



## AFSA Retiree and Veteran Affairs Newsletter

### - VA DISABILITY RATES 2023 WITH 8.7% COLA INCREASE! (OFFICIAL)

The Social Security Administration recently announced a massive 8.7% COLA increase to VA Disability Rates 2023. Disabled veterans with a VA rating of 10% or higher will see their 2023 VA Disability Pay Increase by 8.7% effective December 1, 2022, with an official pay date of January 2023.

Visit: <https://vaclaimsinsider.com/va-disability-rates-2023/> to review your particular claim status

### - YOUR VA CLAIM EXAM QUESTIONS ANSWERED

The Department of Veterans Affairs (VA) recognizes that you may have questions regarding the VA claim exam (also known as a compensation and pension, or C&P, exam) process if you have filed a disability claim. To help answer many of these questions, VA has updated the following two websites regarding VA claim exams:

- Claim Exam Information - Compensation (va.gov) <https://www.benefits.va.gov/compensation/>
- VA Claim Exam (C&P Exam) | Veterans Affairs <https://www.va.gov/disability/va-claim-exam/>

VA claim exams are a critical part of the claims process and VA wants to help you understand this process. VA's updated websites provide answers about why a claim exam may or may not be needed, who contacts you about scheduling exams and how you may be contacted. These new webpages contain answers to additional questions such as:

- What to do if an exam is missed
- How to reschedule an appointment
- What to bring to the exam and how to prepare for it
- Who completes the exam
- Costs or travel expenses and so much more.

Please visit our updated websites for answers to frequently asked questions and for updated information regarding VA claim exams.

### - ASSISTANCE AVAILABLE FOR VETERANS AFTER A NATURAL DISASTER

Resources are available for Veterans, dependents, survivors, and caregivers who have experienced a natural disaster. Whether you are receiving VA disability, a VA pension, education benefits, a VA home loan or

insurance, VA is here to help you and protect your benefits. Visit VA Disaster Guidance at the following website URL: [www.DisasterAssistance.gov](http://www.DisasterAssistance.gov) or by calling 800-621-3362

## **- OVER 41,000 VA PATIENTS WARNED OF DELAYED CARE DUE TO TROUBLED ELECTRONIC RECORDS**

About 41,500 patients in the Department of Veterans Affairs are receiving letters notifying them their care may have been delayed because of issues with the VA's beleaguered new electronic health records system, the agency's top health official told reporters Wednesday.

The number of potentially affected veterans comes after the department announced last week it was delaying further rollout of the system until summer 2023 over flaws that watchdog reports have found posed risks to patient safety. The number was first reported by The Spokesman-Review newspaper in Spokane, Washington.

In a roundtable with reporters, Shereef Elnahal, the VA's under secretary for health, stressed that not all of the 41,500 veterans receiving letters definitely had care delayed. But a review of the system suggested they may have been among a group where glitches resulted in clinicians failing to contact them with information about medications, lab tests or follow-up appointments.

The VA is notifying those patients "out of an abundance of caution," Elnahal said. The agency has a call center dedicated to the issue, and he vowed that the VA would assist veteran by veteran to solve any problems.

To read more: <https://www.military.com/daily-news/2022/10/19/over-41000-va-patients-warned-of-delayed>

## **- INCREASE HEALTH LITERACY FOR OLDER VETERANS**

Older Veterans are more likely to have lower health literacy and are more likely to have multiple chronic health conditions. Researchers learned that there are multiple ways family caregivers may aid patients. Veteran age group 50-64 years and 65-74 years were 90% and 93% less likely to have adequate health literacy level compared to patients aged 18-39, respectively.

Health literacy is the ability to obtain and understand health information provided by their health care providers that allows someone to be able to manage their health condition(s). Health literacy is important because if patients and providers cannot communicate with each other in a way they both understand individuals may ultimately suffer poorer health outcomes.

Older adults are more likely to have lower health literacy and they are more likely to have multiple chronic health conditions. The Office of Health Equity supports efforts across VA to ensure that Veterans have access to important health information so that they can achieve their optimal health. These efforts aim to simplify complex health information and empower Veterans to seek out health information that can help them play an active role in their health care. To learn more visit:

[https://www.va.gov/HEALTHYEQUITY/Older Veterans and Health Literacy Information](https://www.va.gov/HEALTHYEQUITY/Older_Veterans_and_Health_Literacy_Information)

## **- COMMISSARY SHOPPING PRIVILEGES FOR VETERANS**

The Defense Commissary Agency (DeCA) has been hard at work spreading the news to Veterans about their ability to shop at commissaries. Working with Veteran Service Organizations to promote, inform and gather feedback amongst the Veteran community about this privilege has proven effective. Engaging with Veterans, DeCA has learned that while many are now utilizing this benefit, others still are unaware. Verify your eligibility for this exclusive benefit.

Commissary shopping privileges are available to the following groups:

- Veterans with any service-connected disabilities documented by VA
- Veterans who are Purple Heart recipients
- Veterans who are former prisoners of war
- Individuals assessed, approved, and designated as the primary family caregivers of eligible Veterans under VA's Program of Comprehensive Assistance for Family Caregivers

How Your Commissary benefits you:

- A shopping environment that exclusively serves the military community, with a workforce that understands your needs and strives to save you even more
- Prices that can save our customers thousands of dollars per year on their purchases, on average, when compared to prices at commercial stores
- Commissary Store Brands that offer just as much quality as national brands, if not more, and even greater savings

Contact the installation where you intend to shop; inquire about their current policies regarding installation access. For more information visit: <https://news.va.gov/109934/defense-commissary-privileges/>

## **- A CHECKLIST TO HELP YOU PREPARE FOR 2022 TRICARE OPEN SEASON**

Are you enrolled in or eligible for a TRICARE Prime option or TRICARE Select? If yes, open season applies to you. However, it doesn't apply to active duty service members (ADSMs). To learn more and to help prepare you for open season, follow this five-step checklist.

### 1. Know the dates and your choices

Open season starts Nov. 14 and ends Dec. 13, 2022. You have these three choices:

- Stay in your plan.
- Enroll in a health plan.
- Change health plans or switch between individual and family enrollment.

### 2. Review coverage details

Being familiar with the plan types can help you pick one to fit your budget and your health care needs. TRICARE Prime is your managed care option. It offers the most affordable coverage. With TRICARE Prime, you have a primary care manager (PCM) to manage your routine care and refer you to specialists for specialty care.

TRICARE Select is a self-managed care option. It offers the most freedom of choice. You aren't required to have a PCM. You can choose your own TRICARE-authorized provider and manage your own health care. You'll have lower out-of-pocket costs if you use a network provider. Compare TRICARE plans to learn more about each health plan.

### 3. Consider all cost factors

The amount you pay for coverage depends on your health plan and who you are. For example, costs vary if you or your sponsor is an ADSM, a National Guard or Reserve member, or a retiree. To find your health plan costs and to compare costs, use the Compare Costs tool.

### 4. Consider your needs for next year

Do you expect any big life changes in the upcoming year? The open season may not be the only time you can update your coverage. As outlined in the TRICARE Qualifying Life Events Fact Sheet, certain life events may change your health plan options. Moving, marriage, birth of a child, or retirement from active duty are all Qualifying Life Events (QLEs). A QLE opens a 90-day period for you to make eligible enrollment changes. If you take no action during open season, you'll have to wait until you or a family member experiences a QLE to make changes to your TRICARE Prime or TRICARE Select plan.

### 5. Update your information in DEERS

Being able to use TRICARE depends on you keeping your information current in the Defense Enrollment Eligibility Reporting System (DEERS). If you don't show as eligible for TRICARE in DEERS or your information is incorrect, it could prevent you from using your TRICARE benefit. You may also miss important information and enrollment deadlines.

Remember, you don't have to wait until open season to think about your options. Start planning now. Find more info and resources on the TRICARE website at: <https://www.tricare.mil/>

## **- HIGHEST NUMBER OF VETERANS RUNNING FOR CONGRESS IN 10 YEARS**

Currently, 17 percent of the members of the 117th Congress (House and Senate combined) are veterans. It is possible that percentage may increase in the 118th Congress which will begin in January. The Military Times reports, "Nearly 200 veterans won major-party primaries this year and will vie for a seat in Congress in the midterm elections, making this the largest field of candidates with military experience in a decade. But experts warn that the larger pool will not necessarily lead to an increase in the number of veterans in office, since many of the hopefuls are in districts that significantly favor their opponents' party.

"But it is still a significant drop-off from the pre-Sept. 11 era, when the number of veteran candidates — and veteran election winners — was significantly higher. The field for the 2000 congressional election boasted 218 candidates with military experience in the House alone. In 1997, 197 veterans served in the House and Senate. Since the start of the 93rd Congress in 1973, when 401 lawmakers (about 75% of the House and Senate) had some type of military experience on their resumes, the number of veterans in Congress has declined steadily. At the start of the 117th Congress in January 2020, the total dropped to just 91 veterans, the lowest level since at least World War II."

Those who want to read more may do so at: More vets are running for Congress now than any election since 2012 visit: <https://www.militarytimes.com/news/election> for more information.

Please exercise your rights and obligation and get out and vote!

## **- BE VIGILANT OF PACT ACT SCAMS**

The PACT Act was signed into law, bringing new opportunities for expanded health care, benefits, and fraud to Veterans. Stay safe against new scams by protecting yourself with these tips.

President Biden signed the PACT Act into law. This bill will help millions of Veterans and their survivors by:

- Extending VA health care eligibility for Veterans with toxic exposures and Veterans of the Vietnam, Gulf War, and Post-9/11 (Post-September 11, 2001) eras
- Expanding benefits eligibility for Veterans exposed to toxic substances and their survivors

### ***Tips to Avoid PACT Act Scams***

Scammers are taking advantage of new opportunities to commit fraud. There's been an increase in PACT Act-related phishing (email), vishing (phone), and social media scams targeting Veterans to access their PACT Act benefits or submit claims on their behalf.

Veterans should be cautious of anyone who guarantees a lucrative financial benefit or service. To report suspected fraudulent activity, please contact at [vaoighotline@va.gov](mailto:vaoighotline@va.gov) or call (800) 488-8244.

Protect yourself against new scams with these tips:

- Do not provide personal, benefits, medical, or financial details online or over the phone. Federal agencies will not contact you unless you make a request.
- Do not click on online ads or engage with social media that seem suspicious.
- Check for "https://" at the start of website addresses.
- Enable multi-factor authentication on all accounts.
- Work with Veteran service providers you already know.
- Submit any suspected fraud to [ReportFraud.ftc.gov](https://www.ftc.gov/report-fraud).

Visit the Cybercrime Support Network for additional resources to help Veterans, service members, and their families combat cybercrime.

## **- SENATE PASSAGE OF DEFENSE BILL PUSHED TO NOVEMBER AFTER ELECTIONS**

In July, House lawmakers advanced plans for an \$840 billion authorization bill that included spending plans above the White House's budget request to cover inflation costs, new equipment purchases and additional support for Ukraine. Members of the Senate Armed Services Committee in July also backed a similar spending target in their NDAA draft. That measure will be brought before the full Senate earlier this month. But only a few senators were present in the chamber when that happened. Committee Chairman Jack Reed, D-R.I., and ranking member Jim Inhofe, R-Okla., are expected to make several non-controversial procedural moves to formally start floor work on the legislation but delay other proceedings until after the November election."

The legislation — which includes a host of pay authorizations and new program starts — is considered a must-pass measure by lawmakers each year and has advanced out of Congress for more than 60 years.

But the measure still remained stalled behind other legislative priorities in recent months. Committee officials are hopeful that the Senate can move quickly on advancing the measure in mid-November, and negotiations between House and Senate lawmakers on the separate drafts can be completed in early December.

Read more at: <https://www.defensenews.com/news/pentagon-congress/2022/10/06/>

## **- BETTER UNDERSTAND YOUR VR&E BENEFITS**

Learn about eligibility requirements for Veteran Readiness and Employment (VR&E)—formerly called Vocational Rehabilitation and Employment. If you're a service member or Veteran and have a disability that was caused—or made worse—by your active-duty service and that limits your ability to work or prevents you from working, you may be able to get employment support or services to help you live as independently as possible.

Looking for career support through VR&E, but don't know where to start? VA's Veteran Orientation Express tool can help guide you through the VR&E program in a simple, easy way. Learn more about the tool and start your new career journey today. Visit the VR&E website at: <https://www.va.gov/careers-employment/vocational-rehabilitation/eligibility/>

## **- ARE YOU A VETERAN IN CRISIS OR CONCERNED ABOUT ONE?**

Did you know that VA offers same day services in Primary Care and Mental Health at 172 VA Medical Centers across the country? Contact the Veterans Crisis Line (1-800-273-8255 and press 1, Chat, or Text 838255.)

## **- AFSA MEMBERSHIP INFORMATION**

AFSA MEMBERSHIP is open to all: UNIFORMED SERVICES: Active Duty, Guard, Reserve, Retired and Veteran Military Members (Joint Services Enlisted and Commissioned Officers), Public Health Services (PHS), and National Oceanic Atmospheric Administration (NOAA) personnel; FAMILY MEMBERS of Uniformed Service Members, and ASSOCIATE MEMBERS: DoD Civilians, Civil Air Patrol, JROTC, Mission Partners/Sponsors and all Military Supporters. Visit: [www.hqafsa.org](http://www.hqafsa.org) for more information and to join.