



Houston Area  
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 Sugar Land, TX 77496  
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~ Five Star ★★★★★ Chapter ~

## President's Message...

October 2022 Issue

Greetings Friends,

MOAA National meeting will be held October 28<sup>th</sup> in Kansas City. Dan Gutierrez and Judith Thomas will be representing the Chapter. We will be receiving the prestigious 5-star Level of Excellence for the third consecutive year and Judith will be the recipient of the national 2022 Surviving Spouse Liaison Excellence Award. Kudos to the Chapter and especially Judith.



The chapter once again will sponsor a table at Impact a Hero's Legacy of Freedom Gala. If you are interested in attending, please contact me. The Chapter's annual meeting will be held November 19 (still working on venue). This will be a recap of the year and the election of the Chapter's officers for 2023. I certainly encourage everyone to attend. This is your Chapter.

Finally, as always, if not current on your dues, any help would be much appreciated as well as any supplemental donations.

Respectfully,  
 Rob  
 Robin P. Ritchie, COL, Infantry, USAR (Ret)

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### November...Upcoming Chapter Events:

**Saturday, November 19<sup>th</sup>, 2022 @ 11:30am-1:30pm**  
**MOAA HA Chapter Annual Meeting**  
**Location To Be Announced**  
 RSVP to Rob Ritchie  
 Email: [rpritchie@earthlink.net](mailto:rpritchie@earthlink.net)

**Tuesday, November 22<sup>nd</sup>, 2022 @ noon**  
**MOAA HA BOD Meeting**  
 Rudi Lechner's German Restaurant  
 2503 S Gessner Rd  
 Houston, TX 77063

# VIETNAM COMBAT VETERANS ASSOCIATION

## VIETNAM FALLEN WARRIORS MONUMENT

Come celebrate our Grand Opening!

Thursday, November 10, 2022  
10:30 am - 11:30 am

Veterans Memorial Park  
1898 Tidwell Rd., Houston, TX 77093

*Refreshments will be served*

### MOAA Houston Area Chapter 2023 SLATE OF OFFICER CANDIDATES FOR ELECTION

Enclosed here is the slate of candidates for officers proposed by the board of directors to serve in operating year 2023. The slate was developed by the chapter's nominating committee and approved last September as part of the proceedings of the chapter's board of directors meeting of September 27, 2022.

The members of the chapter may vote in person at the members' annual meeting in November or submit their votes electronically or by normal mail. Ballots, biographies of candidates and further voting instructions will be communicated to all members this month. Here are the candidates proposed by the board of directors.

**PRESIDENT:** Robin Ritchie, Colonel, USA (Ret.)  
**VICE PRESIDENT:** Daniel M. Gutierrez, Major, USA (Ret.)  
**TREASURER:** Judith K. Thomas, Surviving Spouse  
**SECRETARY:** Frank Tricomi, Colonel, USA (Ret.)





## Latest Estimate Puts ‘Record’ Military Retiree COLA Increase in Doubt

By: Kevin Lilley  
OCTOBER 04, 2022

After spending much of 2022 on a steady rise, the monthly figures used to calculate annual raises for military retirees, Social Security recipients, VA disability payees, and others have leveled off in recent months, ending talk of a [potential double-digit](#) cost-of-living adjustment (COLA).

The latest estimate by the nonpartisan [Senior Citizens League](#) puts the 2023 COLA at 8.7%, on par with the adjustment received by military retirees on March 1, 1982.

It's important to note the adjustment's calculations have changed frequently over the past 40 years. The current military-retiree COLA calculation, using the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W), is also used to determine the Social Security COLA, but that wasn't always the case; Social Security recipients received a 7.4% COLA in 1982, for example, following an 11.2% boost the previous year.

MOAA's [COLA Watch page](#) continues to track the monthly CPI-W figures and provides details on the calculation. A [recent MOAA.org article](#) also outlines the math – the July, August, and September figures will be averaged to determine the COLA increase, and the last of those three numbers is set for release the morning of Oct. 13.

### Why It Matters to MOAA

Reporting these COLA numbers helps inform the financial plans of MOAA members. But MOAA's interest in the adjustment goes beyond that, as evidenced by what took place the last time COLA figures reached current levels:

- The Omnibus Reconciliation Act of 1982 pushed back the dates for upcoming COLAs by one month each year (April 1983 to May 1984 to June 1985).
- The FY 1984 budget request proposed cancelling that year's military retiree COLA increase entirely. The proposal did not become law.
- The 1985 Balanced Budget and Emergency Deficit Control Act, which did become law in December of that year, halted all COLA increases on federal outlays – some payments were exempted, but not military retirement. MOAA (then The Retired Officers Association, or TROA) led with other military and veterans advocacy groups in the fight against this injustice, resulting in an October 1986 law reestablishing COLA increases for military retirees.

### RELATED FROM 2021: [Could Congress Come for Your COLA? Here's Why MOAA Stands Ready to Fight](#)

These legislative tendencies don't all date back decades. Many retirees will remember MOAA's fight to stop "[COLA Minus 1 Percent](#)" in 2013: a small change to the COLA calculation that would've made a big difference to an O-5 retiring after 20-year career who would've lost \$124,000 in retirement.

Preventing the erosion of your earned benefits remains MOAA's chief advocacy priority, and the need to protect the value of military retirement pay from inflation is a clear example of that mission. Keep in touch with MOAA's efforts via *The MOAA Newsletter* and our [Advocacy News page](#).

#### MOAA Fights for You

Get involved and make sure your interests are addressed.

[JOIN OR UPGRADE NOW](#)



### Perks Marketplace: Discover Exclusive Member Discounts and Offerings!

**MOAA PREMIUM and LIFE members get exclusive discounts and offers through Perks Marketplace.**

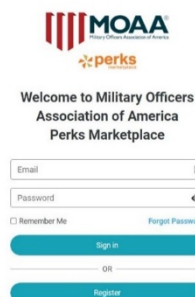
- **Already logged in as a PREMIUM or LIFE member?** [Click here](#) to access your Perks Marketplace benefit.
- **Already a MOAA PREMIUM or LIFE member, but not logged in?** [Click here](#) to enter your MOAA username/password, and you'll go directly to Perks Marketplace. Questions or problems with your login? Contact MOAA's Member Support Center at [msc@moaa.org](mailto:msc@moaa.org) or (800) 234-6622.
- **Not a member or need to upgrade your BASIC membership?** [Join MOAA or upgrade](#) your BASIC membership to access your benefit. NOTE: After joining/upgrading, return to [this website](#) to access your benefit using your MOAA username/password.

#### Perks Marketplace offers:

- Up to **75% off** best value products at ODP Business Solutions (Office Depot), plus discounted copy/print services and free next business-day delivery on qualifying orders over \$50.
- Up to **60% off** more than 100,000 hotels in the U.S. and around the world.
- Discounts from UPS including **50% off** express shipping, **30% off** ground shipping and other members-only savings.
- Up to **40% off** top nationwide theme park tickets: Walt Disney World Resort, Universal Orlando Resort, Disneyland Resort, Universal Studios Hollywood, Sea World (*various locations*), Legoland (*various locations*), Six Flags (*various locations*) and more!
- Up to **40% off** top nationwide attractions: Kennedy Space Center, Madame Tussauds in Times Square (*and other locations*), iFly Indoor Sky Diving (*various locations*), and more!
- Up to **40% off** events, shows and sports: Blue Man Group, Cirque du Soleil®, MLB tickets, Broadway shows, and more!
- Save **35% off** your first order at Chewy, with 5% off repeat orders.
- Up to **25% off** top GE Appliances brands.
- Up to **25% off** car rentals from nationwide brands Avis, Budget, Hertz, Thrifty, and Dollar Reservations.

To access the MOAA Perks Marketplace, you must first register and create an account. This log-in is separate from your MOAA Login, as information and discounts will be sent to your email inbox. If you do not receive an email after registering, please check your spam or junk folder. You will need to confirm your email address through the link provided in the email.

Once you have confirmed your email address, you will be able to access all benefits on the Perks Marketplace platform. Benefits are accessed from the "Benefits" tab on the left-hand side of the platform. (Please note: Some vendors may prompt you to create an account directly on their website before completing your purchase). Need help accessing and/or using Perks Marketplace? [Click here](#) to watch a video that walks you through the process!





## VETERANS DAY SPECIALS



FRIDAY, NOVEMBER 11<sup>TH</sup> | 11AM-3PM

In honor of Veterans Day,  
all veterans & active military will receive...

A COMPLIMENTARY  
3-COURSE MEAL

during lunch from  
our restaurants listed below.



**B&B Butchers & Restaurant**  
1814 Washington Ave.



**B.B. Lemon**  
1809 Washington Ave.



**The Annie Café & Bar**  
1800 Post Oak Blvd.



**NoPo Café, Market & Bar**  
1244 N. Post Oak Rd.



**Trattoria Sofia**  
911 W 11th St.



**B.B. Italia Bistro & Bar**  
16250 City Walk Blvd.

(The special menus are complimentary for all active military & veterans with a valid ID. The guests of the active military member or veteran can enjoy the menu for \$25/person.)

[LEARN MORE & VIEW MENUS](#)



 **Veterans  
Crisis Line**  
DIAL 988 then **PRESS 1**

# Long-Term Care Bills Stall: Ask Your Lawmakers to Act Before Time Runs Out

By: René Campos  
OCTOBER 04, 2022

With less than four weeks left in session for the 117th Congress, lawmakers are running out of time to fund essential legislation – including long-term and extended care services for a growing population of aging and disabled veterans who rely on lifesaving nursing home care and community-based services.



While lawmakers were able to come together hours before the Sept. 30 deadline to pass a continuing resolution and prevent a government shutdown, Congress left for the midterms with a lengthy list of unfinished business to deal with on its return, including the National Defense Authorization Act and emergent issues like passing a significant disaster relief package to aid Hurricane Ian-ravaged communities.

## [TAKE ACTION: [Ask Your Lawmakers to Support Long-Term and Extended Care Services for Veterans](#)]

While these unaddressed priorities make headlines, legislation designed to support veterans, their caregivers, and family members also remains in limbo. This remains a top health care priority for MOAA: Congressional support in funding, resources, and staffing is needed for the VA to accelerate access to essential caregiving and long-term and extended care programs and services.

Why should this issue – and especially [these three key pieces of legislation](#) – find a spot on the lame-duck session's to-do list this November? Demographics, for one: While the VA projects an overall decrease in enrolled veterans across all age groups in its health care system, there are certain groups growing at alarming rates who will require care and services.

Veterans 65 years and older make up almost half of the population enrolled in VA health care. More than 61,000 veterans are over the age of 85, and they are the fastest growing population in VA's health care system. This group is expected to increase to 387,000 in the next 20 years; the population of enrolled women veterans 85 years and older enrolled is also expected to jump 278% in the same period.

## [FROM MILITARY TIMES: [VA Caregiver Benefits Expand to All Vets](#)]

### VA's Progress

MOAA commends VA's continued prioritization of providing [age-friendly care and the department's emphasis on aging in place for veterans](#). However, current expansion efforts continue to lag behind demand, and programs and services vary significantly across the system.

The VA started its large five-year expansion plan in June to increase evidenced-based home and community-based care services (HCBS). The expansion includes 203 HCBS programs with veteran-directed care and medical foster home care to be available across all VA medical centers by FY 2026.

### MOAA-Backed Legislation

The following bills vary in scope, but in the aggregate, they would allow the VA to provide a wider range of programs and services and increase access so veterans can get the care they need:

- **Elizabeth Dole Home and Community Based Services for Veterans and Caregivers Act (H.R. 6823/S. 3854)**. Also known as the Elizabeth Dole Home Care Act, the bill will improve HCBS for veterans and their caregivers transitioning between VA caregiver support programs; establish a needs assessment tool; expand mental health and support services for caregivers; and enhance communication and coordination with veterans and their families and veteran service organizations like MOAA, among other improvements.

*Continued on the following page...*

## Long-Term Care Bills Stall: Ask Your Lawmakers to Act Before Time Runs Out...*(Continued from previous page)*

- **Expanding Veterans' Options for Long-Term Care Act (S. 4169).** This bill will require the VA to carry out a pilot program to provide assisted living services to eligible veterans to live more independently and at lower costs to taxpayers. The VA is unable to pay room and board fees at assisted living facilities at present; the department would assess the pilot's effectiveness of paying for assisted living services and veterans' satisfaction with this long-term care option.
- **Long-Term Care Veterans Choice Act (H.R. 7158/S. 2852).** Medical foster home care allows veterans to live independently in a group setting with other veterans. This long-term care bill will allow the VA to contract and pay for care currently authorized in law. The measure allows up to 900 veterans with severe service-connected disabilities to live in medical foster homes for a period of five years providing an alternative option to nursing home care.

### Act Now

Time is of the essence – progress made on these pieces of legislation would be lost if the 117th Congress adjourns without taking action. Please reach out to your lawmakers today and ask them to support the Elizabeth Dole Home Care Act; the Expanding Veterans' Options for Long-Term Care Act; and the Long-Term Care Veterans Choice Act.



# The Wall That Heals

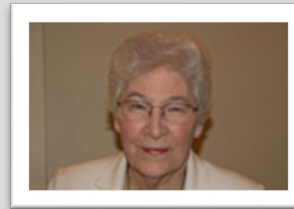
## Chambers County, Texas

*October 27 through 30, 2022*  
*(Closing at 2 p.m. on October 30)*

*White Memorial Park*  
*225 White Park Rd*  
*Anahuac, TX 77514*

The Vietnam Veterans Memorial Fund – VVMF – “The Wall That Heals” and Mobile Education Center will be in Anahuac, TX October 27-30, 2022. This “traveling Wall” will be open 24 hours a day and Veterans living in the greater Houston area are invited to view the Wall, the Hometown Heroes Wall of Faces and the In Memory Honor Roll of those who returned home and later died.

For more information, please visit [www.VVMF.org](http://www.VVMF.org).



Judith Thomas  
Surviving Spouse Liaison  
MOAA Houston Chapter  
719-331-8485 (cell)  
[jthomas482@aol.com](mailto:jthomas482@aol.com)

## *Surviving Spouse Corner:*

Surviving Spouses will see increased payments in Social Security, Survivor Benefit Plan (SBP) and (for those who are eligible) Dependency and Indemnity Compensation (DIC) payments for 2023. Letters should be sent out between mid-November and mid-December for each of the programs you are eligible. If you have a My Pay account with DFAS, you can log in and see the new Annuitant statement on line. The increases in Social Security and SBP payments may impact your income tax liability. Please check if you need to change your withholding status or add an additional tax payment monthly.

If you have questions, please call or email me and I can provide additional help. If you have an accountant, please consult them early in the new year so you won't have a large amount due on 2023 income.

Judith Thomas  
719-331-8485  
[jthomas482@aol.com](mailto:jthomas482@aol.com)

## What's Next for MOAA's Budget and NDAA Priorities as Midterm Elections Loom

*By: Jen Goodale*  
**OCTOBER 26, 2022**



*Anadolu Agency/Getty Images*  
*With a lame-duck session for Congress on the horizon, MOAA is closely tracking progress in two areas: full funding of the government and the FY 2023 National Defense Authorization Act (NDAA).*

It's been 26 years since Congress managed to pass a full budget before Oct. 1, the start of the new fiscal year. Another failure to do so this year means federal operations – to include DoD, the VA, and other programs affecting those in the uniformed services – continue at current spending levels. On Sept. 30, Congress passed a Continuing Resolution (CR) to fund the government through Dec. 16.

While the passage of a CR is better than a government shutdown, it doesn't provide funding needed for the annual pay raises, quality health care coverage, and quality-of-life or new programs to enhance the lives of servicemembers and their families.

### **[TAKE ACTION: Ask Your Lawmakers to Fully Fund the Government]**

The annual funding bill is a magnet for other priorities such as continued pandemic response and further aid for Ukraine, so the process will likely be contentious. However, there is support for wrapping it up before another

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## What's Next for MOAA's Budget and NDAA Priorities as Midterm Elections Loom...*(Continued from previous page)*

CR is required: "I look forward to working with my colleagues on the House and Senate appropriations committees and passing a final 2023 spending package by the December 16<sup>th</sup> deadline," said Rep. Rosa DeLauro (D-Conn.), chair of the House Appropriations Committee.

The House passed its version of the NDAA in July, and the Senate is still working on its version. The NDAA is considered must-pass legislation and has been signed into law for 61 years in a row. With just 25 days left when the 117th Congress is in session, there's a lot of work remaining.

### **[RELATED: What's in the House NDAA, and What's Next for Key MOAA Priorities]**

The Senate hopes to take up its version of the NDAA after the November elections. Over 900 amendments were submitted, but just 75 have been included in a manager's package so far. Committee staff will "pre-conference" the bill with a goal of achieving an 80% to 90% solution by the midterms and resolving any outstanding disagreements among the chairs and ranking members of the Armed Services committees. The SASC adopted the HASC's version of the NDAA and then added to the bill as an indicator of the intent for rapid passage.

MOAA is focused on ensuring inclusion of the following priorities in the FY 2023 NDAA:

### **Currently Serving**

DoD is facing a recruiting crisis and improving the quality of life for servicemembers and their families through better pay and benefits, and investment in living conditions, is sorely needed. When it comes to personnel, there are no shortcuts. Budgeting for fewer servicemembers today will lead to expensive retention bonuses tomorrow. The decline in the propensity to serve is a threat to the all-volunteer force that recruiters and bonuses will not easily correct.

### **[TAKE ACTION: Protect the All-Volunteer Force and Personnel Strength in the NDAA]**

Both versions of the NDAA include a 4.6% pay raise for military servicemembers. The combination of inflation and high rates of military spouse unemployment has left military families struggling to secure basic needs. MOAA supports the provision of inflation bonus pay to servicemembers making less than \$45,000 a year.

As we eagerly anticipate the rollout of the Basic Needs Allowance designed to support junior enlisted families facing food insecurity, MOAA urges the inclusion of two provisions: the exclusion of the Basic Allowance for Housing (BAH) in the eligibility calculation, and an increase from 130% to 150% of the federal poverty guidelines. These moves will ensure this program will reach the families who need it most.

DoD has implemented another temporary BAH increase for high cost-of-living areas; however, the NDAA must include authorization to review and modernize the current BAH calculation method, and consideration must be given to restoring BAH to 100% of housing costs – it's been set at 95% since 2019.

### **Health Care**

MOAA remains concerned about the impact medical billet cuts and "right-sizing" military treatment facilities (MTFs) will have on beneficiary access to care. We support Sections 721, 745, and 780 of the House NDAA, which would require congressional notification before modifying the scope of services provided at an MTF, extend the report date for the Comptroller General's analysis of proposed military medical billet cuts, and halt medical billet cuts for three years, requiring additional reporting from DoD.

Throughout the 117th Congress, MOAA has worked to raise awareness of widespread mental health care delays within the military health system. We strongly support provisions that would expand behavioral health programs offered at the Uniformed Services University of the Health Sciences (House Section 767), establish pre- and postgraduate internship programs for psychologists (House Section. 769) and establish a scholarship for service pilot program for civilian behavioral health care providers (SASC Section 746).

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## What's Next for MOAA's Budget and NDAA Priorities as Midterm Elections Loom...*(Continued from previous page)*

A revised TRICARE Dental Program (TDP) construct outlined in SASC Section 701 is intended to address network quality problems by introducing competition among carriers. MOAA appreciates the intent to improve the TDP, but we remain concerned about the potential impact on monthly premiums and other unintended consequences. If this provision is included in the FY 2023 NDAA, we urge Congress to monitor implementation to ensure premiums and cost shares remain affordable for all military families.

### **[RELATED: [New Law Would Make Major Changes to TRICARE Dental Program](#)]**

With the [TRICARE for Kids Coalition](#), MOAA continues to work on behalf of families with special medical needs. We strongly support SASC Section 704, which would require TRICARE to provide Prime beneficiaries undergoing a PCS with a streamlined referral process for specialty care, a MOAA goal outlined in our [testimony](#) at a House Armed Services Military Personnel Subcommittee [hearing](#) in February 2020.

The recent [cut to the TRICARE pharmacy network](#) remains a top priority for MOAA. We have been pursuing a fix via an amendment to the Senate version of the NDAA. Unfortunately, an amendment from Sen. James Lankford (R-Okla.) that would have required TRICARE to maintain network agreements with independent pharmacies was not included in the manager's package.

Several members of Congress have sent inquiries to the Defense Health Agency requesting information about the impact on pharmacy access. We continue to pursue this issue with lawmakers to urge the DHA to reverse this cut to the pharmacy network.

### **[TAKE ACTION: [Help MOAA Fight Cuts to the TRICARE Pharmacy Network](#)]**

#### **Families**

Both the Senate and House versions of the NDAA include authorizations of Impact Aid, which supports schools near federal installations that are impacted by lost tax revenue. A provision to establish a pilot program to hire special education coordinators at child development centers (CDC) with high numbers of military children enrolled in the Exceptional Family Member Program will provide much-needed support to families facing additional challenges finding child care. The NDAA will also direct a study on the compensation of CDC employees as compared to that of primary educators in the local area.

#### **Concurrent Receipt and the Major Richard Star Act**

Missing from the pre-conference NDAA is any language dealing with [concurrent receipt](#), and notably the Major Richard Star Act, which focuses on supporting combat-injured veterans.

In the year after our disastrous withdrawal from Afghanistan, the Star Act grew significant support, with over two-thirds of Congress – [331](#) House members and [67](#) senators, as of Oct. 25 – signed on as co-sponsors.

Continuing to grow co-sponsors will set the stage for a showdown over this popular legislation in 2023. The bill corrects an unjust offset – the reduction of DoD-provided retirement pay (for years of service) for every dollar of VA disability compensation (for lifelong injury). These are two different pays for two different purposes, and combat-injured retirees are entitled to both.

### **[TAKE ACTION: [Urge Your Legislators to Support Concurrent Receipt](#)]**

MOAA continues to engage with Congressional staffers, DoD leadership, and other stakeholders to urge lawmakers to pass a budget resolution and the FY 2023 NDAA before the end of the year. Join MOAA's efforts and use the [Legislative Action Center](#) to ask your senators to protect pay and benefits for servicemembers, their families, and survivors.



# Lawmakers Question Move to Shrink TRICARE Pharmacy Network by 27%

OCTOBER 11, 2022

*Hiraman/Getty Images*

*This article by Karen Jowers originally appeared on Military Times, the nation's largest independent newsroom dedicated to covering the military and veteran community.*



Lawmakers are questioning Defense Department officials about the reduction in reimbursements for retail pharmacies in the Tricare network, expressing concern about the effects on military beneficiaries' access to local pharmacies.

"These reductions may leave many retail pharmacies unable to participate in the Tricare Pharmacy Program, thus significantly impacting 9.6 million Tricare beneficiaries' access to local pharmacies," stated the Sept. 29 letter to Seileen Mullen, acting assistant secretary of defense for health affairs. The letter was signed by 100 senators and representatives.

The lawmakers noted that over 90% of Americans live within five miles of a community pharmacy, and 76.5% of pharmacies in rural areas are independent community pharmacies.

## Share Your Pharmacy Story With MOAA

We want to hear from members whose local pharmacy will leave the TRICARE retail pharmacy network this month – especially those in rural areas with few retail pharmacy choices, as well as long-term care recipients who may have limited or no options to transfer their medications.

More than 100 members have shared their stories since late September; their stories help inform MOAA's advocacy efforts. Join their ranks by filling out MOAA's Legislative Action Center engagement form or by emailing [legis@moaa.org](mailto:legis@moaa.org).

## FEEDBACK FORM EMAIL MOAA

Defense officials confirmed that 27% of the pharmacies in the Tricare retail pharmacy network are leaving as of Oct. 24. Those leaving are community and independent pharmacies.

"Express Scripts Inc., the pharmacy contractor responsible for maintaining the Tricare pharmacy network, has said that of the roughly 55,586 network retail pharmacies, 14,963 will not continue participation in the network," said Peter Graves, spokesman for the Defense Health Agency, in a statement provided to Military Times.

"Despite this change, the Tricare retail network will continue to meet or exceed Tricare's standard for pharmacy access," Graves said. CVS and Walgreens, as well as many grocery store pharmacies and smaller chains continue to participate.

"Beneficiaries will continue to have many convenient, local in-network options for filling their medications, including those beneficiaries in rural locations," he said. "Nearly 95% of beneficiaries will maintain access to at least two network pharmacies within 15 minutes from their home, and 99.8% will have access within 30 minutes."

*(Continued on next page...)*

## Lawmakers Question Move to Shrink TRICARE Pharmacy Network by 27%...*(Continued from previous page...)*

### **[MOAA's TRICARE TOOLKIT: Your TRICARE Pharmacy Benefits]**

Tricare doesn't participate in contract negotiations between Express Scripts and retail pharmacies, he said.

In a statement provided to Military Times, Express Scripts said the company "offered new terms and conditions to pharmacies for participation in the new Tricare pharmacy retail network, and nearly 41,000 chain, grocery store and independent pharmacies agreed to participate. The new network will include at least 7,000 community pharmacies.

"The terms and conditions offered to pharmacies represented our best and final rates and aligned with the economics necessary to provide the value to the Tricare program and ensure beneficiaries have access to the best possible prices for their prescription drug needs," officials stated.

Officials said they structure the network terms and conditions "to ensure the ongoing balance between access, quality, and cost in the Tricare pharmacy network."

The changes are the result of their effort "to ensure the best value and care for the Department of Defense, beneficiaries and taxpayers."

### **[RELATED: ID Card Update: New Deadline for Some Military Retirees, Dependents]**

The changes take effect Oct. 24, rather than at the end of the year, and the lawmakers also questioned that timing, which may force many beneficiaries to change pharmacies at a time when they receive annual vaccinations.

Karen Ruedisueli, director of health affairs in government relations for the Military Officers Association of America, said that organization is concerned about the impact on those in rural areas. "We are hearing from families who will have to drive past a community pharmacy and/or Walmart and then another 20 to 30 miles to get to a network pharmacy," she said. Walmart left the Tricare pharmacy network in December 2021.

She said many long-term-care pharmacies are among the independent pharmacies leaving the Tricare network, creating a barrier to access for long-term-care residents, including those in assisted living and post-inpatient rehabilitation facilities serving the elderly and those with disabilities.

"MOAA is very concerned about the impact on long-term-care residents such as those in assisted living. They don't have the option of switching to a retail pharmacy or mail order and, for some, this cut to the network will present an insurmountable barrier to using their earned Tricare pharmacy benefit."

Graves, spokesman for DHA, said Express Scripts began notifying affected beneficiaries about the changes in mid-September.

"Anyone with a prescription at an impacted pharmacy should transfer it to a new network pharmacy to avoid paying the full cost of the prescription up front or having to file a claim for reimbursement," he said.

"Beneficiaries who have a specialty medication prescription with one of the departing pharmacies will receive assistance from Express Scripts in transferring those prescriptions to a network pharmacy."★

## Chaplain's Corner...



### JUST A SMALL MIRACLE

Most of us remember just a “few” years ago when we were younger. We can tell our war stories, stories about our families and college friends and now stories about our grandchildren growing up, oh so fast! This weekend I'm taking a ride on the “Austin Steam Train” (It's actually powered by a diesel switch engine). Never-the-less, my wife and I will enjoy our 66 mile excursion.

Three years ago my Uncle Gary had just completed his fireman's license on the Abilene & Smokie Mountain Steam Train in Kansas. We started on a 12 mile trip as I rode in the cab with Gary and Rick, the engineer. The problem was 2019 was a flood year in that area of Kansas. When we had traveled about 8 of the 12 miles, the water of the flood had covered the roadbed so we stopped to survey whether or not to proceed. The reconnaissance delay cost about 45 minutes while we got down, looked at the roadbed, the debris and logs along the track and the pump shed ¼ mile into the lake covered up to its eaves in water. Naturally we turned back.

As we traversed back to the station a few of the passengers started to complain about not “completing” the trip. One of the wise trainmen heard the complaint about the tour. He responded to their complaint by telling them, “You came for a tour, what you got was an authentic train trip. This locomotive was manufactured in 1925. Back then, they had delays for floods, cows on the track and other delays...like a red-signal, if they were lucky or the engine breaking down, if they were not.”

As usual, we live in days of turmoil, delays and challenges. In Jesus' day, Christ's followers also witnessed the same as well as persecution. They were people following a charismatic leader (Rabbi) who performed miracles for the glory of God. Jesus started with two, then four, finally twelve and a host of followers who heard of and witnessed His miracles. Luke 17 is a chapter in which Christ tells them that troubles are bound to come up. He talks about the trouble at judgment for those who cause people to stumble and that “it would be better for them to be thrown into the sea with a millstone tied around their neck than to cause one of these little ones to stumble.” Then he says, “If your brother or sister sins against you rebuke them and then if they repent, forgive them, up to 49 times.” Forgiveness was hard then as it is now. At that point the disciples said to him, “Increase our faith.”

Christ's reply was “If you have faith as small as a mustard seed you can say to this mulberry tree, 'Be uprooted and planted in the sea' and it will obey you.”

Most of you know that a parable is a story of faith often with a hidden meaning. The lessons of parables deserve our study and searching for those meanings. In the context of Luke 17 we are warned not to let others stumble and we are encouraged to forgive (almost constantly). The disciples took this seriously and asked for faith and what they got was the parable. Again, they (and we) think and look for the miracle. Jesus gave them a mustard seed. Think about it. Our faith allows us to confront and view the miracles. The seed starts small, grows and finally becomes what it is to be. Our challenge is to see that God has given us the seed, the growth and, in our relationship with our God, become the miracle which we are to be.

If you'd like to know what this has to do with my Uncle's Train Trip, first think about it, then just drop me a line at [artychap@yahoo.com](mailto:artychap@yahoo.com) & I'll be happy to get back to you.

~ *David Essells, USAR, MAJ, RET*

# MOAA HA Chapter Meeting Saturday, October 22<sup>nd</sup>, 2022



**Dave Lewis**



**Dave Lewis, Guest Speaker  
Director, Harris County Veterans  
Services Department (VSD)**



**Robin Lewis,  
Dave's Wife**



**Dan Gutierrez**



**Judith Thomas**



**Mike Martin**



**Gene Tulich**



**Joan Tulich**



**Norris Posehn**



**Rollins and Pat Collins**



**J.C. Nicholson**

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*We need YOU...  
to remain a  
MOAA HA Member!*



*Debating whether to renew your chapter membership?*

*Talking to a potential new member?*

Benefits to belonging to a chapter:

- Camaraderie and Connections: when you attend chapter functions, actively serve on a committee, or take a prominent leadership role, you forge lasting ties with other MOAA members.
- Community Involvement: Membership provide opportunities to contribute to your community in a variety of ways, from providing scholarships to local students, to supporting causes that support wounded warriors and their families.
- Legislative Advocacy: We advocate for the entire military community-all ranks. Members play a critical role in advancing legislation in both Austin and Washington, D.C. This grassroots advocacy is key to MOAA achieving its legislative goals.

Chapter dues reminders will be emailed/sent out in November to those members needing renewal. We are on a calendar year for our chapter dues.

Annual renewal is \$30 for one year, \$20 for each additional year paid with renewal. Surviving Spouse \$15 initial membership; \$10 annual renewal.

Membership Application on the last page!

## MEMBERSHIP APPLICATION / RENEWAL FORM

### MOAA's Core Mission

The Military Officers Association of America (MOAA) is the country's leading organization protecting the rights of uniformed servicemembers and their families. MOAA's constituents proudly hail from every branch of the uniformed services. To them, we have made the same promise that they have made to their country: Never Stop Serving.

MOAA's greatest mission is to improve the lives of those who serve and their families, which is achieved largely through the tireless advocacy efforts taking place in our nation's capital. For more than 90 years, MOAA has supported legislation that benefits the uniformed services community and has remained equally vigilant when fighting to stop legislation that threatens our livelihood. The larger our numbers, the greater our voice. For more detailed legislative actions see [MOAA | Take Action Center \(quorum.us\)](http://MOAA | Take Action Center (quorum.us))

Name: \_\_\_\_\_  
(Please print)      Last                      First                      Initial                      Rank

Branch \_\_\_\_\_ Status \_\_\_\_\_ MOAA Nat'l ID \_\_\_\_\_ \*

Spouse's First Name: \_\_\_\_\_ Tel. for Directory \_\_\_\_\_

Home Address: \_\_\_\_\_

Email: \_\_\_\_\_

**Dues:** Regular Membership – \$30 first year; annual renewal \$30 (Discount for multiple years if paid with renewal: \$20 for each add'l. year **paid with renewal**)  
Surviving Spouse – \$15 first year; annual renewal \$10 (same discount for multiple years)

#### Chapter Assistance Fund

\$100.00     \$50.00     \$25.00     Other \_\_\_\_\_

Make check payable to MOAA-HA and mail to:

MOAA-HA  
PO Box 18372  
Sugar Land, TX 77496



For more information, call COL Robin Ritchie, 713-818-0408

*\*If not a MOAA national member, another benefit of chapter membership is the opportunity to become a national MOAA member at the BASIC LEVEL for free! If you would like to do so, please indicate here:*

YES     NO

Signature: \_\_\_\_\_