



## AFSA Retiree and Veteran Affairs Newsletter

### - ESPER: FLAT BUDGET COULD SPEED CUTTING OF LEGACY PROGRAMS

WASHINGTON — If the Pentagon faces tighter budgets in the coming years, departmental planners should look to cut legacy programs first in order to preserve funding for modernization requirements, Defense Secretary Mark Esper told reporters Tuesday.

“Frankly, my inclination is not to risk any in the modernization programs; it’s to go back and pull out more of the legacy programs,” Esper said in response to a question about what modernization priorities, such as shipbuilding, might be on the table.

“We need to move away from legacy [programs] and we need to invest those dollars into the future. We have a lot of legacy programs out there right now. I could pick dozens out from all branches of the services. So that is where I would start,” he continued.

“What that would mean is probably accepting some near-term risk, but I think that is something [that has to happen], given the trajectory that we see China is on, and we know where Russia may be going in the coming years. So that is one place where I would begin, but we’re going to be working through this course of action.”

The secretary also emphasized that he’s not going to “risk the strategic deterrent,” reiterating that modernizing America’s nuclear capabilities remains the department’s top priority.

Budgets were already expected to be flat or decline slightly in the coming years before the coronavirus pandemic, which has required the U.S. government to pump trillions of dollars into the economy. Esper said that “tremendous load” is something the department must consider as it plots a budget strategy for fiscal 2022 and beyond.

His comments match what the secretary said Monday during an appearance at the Brookings Institution, where he said the spending spree in response to the spread of COVID-19 means the department’s ongoing efforts to find internal efficiencies must continue to bear fruit.

The department claimed savings of \$6.5 billion in FY19 through process reforms and the sale of obsolete equipment, with another \$5.7 billion in spending reallocated from legacy programs to modernization priorities.

During the Brookings event, Esper noted that the department will “likely need” extra money from Congress if a fourth coronavirus supplemental fund is worked out, in order to help cover costs for medical supplies procured by the Pentagon.

## - MEMORIAL DAY 2020



Memorial Day, 25 May 2020 is just a few weeks away. Remember, Memorial Day commemorates the men and women who died while in the military service of their country, particularly those who died in battle or as a result of wounds sustained in battle. In other words, the purpose of Memorial Day is to memorialize the veterans who made the ultimate sacrifice for their country. We spend time remembering those who lost their lives and could not come home, reflecting on their service and why we have the luxury and freedom that we enjoy today. We might consider how we can support and safeguard their grieving families and loved ones who are left behind. Lest we forget...

## - MILITARY FAMILIES NEED MORE TELEHEALTH OPTIONS DURING CORONAVIRUS PANDEMIC, SENATORS SAY

Military families need better access to telehealth services, especially in the area of mental health, to help them avoid risking exposure to the coronavirus, say two senators who have written a letter to the Defense Health Agency.

Senators Jeanne Shaheen, D-N.H., and Martha McSally, R-Ariz., cited recommendations by the Centers for Disease Control and Prevention, which encourage health care providers to increase the use of telephone, video, conference or other telemedicine services, rather than in-person visits.

They noted that the Centers for Medicare and Medicaid Services has significantly expanded Medicare coverage of services now offered through telehealth, including mental health visits. That includes broader use of telephone-based telehealth services for Medicare beneficiaries, and Tricare doesn't cover telephone-based telehealth services. Shaheen was among a bipartisan group of senators who had earlier called for CMS to allow Medicare reimbursement for telephone-based health services to be in line with reimbursement for video telehealth.

"Unfortunately, we have heard concerns that Tricare has not made the same level of commitment to telehealth flexibilities for mental health services, as compared to the Medicare program and private insurers," the senators wrote in their May 4 letter to Thomas McCaffery, assistant secretary of defense for health affairs. "This could force military members and their families battling mental illness to risk their own physical health and potential COVID-19 infection in order to access the mental health treatment they need."

They asked for similar flexibility of coverage for telehealth services through Tricare. Information was not immediately available from Tricare officials about whether they're considering expanding the options.

Generally, Tricare covers the use of secure video conferencing to provide medically necessary services, allowing patients to connect with a provider using a computer or smartphone for certain office visits, preventive health screenings, services for end stage renal disease, and telemental health services. During the pandemic, they've expanded the options to include: Telemental health services, including individual psychotherapy, crisis management, family therapy, or group therapy (expected to continue after the coronavirus pandemic)

### **- REMEMBER AFSA – WE COULD USE YOUR HELP**

Your AFSA International Executive Council and Headquarters staff hope and pray each of you, your family and friends are all safe while we are amid these life altering times. Just as your personal and professional lives have been disrupted, so has your Air Force Sergeants Association's ability to do their jobs. AFSA is complying with state and local guidance in order to keep your staff safe.

Springtime has traditionally been an incredibly good recruiting and retention period for AFSA. However, COVID-19 has severely curtailed our ability to reach out and personally interact with our members and potential members. We congratulate our Divisions and those chapters who are conducting virtual meetings to carry on the AFSA spirit. However, the overall result is fewer members are joining and we are experiencing a marked decrease in our projected revenues; revenues necessary to sustain operations and continue working on your behalf.

AFSA's leadership and staff continue working diligently through this pandemic and the challenges it presents. However, AFSA could use your assistance in order to help us work through these challenges and ensure we can continue the same level of effort on behalf of our membership. How can you help AFSA? If you can, a donation, in any amount, from our Chapters, our individual members, or both will be greatly appreciated. This is strictly voluntary on your part, but your assistance will help the AFSA meet our monthly obligations.

How can you donate? There are a couple of ways available to you. First, you may send a check to AFSA. Secondly, you may go directly to the AFSA web site and clicking on the AFSA DONATE button on the front page. Your association thanks you in advance for your support and assistance.

### **- AMERICA'S WARRIOR PARTNERSHIP HELPS CLOSE RESOURCE GAPS FOR VETERANS**

The VA focuses on improving the lives of Veterans across the country, and a critical objective of that goal is building partnerships with organizations to facilitate proactive outreach and engagement at the local level. National nonprofit America's Warrior Partnership is one example of an organization collaborating with VA to accomplish this objective.

"Community organizations have a comprehensive understanding of the unique factors impacting the lives of local Veterans," said Jim Lorraine, president and CEO of America's Warrior Partnership. "However, these organizations may lack the in-house or local resources they need to address those challenges. Our programs close the gaps between national resources and local Veterans, and our partnership with the VA is expanding the reach of this mission to more communities nationwide."

Since launching its proprietary service model, Community Integration, in 2014, America's Warrior Partnership and its affiliates have engaged more than 50,000 Veterans, family members and caregivers. Today, America's

Warrior Partnership is building upon its ongoing collaboration with the VA to strengthen local resources and programs for community organizations. Through this partnership, a wide range of tools, services and programs are bolstering VA community initiatives, including:

**The Network** – A digital coordination platform that expands the reach of local community organizations by connecting them to national resources. When local resources or relationships either do not exist or are exhausted, organizations can submit an inquiry to The Network for a vetted, quality referral to a trusted partner for immediate assistance. The Network includes connections to local VA offices, national programs and more.

**The Warrior Community Integration Symposium** – An annual gathering of hundreds of Veteran-serving professionals from the private and public sectors to share best practices, learn from inspiring speakers, and connect with new partners. The 2019 Symposium welcomed more than 500 attendees, including VA’s Deputy Secretary for an overview of how the department is collaborating with community Veteran-serving organizations. The 2020 Symposium will occur in Atlanta from Aug. 25 – 27.

**Operation Deep Dive** – A first-of-its-kind research collaboration examining the factors and potential causes involved in suicide and self-harm among Veterans. With the help of valuable data analyzed by VA, the project is studying the impact of community environments on suicide among Veterans, an area that has been absent from past research. Led by America’s Warrior Partnership with researchers from the University of Alabama and support from the Bristol-Myers Squibb Foundation, Operation Deep Dive is currently being conducted in 14 communities nationwide. By the study’s completion in 2021, researchers aim to have a methodology that any community can implement to identify the unique risk factors of suicide within their area.

**WarriorServe** – A technology solution built on the Salesforce platform that helps Veteran-serving organizations streamline data collection, impact reporting and case coordination with community partners. As VA elevates national awareness of the military-to-civilian transition, WarriorServe users can set up dashboards visualizing key metrics about a Veteran’s transition in a way that is customized to the interests of various key stakeholders.

VA’s partnerships aim to spark impactful dialogues within Veteran communities, and in the spirit of this collaboration, America’s Warrior Partnership invites Veterans from all walks of life to make their voices heard through Mission Roll Call. This national movement is centered around a digital community where Veterans, their families and caregivers can participate in polls and share their unique perspectives on how communities can improve Veterans’ quality of life. Visit [MissionRollCall.org](https://MissionRollCall.org) to learn more and sign up for future updates.

## **- UNEMPLOYMENT COMPENSATION FOR STUDENT VETERANS**

Student veterans, including those utilizing their GI bill Benefits, may qualify for unemployment compensation if they meet applicable state and federal guidelines. Each state administers a separate unemployment insurance program, but all states follow the same guidelines established by federal law.

To start or if you have questions about filing an unemployment benefits claim, please contact your state unemployment insurance program at -

<https://www.careeronestop.org/LocalHelp/UnemploymentBenefits/find-unemployment-benefits.aspx>.

## - **UNEMPLOYMENT INSURANCE FLEXIBILITIES DURING THE COVID-19 PANDEMIC**

Federal law permits significant flexibility for states to provide unemployment insurance benefits in multiple scenarios related to COVID-19, and recently a number of new programs were put in place temporarily providing benefits in larger amounts, for longer durations, and under a broader set of conditions than before the pandemic. Some examples (and not an exhaustive list) of COVID-19 scenarios where unemployment benefits may be available, subject to specified requirements, include:

- An employer temporarily ceases operations due to COVID-19, preventing employees from coming to work;
- An individual is quarantined with the expectation of returning to work after the quarantine is over; and
- An individual leaves employment due to a risk of exposure or infection or to care for a family member.

In addition, the CARES Act expanded coverage to workers not normally eligible for unemployment benefits, such as self-employed, independent contractor, and gig workers. The CARES Act also increases unemployment insurance benefits by \$600 per week for eligible individuals and provides up to 13 additional weeks of unemployment benefits to individuals who have exhausted regular unemployment compensation.

To apply for unemployment benefits, please contact your state unemployment office. Find your state's unemployment insurance program contact information at:

<https://www.careeronestop.org/LocalHelp/UnemploymentBenefits/find-unemployment-benefits.aspx>

## **VA RESEARCH REVEALS CIRCUMSTANCES THAT CAN LEAD TO HOMELESSNESS AMONG WOMEN VETERANS**

VA provides a full range of programs and services to help Veterans who are homeless or at risk of homelessness secure stable housing and achieve independence. These resources are vital for all Veterans, especially women: Homelessness among female Veterans increased by 2% between 2018 and 2019, while homelessness among male Veterans declined by 3% during the same period.

Although women Veterans make up 10% of the Veteran population, their numbers have nearly doubled in the past decade, making them the fastest-growing segment of the Veteran population. VA research found that women Veterans are more than twice as likely to become homeless as women who did not serve in the military. Additionally, 1–2% of all women Veterans and 13–15% of women Veterans living in poverty will experience homelessness over the course of a year.

When a team of VHA researchers asked women Veterans experiencing homelessness to describe their “downward spiral” into homelessness, the experience of trauma before, during, and after military services was a common theme. Childhood adversity, substance abuse, relationship termination, military sexual trauma (MST), intimate partner violence (IPV), medical problems, a PTSD diagnosis, and unemployment were all associated with women Veterans' experience of housing instability.

Homelessness for women Veterans may look different than it does for men. While men are more frequently on their own when homeless, women are more often accompanied by dependents. Men also are more likely to access emergency shelters or shorter-term transitional housing—programs often geared specifically for males. Women, however, tend to access VA homeless programs such as Supportive Services for Veteran Families and Housing and Urban Development-Veterans Affairs Supportive Housing. In addition to helping to

prevent or rapidly end homelessness among Veterans and ensure long-term stable housing, these programs offer the flexibility that women need to ensure the welfare of their children and families. Women also may double-up with friends or family members, making it difficult to identify them as experiencing homelessness.

One way VA identifies Veterans who are experiencing or who are at risk of homelessness is to ask them questions about their housing when they present for outpatient care. Responses to these questions reveal that women Veterans both experience housing instability and access VA's homeless programs more frequently than male Veterans.

Safe, affordable, and functionally adequate housing is an important platform from which Veterans are able to accomplish their goals, including supporting family and other relationships, attaining and maintaining employment, and addressing their healthcare needs.

Since 2009, when the White House and the Secretary of the VA announced the goal of ending Veteran homelessness, the number and types of services intended to prevent and end housing instability among Veterans have grown. This has led to a 50% reduction in the number of Veterans experiencing homelessness.

### ***Further developments***

VA continues to develop and implement innovative refinements to its homeless programs to address challenges to housing stability, such as limited or non-existent affordable housing in some communities, Veterans' needs for longer-term housing subsidies, and the lack of social support. Further, research is ongoing to learn about the needs of women Veterans experiencing or at risk of housing instability and the best methods to address those needs.

By contacting their local VAMC or the National Call Center for Homeless Veterans, women Veterans can be immediately directed to programs and services that will provide them with the assistance and support they need to find or remain in a place they can call home. <https://www.va.gov/homeless/nationalcallcenter.asp>

## **-AMAZON IS HELPING VETERANS START THEIR OWN DELIVERY BUSINESS**

Amazon's Delivery Service Partner program empowers entrepreneurs to build their own small businesses delivering Amazon packages in their local communities. Delivery Service Partners (DSPs) and their drivers are an integral part of what Amazon refers to as the last mile – transporting packages from their delivery stations to their customer's front door.

DSPs generally grow to have between 40-100 employees and a fleet of delivery vehicles (which Amazon assists with leasing), ensuring packages are delivered safely and on time. Since launching the program in 2018, Amazon has empowered more than 800 small business owners across the country who have provided jobs for more than 75,000 drivers.

Like many small businesses, operating a DSP business is challenging. In fact, because of these challenges, Amazon is constantly looking for leaders—such as Veterans—because of their drive, leadership skills, hustle, and mission-first attitude. About 1/3 of Amazon's DSPs are Veterans.

“In the military it is all about the team effort, and it is mission orientated. You'll do well as a leader as a commander if you are able to bring out the best in people or play to people's strengths,” said Will Boyd, U.S. Army Veteran and owner of Alpha Zulu Logistics, an Amazon Delivery Service Partner. “Amazon has got



logistics figured out – what you can bring to the table is really the people aspect, interacting with people, hiring the people, training them, engaging with them, and bringing them along as safe and effective drivers.”

Click these links to more hear from Air Force Veterans Ron Burnett and Treassia Hall-Cawthon on how they are using their military experience as entrepreneurs.

***Delivery Service Partner Program for Veterans*** -- Amazon has committed \$5 million toward funding the startup costs for Veterans, offering \$10,000 reimbursements to qualified candidates to build their own businesses. DSPs also have access to Amazon technology and resources, which includes hands-on training, on-demand support, and access to branded vans, uniforms, insurance and more. Amazon also provides DSPs with the package volume they need to grow their business while building a great team and managing the operations.

***Who is eligible?***-- All Veterans with a drive to succeed are invited to apply. Logistical experience is not required. You may apply at: [amazon.com/DSP-VA](https://amazon.com/DSP-VA)

***What to expect after applying?*** -- The application process can take as little as one month, depending on your area’s needs. Learn more about the process and regional opportunities at:

<https://logistics.amazon.com/marketing/getting-started>

## **- COVID-19 GUIDANCE FOR VA HOME LOANS**

Earlier this year the President signed into law the Coronavirus Aid, Relief, and Economic Security Act, Public Law 116-136. The CARES Act protects borrowers with Federally-backed mortgage loans who are experiencing financial hardship due to the COVID-19 national emergency.

### ***What if I missed payments on my VA-guaranteed loan and can’t make up all the payments at once?***

The number one priority of any borrower financially affected by the COVID-19 emergency is to ensure the health and safety of you and your family. Another priority is to secure reliable income that allows you to resume monthly mortgage payments. Any option to resolve missed payments begins with your ability to make regular monthly mortgage payments

### ***How does the CARES Act protect my VA loan?***

The CARES Act provides multiple protections on your VA-guaranteed loan if you experience financial hardship directly or indirectly caused by the COVID-19 emergency, regardless of your loan’s default status. These protections include:

- A defined forbearance period of up to 180 days, with the possibility for extending it for another 180 days
- A foreclosure and eviction moratorium for 60 days starting March 18, 2020
- Instructions on how mortgage servicers are to report to the credit agencies. For example, borrowers who have requested the COVID-19 Forbearance option are not considered to be delinquent

### ***What is a forbearance?***

A forbearance is a time period of one month or longer during which your mortgage servicer agrees to accept reduced payments or no payments. During a forbearance under the CARES Act, your mortgage will continue to accumulate interest, but not late fees or other penalties.

### How long is the forbearance period in the CARES Act?

Forbearance in the CARES Act is broken down into two pieces; an initial period and an additional period. For the initial period, you may notify your mortgage servicer that you are financially affected by the COVID-19 emergency and request up to 180 days of forbearance. You don't have to use the entire forbearance period if you can resume payments sooner.

For the additional period, you may notify your mortgage servicer that you are still financially affected by the COVID-19 emergency and request up to 180 additional days of forbearance. As with the initial period of forbearance, you don't have to use the entire period of forbearance if you can resume payments sooner.

### What other resources are available for homeowners?

The Consumer Financial Protection Bureau (CFPB) has a "Find a Counselor" tool to find counseling agencies approved by the Department of Housing and Urban Development (HUD) in your area. You can also call the HOPE™ Hotline open 24 hours a day, 7 days a week, at (888) 995-HOPE (4673) for personalized advice. Other mortgage and financial resources are available at: <https://www.consumerfinance.gov/coronavirus/>.

For more information on the VA Home Loan program, you may call (877) 827-3702 to contact the nearest VA Regional Loan Center, or visit our website at [www.benefits.va.gov/homeloans/](http://www.benefits.va.gov/homeloans/)

### **- UPDATE YOUR CONTACT INFORMATION NOW**

If you are not receiving these important updates, it's possible that VA doesn't have your updated contact information. Login to VA.gov to view your profile, make any updates, and select your notification preferences—such as receiving VEText text messages on important information from VA. For more detailed instructions, see Veterans can now update their contact information online.

<https://www.blogs.va.gov/VAntage/50992/veterans-can-now-update-contact-information-online/>

### **- VETERANS & FAMILY MEMBERS AIM HIGHER FOR CONTINUED EDUCATION WITH AFSA**

AFSA has partnered together with Columbia Southern University to provide a sponsored One-Course Scholarship (**Over a \$700 value. Plus Registration Fee-Waiver and Books at No Cost!**) for all military veterans/retirees and family members.

### **This Is A Continued Educational Opportunity For Those Who Have Borne The Battle!**

AFSA is honored to help Military Veterans/Retirees and their Family Members on their journey to reach higher educational goals. Join AFSA now to participate. Membership will be validated before scholarship is awarded. Participants must enroll in the CSU College course within six months of joining the AFSA. Visit our website at [www.hqafsa.org/edconnect](http://www.hqafsa.org/edconnect)

### **- 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.)