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**Chapters – enter title of your first news item here**

You can use the first part of this newsletter template for your Chapter news to include any meeting recaps or agendas, local news, state legislative issues, and other matters for your members. Please replace “Chapter item 1” above with an applicable topic title.

**Chapters – enter title of your second news item here**

You can enter your second news item here and if you have any additional items you can copy the formatting and style for any other information you would like to share.

**Push to Retain Skilled Nurses at Military Facilities Moves Forward in NDAA**

*By: Karen Ruedisueli*

Bipartisan, MOAA-supported legislation that would allow military treatment facilities (MTFs) to retain experienced civilian nurses is one step closer to becoming law with its inclusion in the Senate version of the FY 2025 National Defense Authorization Act (NDAA). The provision is also part of the House-passed NDAA, increasing the likelihood it will be included in the final bill.

The legislation, [which was introduced](https://www.moaa.org/content/publications-and-media/news-articles/2023-news-articles/advocacy/bipartisan-bill-would-help-military-treatment-facilities-keep-skilled-nurses/) as a standalone bill in November as the Retain Educated Workers and Registered Nurses Developing (REWARD) Experience Act, would let MTF hiring managers waive certain regulations that drive many providers out of MTFs when they obtain a higher nursing degree.

The REWARD Act supports an [updated strategy](https://www.defense.gov/News/News-Stories/Article/article/3652092/) aimed at stabilizing the military health system (MHS). The deputy secretary of defense signed a memo Dec. 6 requiring the MHS add capacity to reattract patients and beneficiaries, improve access to care in military hospitals and clinics, and increase opportunities to sustain military clinical readiness for medical forces.

The memo addressed the dual mission of the MHS: providing medically ready forces while simultaneously delivering quality care to beneficiaries. As the memo states, doing so effectively “requires a stable, predictable workforce sufficiently staffed, trained, and routinely available to provide health care to our beneficiaries.”

**Meeting the Staffing Mission**

Both MHS and civilian medical centers across the U.S. have been plagued with staffing challenges since the COVID pandemic, which led to many nurses leaving clinical roles.

Further issues stemmed from the congressionally directed MHS reorganization shifting authority, direction, and control of all MTFs to the Defense Health Agency.

The transition has been characterized as “the largest reorganization and transformation in DoD since the establishment of the Air Force in 1947,” according to [a Defense.gov article](https://www.defense.gov/News/News-Stories/Article/article/3652092/military-health-system-stabilization-rebuilding-health-care-access-is-critical/) announcing the stabilization strategy.

**How the Legislation Helps MTFs Retain Experienced Nurses**

An example under the current system: A licensed practical nurse (LPN) starts in the federal General Schedule (GS) system at an MTF and earns a diploma or bachelor’s degree in nursing while working. By the time the nurse graduates, they have been promoted to a GS-6 position.

If that nurse wants to move into a registered nurse (RN) role, they would only be qualified for a GS-5 position because they don’t meet the requirement for qualifying experience in an equivalent position. They would effectively be taking a pay cut for increased responsibility within an institution they are already likely more well-equipped to support than an outside hire with more experience.

NDAA language from the REWARD Act would allow hiring managers to waive this requirement, giving them a path to retain skilled personnel.

MOAA appreciates the REWARD Act addressing civilian staffing challenges, and we thank the lawmakers who have led this effort on Capitol Hill, including Sens. Patty Murray (D-Wash.) and Ted Budd (R-N.C.), and Rep. Marilyn Strickland (D-Wash.).

Keep up with the latest on this issue and others included in ongoing NDAA discussions by visiting [MOAA’s Advocacy News page](https://bit.ly/2T3oYkz).

**8 Tips to Avoid Home Loan Scams Targeting Servicemembers and Veterans**

*By: Kevin Lilley*

VA-backed home loans totaled more than $144 billion in FY 2023, with the average loan worth more than $360,000. That figure draws attention from all manner of financial actors – not all of it good.

One lender specializing in VA-backed loans faces a $2.25 million civil penalty after the Consumer Financial Protection Bureau (CFPB) found it “gave misleading and incomplete cost comparisons to borrowers” regarding cash-out refinance loan options, [the bureau announced last month](https://www.consumerfinance.gov/about-us/newsroom/cfpb-orders-newday-usa-to-pay-2-25-million-for-illegally-luring-veterans-and-military-families-into-cash-out-refinance-loans/). And while the case affected veterans in just three states, homeowners around the nation should be on watch: One report [claimed a 34.6% increase in home lending fraud](https://www.financialservicesperspectives.com/2024/05/the-escalating-threat-of-mortgage-fraud/) in 2023.

Whether you’re looking to secure a new mortgage or considering refinance options, or you’re just a homeowner who has ended up on some lender mailing lists, here are eight tips to keep your cash safe.

**1. You have options.**Not all cash-out refinances are products of scam artists. The VA does back certain cash-out loans, including those used to turn non-VA-backed mortgages into VA-secured ones. Learn more about the benefit [at this link](https://www.va.gov/housing-assistance/home-loans/loan-types/cash-out-loan/).

**2. You have rights.**Lenders must follow specific protocols regarding mortgage adjustments, including disclosure procedures, fee explanations, and more. Get the full list from the [Federal Trade Commission](https://consumer.ftc.gov/consumer-alerts/2023/11/veterans-need-help-mortgage-debt-know-your-rights).

**3. You have protections.**Servicemembers and veterans have special foreclosure-prevention rules in their favor, especially those who took out home loans before entering service (under the Servicemembers Civil Relief Act, or SCRA). Learn more about these rules [from the CFPB](https://www.consumerfinance.gov/housing/housing-insecurity/help-for-homeowners/protections-for-servicemembers-and-veterans/).

**4. Know who’s calling.** The VA will not call borrowers directly about their loan unsolicited, but borrowers may receive calls or mail from individuals pretending to represent the VA, or from lenders using VA-themed imagery in their mailers to imply a connection. When in doubt, hang up or trash the mailer.

**5. Refinance smart.**The VA’s interest rate reduction refinance loan (IRRRL) may allow you to reduce your monthly mortgage payment with limited paperwork and no home inspection. However, this streamlined approach makes the loan a favorite target of scammers. [Read up on the IRRRL process](https://www.va.gov/housing-assistance/home-loans/loan-types/interest-rate-reduction-loan/) to make an informed decision.

**6. Go direct.**Contact your lender through your lender’s website (or a phone number on a mortgage document) with questions or concerns. Other lenders are not permitted to ask you to stop communicating with your initial lender, per the CFPB – watch out for this red flag.

**7. Be patient.**Do not allow yourself to be rushed into major financial moves; an over-eager lender could be urging you to move fast so you’ll skip your due diligence or sign something without reading it.

**8. Ponder payments.**Scammers could work multiple angles – some may request upfront fees and disappear before providing any services, while others could claim to offer services “at no additional cost” as a way to collect your personal data.

**Stay Smart – Stop Scams**

MOAA has multiple resources to help identify scams of all types, many of which will apply to avoiding mortgage fraud. Premium and Life members can access exclusive recorded webinars with our experts and guests covering scam prevention. Find out more about these offerings [at this link](https://www.moaa.org/content/publications-and-media/news-articles/2024-news-articles/finance/scams-cost-veterans,-military-retirees-$350-million-in-2023/).

**MOAA Joins Surviving Spouses on Capitol Hill in Fight for Critical Legislation**

By: *Jen Goodale*

MOAA recently joined more than 150 military survivors on Capitol Hill in support of the 2nd Annual Tragedy Assistance Program for Survivors (TAPS) [Gold Star Families Advocacy Week](https://www.taps.org/special/2024/dc). This effort, backed by more than 35 military and veteran organizations, sought to address critical legislative needs that directly impact military survivors.

This year's Hill event focused on advocating for the passage of four bills:

* **The Love Lives On Act**(H.R. 3651/S. 1266) addresses the complex realities facing surviving spouses who remarry after losing a servicemember. Currently, surviving spouses lose access to certain survivor benefits when they remarry before age 55. This bill would allow surviving spouses to retain these critical benefits regardless of remarriage.
* **The Caring for Survivors Act**(H.R. 1083/S. 414) seeks to increase Dependency and Indemnity Compensation (DIC) for eligible survivors. Currently, DIC paid by the VA is significantly lower than comparable benefits for other federal survivors, such as those in the civil service or law enforcement.
* **The Health Care Fairness for Military Families Act**(H.R. 1045/S. 956) would expand health care coverage under TRICARE to dependents of servicemembers up to age 26, aligning the program with civilian health care standards. Currently, military families often find themselves in a position where their children age out of TRICARE coverage at 21 (or 23 if they are full-time students).
* **The CHAMPVA Children's Care Protection Act**(H.R. 2414/S. 1119) addresses age limits like the Health Care Fairness Act, but focuses on young adult dependents of veterans who die from a service-connected disability who are eligible for the Civilian Health and Medical Program of the Department of Veterans Affairs (CHAMPVA). This bill would extend coverage to these children until age 26, ensuring that survivors of veterans have access to critical healthcare for their dependents.

Advocating alongside these military survivors, coupled with MOAA’s endorsement of these bills, underscores our commitment to all service-connected families. The importance of honoring the sacrifice of these survivors must go beyond extending sympathy and translate into actions that support the financial well-being of those left behind.

Getting these bills across the finish line will require a push from the entire military and veteran community. Contact your lawmakers using MOAA’s [Legislative Action Center](https://moaa.quorum.us/) to express your support and urge Congress act to protect those who have already sacrificed so much.