dedicated to the program is exhausted.

So for now this is good news allowing more time for many other changes to be made and put into effect in the VA Healthcare System!

I'm sure will still have many of the flaws it was originally passed with, but expanding it for now is good!

On behalf of our Volunteers nationwide and myself, we wish you and your family good health!

Respectfully,

Jim Davis

Founder

Jim.Davis@Veterans-For-Change.org



**Help Blue Water Vietnam Vets Exposed to
Agent Orange**

The “Blue Water Navy Vietnam Veterans Act” has been introduced in both the House and Senate (H.R. 299 & S. 422 respectively). These proposals would clarify that service members serving off the coast of the Republic of Vietnam during the Vietnam conflict have a presumption for filing disability claims with the Department of Veterans Affairs (VA) for ailments associated with exposure to the Agent Orange herbicide. FRA believes Congress should recognize that so-called “Blue water” veterans were exposed to Agent Orange herbicide and authorize presumptive status for VA disability claims associated with this exposure.

Please use the [Action Center](#) to ask your legislators to support this important legislation.

Dentists Say That TRICARE Reimbursement Rate Changes Will Hurt Access

Military.com reported last week that dentists in several states are warning reimbursement rate decreases in the new Tricare dental contract will force providers to stop participating TRICARE. Dentists will then pass on higher out-of-pocket costs to active duty, Guard and Reserve dependents. Active duty military and activated Guard & Reservists will still get their dental work done by military dentists.

The \$2.9 billion Tricare Dental Plan (TDP) contract for the families of active-duty, Guard and reserve troops is set to move from MetLife to United Concordia on May 1. There are roughly 1.8 million dependent beneficiaries enrolled in the program. Military retirees will not be impacted by the new contract.

Although the change comes with several expansions to care for users, including an increased yearly cost cap and lower premiums, it also includes a decrease to the in-network rates paid to dentists for their services.

That decrease, dentists told Military.com, in many cases will leave providers paying more to administer services than they will be reimbursed. The change, they said, will force many of them out of network and, in turn, increase the amount each Tricare user must pay out of pocket if they want to remain with their current provider.

United Concordia reimbursement rates are based on region. Company officials declined to provide rate examples to Military.com, saying they are proprietary information.

For more information, go to: <http://www.military.com/daily-news/2017/03/30/dentists-warn-new-tricare-rates-will-cause-drop-in-providers.html>

Source: TREA

**Credit Card SCAM-very clever PLEASE
READ**

This is a heads up for everyone regarding the latest in Visa fraud. Royal Bank received this communication about the newest scam. This is happening in the Midwest right now and moving across the country.

This one is pretty slick, since they provide YOU with all the information, except the one piece they want.

Note, the callers do not ask for your card number; they already have it.

This information is worth reading. By understanding how the VISA & MasterCard telephone Credit Card Scam works, you'll be better prepared to protect yourself. One of our employees was called on Wednesday from 'VISA', and I was called on Thursday from 'MasterCard'.

The scam works like this:

Person calling says - 'This is Jim Davis and I'm calling from the Security and Fraud Department at VISA. My Badge number is 12460, your card has been flagged for an unusual purchase pattern, and I'm calling to verify. This would be on your VISA card which was issued by (name of bank). Did you purchase an Anti-Telemarketing Device for \$497.99 from a marketing company based in Arizona ?' When you say 'No', the caller continues with, 'Then we will be issuing a credit to your account. This is a company we have been watching, and the charges range from \$297 to \$497, just under the \$500 purchase pattern that flags most cards. Before your next statement, the credit will be sent to (gives you your address). Is that correct?' You say 'yes'.

The caller continues - 'I will be starting a Fraud Investigation. If you have any questions, you should call the 1- 800 number listed on the back of your card (1-800-VISA) and ask for Security. You will need to refer to this Control Number. The caller then gives you a 6 digit number. 'Do you need me to read it again?'

Here's the IMPORTANT part on how the scam works - The caller then says, 'I need to verify you are in possession of your card'. He'll ask you to 'turn your card over and look for some numbers'. There are 7

numbers; the first 4 are part of your card number, the last 3 are the Security Numbers that verify you are the possessor of the card. These are the numbers you sometimes use to make Internet purchases to prove you have the card. The caller will ask you to read the last 3 numbers to him. After you tell the caller the 3 numbers, he'll say, 'That is correct, I just needed to verify that the card has not been lost or stolen, and that you still have your card. Do you have any other questions?'

After you say no, the caller then thanks you and states, 'Don't hesitate to call back if you do', and hangs up. You actually say very little, and they never ask for or tell you the card number. But after we were called on Wednesday, we called back within 20 minutes to ask a question. We were glad we did! The REAL VISA Security Department told us it was a scam and in the last 15 minutes a new purchase of \$497.99 was charged to our card. We made a real fraud report and closed the VISA account. VISA is reissuing us a new number. What the Scammer wants is the 3-digit PIN number on the back of the card. Don't give it to them . Instead, tell them you'll call VISA or Master Card directly for verification of their conversation.

The real VISA told us that they will never ask for anything on the card, as they already know the information, since they issued the card! If you give the Scammer your 3 Digit PIN Number, you think you're receiving a credit. However, by the time you get your statement you'll see charges for purchases you didn't make, and by then it's almost too late and/or more difficult to actually file a fraud report.

What makes this more remarkable is that on Thursday, I got a call from a 'Jason Richardson of MasterCard' with a word-for-word repeat of the VISA Scam. This time I didn't let him finish. I hung up! We filed a police report, as instructed by VISA. The police said they are taking several of these reports daily! They also urged us to tell everybody we know that this scam is happening. I dealt with a similar situation this morning, with the caller telling me that \$3,097 had been charged to my account for plane tickets to Spain , and so on through the above routine.

It appears that this is a very active scam, and evidently quite successful....

You might consider passing this on to all your family and friends.



Sexual Assault Awareness and Prevention Month

The U.S. Navy has announced the 2017 Sexual Assault Awareness and Prevention Month (SAAPM) theme of 'Protecting Our People Protects Our Mission.' In April, commands are encouraged to address sexual violence through leadership engagement at all levels with small focus groups to discuss each Sailor's role in ensuring their shipmates can live and work in a safe environment. Commander, Navy Installations Command (CNIC) has created the SAAPM 2017 Toolkit which provides Sailors ideas on how to host local activities. The toolkit as well as references and resources can be found on the [Navy SAAPM website](#). The website also includes resources for victims of sexual assault to reach out and get help.



Support SBP/DIC Offset Repeal Legislation

Senator Nelson (FL) has introduced legislation (S. 339) and Congressman Joe Wilson (SC) has introduced identical legislation in the house (HR 846) that repeals the SBP/DIC offset for survivors, sometimes referred to as the "Military Widows Tax.". Please use this action center contact your legislators to ask them to support this important legislation.

[Take Action!](#)

Social Security Launches First “National Social Security Month” in April Agency Lays Out Five Steps to Financial Security

Nancy A. Berryhill, Acting Commissioner of Social Security, invites everyone to celebrate the first National Social Security Month in April by taking [five steps](#) toward financial security at www.socialsecurity.gov/5-steps-toward-your-financial-security. During the month, Social Security will provide educational articles and video messages on its website featuring personal finance expert Suze Orman. Each message will provide the public with practical tips for developing a sound financial plan that includes Social Security as a foundation.

“With retirement, disability, and survivors benefits, Social Security helps secure today and tomorrow for millions of people throughout life’s journey,” Acting Commissioner Berryhill said. “By hosting National Social Security Month, we hope to help the public understand

their Social Security protections and promote financial education.”

The National Social Security Month campaign will emphasize the agency’s five key steps toward financial security:

1. Get to know your Social Security
2. Verify your lifetime earnings with a my Social Security account
3. Estimate your future Social Security benefits at my Social Security
4. Apply online for retirement, disability, or Medicare benefits
5. Manage your Social Security benefits

On average, Social Security replaces approximately 40 percent of pre-retirement earnings. To enjoy a comfortable retirement, most people will also need income from other sources — like pensions, savings, and investments. Yet nearly a third of America’s workers have no money set aside specifically for retirement.

Throughout the month of April, groups and organizations will join Social Security across the country to help spread the word. The agency will be conducting social media outreach, including a Facebook Live Chat:

Social Security will participate in a [Facebook Live Chat](#), hosted by USA.gov, on April 20, 2017, at 7:00 p.m. ET. The public may ask questions via livestream about the “5 Steps Toward Financial Security.”

To participate, follow [USA.gov](#) and [Social Security](#) on Facebook.

Paycheck Chronicles: Former Spouse Benefits

What sort of benefit does a former military spouse retain? As with nearly everything military, that depends. In general, military benefits end effective the date of the divorce. However, there are three categories of people who may retain some non-monetary military benefits after the divorce is final. For more details, see this [Paycheck Chronicles](#) post.



COLA Bill Introduced in House

On March 2, 2017, the Chairman of the House Veterans' Affairs Disability and Memorial Affairs Subcommittee, Congressman Mike Bost (IL) and Ranking Member Elizabeth Esty (CT) introduced H.R. 1329, the Veterans' Compensation Cost-of-Living Adjustment Act of 2017.

This bill, if enacted, would provide an increase, effective December 1, 2017, in the rates of compensation for Veterans with service-connected disabilities and the rates of dependency and indemnity compensation (DIC) for the survivors of certain disabled Veterans.

Disabled Veterans' disability compensation has not kept pace with the rest of the economy; even in years when there were COLA payments, disability benefits lagged. Many disabled Veterans and their survivors are on fixed incomes and rely on COLAs to keep pace with their current living expenses. In accordance with DAV Resolution No. 013, DAV strongly supports H.R. 1329.

Please use the prepared electronic letter or draft your own to urge your member in the House to cosponsor H.R. 1329.

As always, we appreciate your support for DAV and your grassroots participation in the Commander's Action Network. Your advocacy helps make DAV a highly influential and persuasive organization in Washington.

Thank you for all you do for America's Veterans and their families.

Click [HERE](#) and send your message!

House Dems' Veterans Roundtable Focuses on Women Vet's Needs

Last week House of Representative's Democratic Leader Nancy Pelosi (D-CA) and Rep. Tim Walz (D-MN) hosted their quarterly Roundtable on U.S. Veterans issues. Numerous members of the Democratic Caucus were there. Approximately 20 VSO's were invited. TREA was represented by our Washington Office's Executive Director Deirdre Parke Holleman.

Presumably because of numerous issues concerning women in the military recently in the press (ex: the FACEBOOK page with nude pictures of female Marines) and the fact that March was Women's History month the focus was on women veterans.

It was noted that women is the fastest growing group of America veterans but the VA has not adapted their medical practice to include enough women medical specialist. It was also stated that the VA does not provide enough child care so that women (and indeed men veterans) can go to their medical appointments. There were numerous other suggestions for improvements in the VA for all veterans including focusing on accountability for the quality of work of VA employees. Speaking to these House members (As well as talking to members on the other side of the aisle on this issue) it is clear that they want to sponsor new bills and promote new ideas that would help our women veterans. If you have an idea that you would like to propose please e-mail me at dholleman@treadc.org with it. Please include your phone number so we can discuss it.

Source: TREA

To Contact your Members of Congress

To Call your Representative: 202-225-2305

To call your Senator: 202-224-3841 or 202-224-3553

To call different members of Congress: 202-224-3121

Toll FREE Number: 866-272-6622



S. 681, the Deborah Sampson Act to Improve VA Services for Women Veterans

On March 21, the Ranking Member of the Senate Committee on Veterans Affairs, Senator Jon Tester, introduced S. 681, the Deborah Sampson Act. This comprehensive measure addresses gender disparities and would improve and expand programs and services for women veterans provided by the Department of Veterans Affairs (VA).

The bill would establish a pilot program for peer-to-peer counseling and authorizes group retreat counseling for women veterans recently separated from military service. It would expand the capabilities within the VA Women Veterans Call Center and extend the number of days, from seven to 14, VA can cover the cost of care for newborns of women veterans and authorize medically-necessary transportation for newborns.

The legislation aims to eliminate barriers to care by ensuring every VA medical facility has at least one full-time or part-time women's health provider, as well as a Women Veterans Program Manager and a Women Veteran Program Ombudsman. Additional resources are authorized for mini-residency training in women's health for clinicians, and retrofitting VA facilities to enhance privacy, safety and improve the overall environment of care for women veterans.

S. 681 would provide support services for women veterans seeking legal assistance and authorizes additional grants for organizations supporting women veterans and their families. Finally, The Deborah Sampson Act would require data collection and reporting on all VA programs serving veterans, by gender and minority status, including a report on the availability of prosthetics for women veterans and would better coordinate outreach by centralizing all information for women veterans in one easily accessible place on VA's website.

DAV's 2014 report, Women Veterans: The Long Journey Home identified many of these gaps in VA programs for women and has long advocated for a more comprehensive provision of VA women's health services that appropriately recognizes and honors their service and sacrifice.

Please contact your elected representatives to urge co-sponsorship and passage of S. 681. A letter has been prepared for this purpose or you may write your own to express your personal views. Click the link below to log in and send your message:

As always, thank you for your support.

Click [HERE](#) and send your message!

AF Has a Pilot Shortage

Lt. Gen. Gina Grosso, the Air Force manpower, personnel and services deputy chief of staff, recently testified on the pilot shortage before the House Armed Services subcommittee. At the end of fiscal year 2016, the total force made up of the active duty, reserve and guard, was short 1,555 pilots across all mission areas. The Air Force is addressing the aircrew crisis via monetary and non-monetary initiatives in three main areas: pilot production, reduction of demand for pilots in non-flying positions, and retention. A video of the hearing and testimonies is available on the U.S. House Committee on Armed Services [website](#).

Same Mission -- Same Benefits

TREA is supporting new bi-partisan, bi-cameral legislation that will ensure that military personnel doing the same mission get the same benefits.

HR 1384, the "Reserve Component Benefits Parity Act," has been introduced in the House by Representatives Tim Walz (D-Minn.) and Steve Palazzo (R-Miss.) and its companion legislation, S.667 in the Senate by Senators John Cornyn (R-Texas) and Al Franken (D-Minn.)

This legislation would ensure that members of the Reserve Components who are ordered to serve on active duty under section 12304a and 12304b of title 10, United States Code, are treated the same as others who are mobilized to serve on active duty under other types of orders. The measures cover eligibility for health care benefits and for retirement age reduction, education, as well as vocational training and pay differentials.

Source: TREA



Increase Coast Guard Budget Like The Armed Services Budget

It has been reported that the Trump Administration will substantially increase the Armed Services (Navy, Marine Corps, Army, and Air Force) spending (nine percent)in their soon-to-be-released budget request for FY 2018. Apparently the U.S. Coast Guard will not get a corresponding increase in their budget request.

Members are urged to use the Action Center to ask the Trump Administration to provide U.S. Coast Guard funding parity with the Department of Defense (DoD).

Click [HERE](#) to send your message!

Continuing Appropriations Bill Resolution: "Professional Malpractice"

Congress has not passed a defense appropriations bill on time in the past eight years. This inaction has forced the armed services to operate for months at the start of every fiscal year under restrained spending authority called a continuing resolution or CR. Gen. Mark A. Milley, Army chief of staff told Congressional members, "Candidly, failure to pass a budget, in my view both as an American citizen and chief of staff of the United States Army, constitutes professional malpractice." Read the full article in the Military Advantage [Blog](#).



Commissaries Still at Risk - This Time From Declining Sales

TREA has been warning about the threat to military commissaries for the past few years. Some over-zealous members of Congress decided four or five years ago that commissaries cost too much and were a good place to cut the budget in their attempts to reduce federal spending. Unfortunately, Sen. John McCain (R-Ariz.) was one of those, and since he's been both Ranking Member and now Chairman of the Senate Armed Services Committee, he has tremendous influence over the DoD budget.

TREA has been fighting for years to save the commissary benefit and so far, we've been successful. However, some recent developments continue to place the benefit at risk. One is the new effort by the Defense Commissary Agency (DeCA) to try and run commissaries more like a for-profit business.

DeCA had announced last fall that it will roll out its own private label, or "generic," brand. The plan is to put about 400 private-label items on shelves in early May under "Freedom's Choice" and "HomeBase" labels. Adding those items to commissary shelves, however, means making space by eliminating some of the national brands currently

stocked by the agency.

It also has announced that it will institute "variable pricing," which means prices will vary in different parts of the country, depending on the cost of groceries in different areas. Instead of selling groceries priced "at cost" from the supplier, variable pricing allows DeCA to mark up the prices on some items in order to make money to pay for some of the commissary system's operations. The variable pricing system allows officials to raise and lower prices at will, so long as shoppers continue to see a specific savings of between 17.6 percent and 44.2 percent, depending on region, over off-base grocery stores.

Initially, variable pricing will be tested at 10 different commissaries throughout the nation but we believe it will eventually become part of the way commissaries are operated.

Now, however, comes news that sales at commissaries between FY 2012 and FY2016 fell by 14 percent, and they continue to fall. There appear to be numerous reasons for this.

First, there is more competition from "super stores" that sell lower priced groceries. Second, half of all commissary shoppers are now retirees because there are fewer personnel in military and only 26 percent of those live on a base or post, meaning they are more likely to grocery shop off-base/post. Third, in addition to fewer overall personnel in the military and fewer living on base or post, the number of those who are married is even smaller and single personnel are on meal plans at dining facilities and tend not to cook at home but rather they go out to eat.

Finally, other factors include the end of discounts on tobacco products; the reluctance to make small purchases because of having to use and to tip grocery baggers; the inconvenience of tightened security to access on-base stores; and the questioning of what the real savings at commissaries are in the wake of actions to transform the benefit and reduce taxpayer support.

TREA is working with our partners in the Coalition to Save Our Military

Shopping Benefits and the office of Congressman Walter Jones (R-N.C.) on legislation to put in place needed protections to safeguard the commissary and our other valuable earned benefits. We will keep you posted on this as additional information becomes available.

Source: TREA



Ensure All Veterans are Provided Timely Access to Care

The House Veterans Affairs Committee (HVAC) has approved the “Eliminating the Sunset Date of the Choice Act” (H.R. 369), legislation that eliminates the sunset (expiration date) on the VA Choice law. The bill now goes to the House floor for further consideration.

FRA supports this act because the Department of Veterans Affairs (VA) first priority must be to ensure that all Veterans currently waiting for treatment are provided timely access. This law gives Veterans who have waited more than 30 days for an appointment—or who live more than 40 miles from a VA medical facility—the choice to seek VA-funded care outside of the VA system.

Please use the [Action Center](#) to ask your U.S. Representative to support continuing the VA Choice program.

President Signs Desert Storm Memorial Resolution

Veterans of Operations Desert Shield and Desert Storm will soon have their own memorial on the National Mall in Washington, D.C., thanks to legislation signed recently by the President. The National Desert Storm War Memorial will honor those Veterans who served in the Gulf War in 1990 and 1991. Now that legislation to create the memorial has been approved, the memorial's sponsors will begin the process of fundraising and working with the National Capital Planning Commission to select a location on the National Mall and a final design. Funds for the construction of the memorial will be raised privately by the [National Desert Storm War Memorial Association](#). For more information, read the VA VAntage Point [Blog](#).



U.S. Government Accountability Office Reports

- 1) Medicare Provider Education: Oversight of Efforts to Reduce Improper Billing Needs Improvement.
- 2) Patient-Centered Outcomes Research Institute: Review of the Audit of the Financial Statements for Fiscal Year 2016.
- 3) Private Deposit Insurance: Credit Unions Largely Complied with Disclosure Rules, but Rules Should Be Clarified.
- 4) VA Construction: Improved Processes Needed to Monitor Contract Modifications, Develop Schedules, and Estimate Costs.
- 5) VA Disability Benefits: Additional Planning Would Enhance Efforts to Improve the Timeliness of Appeals Decisions.
- 6) Veterans Health Administration: Actions Needed to Better Recruit and Retain Clinical and Administrative Staff.
- 7) Veterans' Health Care: Limited Progress Made to Address Concerns That Led to High-Risk Designation.
- 8) Veterans' Health Care: Preliminary Observations on Veterans' Access to Choice Program Care.

New VA Initiative Aims to Save Lives

The Department of Veterans Affairs (VA) has launched an innovative program called Recovery Engagement and Coordination for Health - Veterans Enhanced Treatment (REACH VET). The new program analyzes existing data from veterans' health records to identify those at a statistically elevated risk for suicide, hospitalization, illness or other adverse outcomes. Once a veteran is identified, his or her VA mental health or primary care provider reaches out to check on the veteran's well-being and review their condition(s) and treatment plans to determine if enhanced care is needed. The program began as a pilot in October and is now fully implemented across VA.

Veteran Crisis Resources

Veterans Crisis Line 1-800-273-8255 and Press 1

Military Crisis Line 1-800-273-TALK (8255)

National Call Center for Homeless Veterans

1-877-4AID-VET (424.3838)

VA Caregiver Support Line 1-855-260-3274

VA Providing Burial Schedules

The Department of Veterans Affairs (VA) is now posting its new, online burial schedule for all [VA national cemeteries](#) that will allow families, friends and community members to find time and location information for those being interred. The new online feature is available to anyone with a smartphone, tablet or computer. Schedules of interments are updated hourly on the VA's National Cemetery Administration [website](#), though some scheduled services may not be included as families may opt out of posting the information publicly. Searches can be conducted by location or last name. VA operates [135 national cemeteries and 33 soldiers' lots and monument sites](#) in 40 states and Puerto Rico.

Veterans Choice Program

The Department of Veterans Affairs (VA) [Veteran's Choice Program](#) was created to serve veterans with long waiting periods or who live longer distances from treatment facilities. The Veteran's Choice program allows these men and women to receive care with a non-VA provider of their choosing. You may be eligible for the program if: (1) you have VA health care and have been or will wait more than 30 days for VA medical care; (2) the medical treatment you need is not offered by the VA; (3) you live more than 40 miles away from a VA provider; (4) you have specific issues that would make travel difficult. For more information, visit the Veterans Choice Program [website](#).

Veterans-For-Change Web Site

The Veterans-For-Change website has been under construction since day one back in 2009 and every day since then. The looks pretty much stay the same, but in the background constant improvement and change is being done to make our website the most user friendly “One-Stop-Shop” website to find almost everything you might have tried to find searching the internet.

Almost a hundred people have been involved; collecting web links to documents now houses on the VFC website, collecting thousands of web links for various issues, illnesses and benefits. Creating forums for all eras of service and two forums one just for men and one just for woman where you can go question, comment, share medical and personal concerns, what ever you'd like it to be.

We also have a forum with a licensed Mental Health Worker, again where you can seek help or just ask questions.

We average 1,700 hits per day, and downloads average 1,000 per day with a total 3,243,179 visitors as of Friday.

If you subscribe you will have full access to the entire website and

best of all it's FREE of charge! You just need a valid E-mail address so the system can send you a confirmation E-Mail. Once received, click on the link to be authorized automatically.

www.veterans-for-change.org

- Documents Library with over 15,905 documents on-line (Updated: 12/12/16)
- FAQ's with more than 1,600 FAQ's and answers
- Multiple Forums
 - o Afghanistan Veterans
 - o FMP - Foreign Medial Program
 - o Gulf War & Desert Storm Veterans
 - o Iraq Veterans
 - o Korean Veterans
 - o Men Veterans Forum
 - o Mental Health for Veterans
 - o Political Issues
 - o Suggestion Box
 - o The Mess Hall
 - o VA Hospitals and Medical Centers
 - o Veteran Affairs
 - o Vietnam Veterans
 - o Welcome Mat
 - o Women Veterans Forum
 - o WW II Veterans
- Job Postings
- Memorial Pages (Updated: 10/10/16)
- News (Articles On-Line: 6,407)
- Polls
- Web Links, more than 3,545, Added 1 New Links (Updated: 04/06/17)

If you have a submission for the memorial pages, E-Mail:

Jim.Davis@veterans-for-change.org

SGLI System Upgrade Allows Troops to Make Changes at Home

U.S. sailors are now able to update their Servicemembers Group Life Insurance (SGLI) information — including beneficiaries and coverage amounts — online, a major upgrade from the previous, old-fashioned method of working in person with their personnel office or through paper forms. For more details, see this [Military.com article](#).



<https://twitter.com/Veterans4Change>

10 Military Discounts in Washington, DC

Do you live in the Washington DC area or are you planning a visit? The following are [10 military discounts](#) to some of the best and most popular places to visit in DC.

Links to Other Stories

- 1) Thanks VSOs: Lawyers, Veterans Should Be Nervous About Upcoming VA Cuts, Up To 20 Percent
- 2) VA Awards Grants to Develop Technology to Help Veterans, Service Members Modify Homes
- 3) VA Forced to Delay Removing Employee Caught Watching Pornography
- 4) VA national cemeteries to commemorate World War I centennial
- 5) VA REACH VET Initiative Helps Save Veterans Lives
- 6) VA Secretary Makes Strides to Improve Veterans Experience
- 7) VA Secretary Praises Congress for Extending Choice Program
- 8) Veterans, Gold Star Families in Kentucky recognized by Medal of Honor recipient

You can help VFC by reading articles posted and commenting at the bottom and rate the articles. If you don't have an account, sign up today, it's FREE. Your comments and rankings tell us what type of information you want most.

Check us out today: www.veterans-for-change.org



Support Caregiver Expansion

We applaud Senators Patty Murray, Susan Collins, and Representative Jim Langevin for introducing the "Military and Veteran Caregiver Services Improvement Act" on March 9, 2017.

DAV has worked diligently for several years as a part of a larger coalition of veterans organizations that promoted the advent of family caregiver support services for severely injured and ill veterans. Congress finally responded by enacting Public Law 111-163, the Caregivers and Veterans Omnibus Health Services Act of 2010. However, that law limited services and supports to family caregivers of veterans who were injured or became severely ill in military service only on or after September 11, 2001. That omission left thousands of veterans' families without the level of caregiver support and services they have needed because those veterans' health challenges, many from war injuries, occurred before that effective date.

If enacted, the Military and Veteran Caregiver Services Improvement Act would responsibly and finally address these families' needs on the same basis as those of veterans injured after September 11, 2001. Ultimately, when fully implemented, the bill would improve the lives of tens of thousands of veteran families, and will save the federal government a significant amount of resources that otherwise would need to be spent to provide institutional solutions to these veterans' health challenges and health maintenance. This bill is both beneficial to these families and a taxpayer-friendly measure.

Please write your elected representatives to urge co-sponsorship and support of passage of S. 591 and H.R. 1472. A letter has been prepared for this purpose or you may write your own to express your views. As always, thank you for your support.

Click [HERE](#) and send your message!

**Spring is the Time to Use Your \$0 Down VA
Loan Benefit**

Thinking of buying? Spring is a great time to use your VA loan benefit. Qualified borrowers can buy or refi with as little as \$0 down, and have no PMI payments with great rates and financing up to \$424,000. Use your [VA loan benefit](#) today.



**~We Proudly Support our
Military Personnel & Families~**

If you received this newsletter as a courtesy or a forward from a friend or relative, you can sign up to receive in your E-mail every week.

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Tricare Supplement: Start Saving on Co-Pays Now

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Apply Now for the Navy Education Voucher

The U.S. Navy is seeking applications for the FY-17 Advanced Education Voucher (AEV) program. The AEV program offers post-secondary, Navy-relevant education at the baccalaureate and master's level and provides financial assistance to chief, senior chief and master chief petty officers. Eligible applicants include E-7s with no more than 17 years time in service (TIS), E-8s with no more than 19 years TIS, and E-9s with no more than 23 years TIS. TIS is computed to Oct. 1. A service obligation of three times the number of months of education completed or three years, whichever is less, is incurred. Applications for AEV are currently being accepted by NETC (N525). The deadline for submission for the FY-17 program is May 26. For more information, visit the Navy College [website](#) or contact Tom Smith, NETC N525, at (850)-452-7271 (DSN 459).



Bills to Increase Payment for Adult Day Health Care in State Homes

Senator Orrin Hatch (UT) and Representative Lee Zeldin [NY-1] introduced legislation (S. 324 and H.R. 1005) designed to increase the availability of adult day health care services for severely disabled veterans. If enacted, the legislation would increase the current

reimbursement to state veterans homes for the provision of adult day health care services to severely disabled veterans who are eligible for, but do not receive, full-time skilled nursing home care paid for by the Department of Veterans Affairs (VA), with no cost to the veteran.

Under current law, veterans who require nursing home care due to a service-connected disability or who have a VA disability rating of 70% or more can receive full-time nursing home care inside a state veterans home at no cost; however, the law does not allow those same severely disabled veterans to benefit from adult day health care, which is a less costly non-institutional alternative many prefer. S. 324 and H.R. 1005 would amend existing law to authorize VA to pay state veterans homes a per diem rate that is 65% of the per diem otherwise payable for full-time skilled nursing home care for these same severely disabled veterans.

Adult day health care, which is currently offered by only three state homes, provides comprehensive medical, nursing and personal care services combined with social activities for physically or cognitively impaired adults. Under this program, veterans are brought to the state home for 6-8 hours where they can receive any necessary medical care -- including physical, occupational or speech therapy -- as well as nutritional and social services. Adult day health care allows severely disabled veterans who might otherwise need skilled nursing services to receive these services several times a week while continuing to live at home.

If enacted, these bills would enable more state veterans homes across the country to offer adult day health care programs for these deserving veterans. The legislation would also provide important relief and support for their family caregivers. DAV Resolution 127 calls for legislation to provide state homes with greater flexibility in providing eligible veterans medically necessary long-term supports and services.

Please contact your elected officials and urge them to support passage of the State Veterans Home Adult Day Health Care Improvement Act of 2017 (S. 324 and H.R. 1005) during the 115th

Congress.

Click [HERE](#) and send your message!



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