LEGISLATIVE AFFAIRS - OCTOBER 2025

Writing this month's input from the kitchen table of CDR Ruben Rodriguez, USN (ret) in Stockton, California. Ruben and I were Shipmates/Battle Buddies in Bosnia and Kosovo during 2000. I was commanding a group of Sailors and Marines at three sites in Bosnia (Sarajevo, Mostar and Tuzla) and one in Pristina, Kosovo. Together we provided command and control of US Navy P-3 Orion aircraft while they were overland performing Intelligence, Surveillance and Reconnaissance (ISR) gathering. Ruben was an Officer in Charge of one of the four sites. It was a good mission, served with a lot of great folks (within my group and the other forces in country) and made some friendships that continue to this day. Well, I had better get on with this month's edition as we will be going to Napa for wine tasting at one winery and a Harvest Celebration at another.

I have chosen a few articles from the weekly MOAA newsletters in May/June, I hope you enjoy them and take action where appropriate.

You can support those efforts by being part of the action. A way to do that is to sign up for the MOAA legislative alerts visit https://moaa.quorum.us/sign_in/ .

To help you stay informed about issues, please consider subscribing to the MOAA Newsletter which is sent out two to four times per month on Thursdays via email. You can sign up for the nehawsletter at www.moaa.org. Please let me know how you think I can make this column better for you by sending an email to me at dave.mitchell@pmoaa.org .

Also, if you are not aware, the Florida Council of Chapters (FCoC) publishes a newsletter every other month. It can be viewed here at https://flmoaa.org/news/

Your voice needs to be heard by our Florida Congressional Delegation. Please use some or all of the links available within this Legislative Affairs column and subscribe to the automatic notifications I mentioned above. The Pensacola Chapter of MOAA is a member of the Florida Council of Chapters, FCoC at flmoaa.org and an affiliate of the Military Officers Association of America (MOAA) who together are the nation's largest and most influential association of military officers. We are an independent, nonprofit, politically nonpartisan organization. MOAA has several critical legislative issues they are championing. Become an advocate and **Take Action NOW**! at **https://moaa.quorum.us/**

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Pentagon Takes Another Step Toward Commissary Privatization

By: Jen Goodale
From September 25, 2025 MOAA Newsletter

The Defense Commissary Agency (DeCA) issued a Request for Information (RFI) to the grocery industry, investment firms, and other potential partners Sept. 19 seeking feedback on the possible privatization of commissary operations.

The request, which covers all 178 commissary locations in the U.S. and Puerto Rico, represents the latest chapter in a decades-long debate over whether the commissary system should remain a government-managed benefit or transition to private sector control. While industry feedback may highlight opportunities to reduce costs or improve operations, history offers a clear warning: Once privatized, it becomes far harder to safeguard quality and affordability for the military community.

Privatization Priorities … and Problems

The RFI has two goals: to determine whether commercial operators are interested in and capable of managing commissary operations, and to assess whether such a shift could occur without government subsidy (or with a substantially reduced subsidy) while still preserving the military community's critical benefit of 23.7% average savings for authorized patrons.

[READ THE RFI]

In recent years, DeCA has introduced variable pricing and private label products as part of its work to maintain these savings – changes that initially worried patrons (and military and veterans organizations) but are now accepted. The piloted expansion of commissary privileges at 16 locations demonstrates future opportunities for improving the system. MOAA supports this expansion, which would benefit civilians working in support of the total force, yet privatization would represent a fundamental shift in mission and intent.

Congress appropriates about $1.4 billion annually to cover DeCA's operating costs. A private company taking over commissary operations would need to recoup those costs, most likely through higher prices and diluting the very benefit the system is meant to provide.

For military families living on tight budgets, retirees on fixed incomes, and survivors reliant on commissary savings, even a modest increase in prices could erode a benefit that has stood for more than 150 years.

[RELATED: A Privatized Commissary System Would Put Your Service-Earned Benefit at Risk]

A Long-Standing Debate

Commissary privatization is not a new concept. The Grace Commission floated the idea as part of a broader effort to improve government efficiency in the late 1980s.

In 2001, then-Defense Secretary Donald Rumsfeld asked whether the Pentagon should even be running a chain of grocery stores. And Sen. John McCain (R-Ariz.) pushed for a similar privatization pilot program in the mid-2010s.

Each time, the outcome was the same: The prevailing consensus has been that the system must remain under Pentagon management to ensure the quality-of-life benefit is protected for servicemembers, retirees, veterans, and survivors. Unlike commercial grocery chains, commissaries are not designed to maximize revenue. Instead, they exist to deliver a benefit that will attract, retain, and support morale and readiness for the military community.

Lessons From Housing Privatization

The Pentagon has explored privatization before, most notably through the Military Housing Privatization Initiative (MHPI). Established in 1996, MHPI was designed to address the overwhelming backlog of housing repairs that the government could not afford to tackle alone. Early results were promising, with newly built and renovated homes improving the quality of life for military families.

By 2005, when Basic Allowance for Housing (BAH) was increased to cover 100% of housing costs, the initiative still appeared successful. But by 2019, military families had become increasingly vocal about mold infestations, pest problems, and other unsafe conditions found in privatized housing.

[RELATED: Urge Congress to Restore the Basic Allowance for Housing]

Such widespread failures prompted Congress to act, establishing the Tenant Bill of Rights in the FY 2020 National Defense Authorization Act.

In 2021 and 2022, two privatized housing companies settled lawsuits tied to falsifying maintenance logs to achieve performance incentives. Despite fines totaling over $65 million, the companies still own and operate military family housing due to the long-term, restrictive nature of these privatization agreements.

The MHPI experience serves as a cautionary tale. While privatization can work under certain conditions, quality of life for military families will suffer when revenues are squeezed or oversight falters.

The Path Ahead

As policymakers weigh the future of your commissary benefit, the lessons from MHPI loom large. Cost-cutting and privatization may offer short-term savings, but when the quality and integrity of a critical benefit are at stake, the consequences fall directly on servicemembers, veterans, retirees, and survivors.

Do I need an umbrella insurance policy?

No Author Given
From September 25, 2025 MOAA Newsletter

From the Expert: You have homeowners insurance with liability protection, and you also have an auto policy with liability protection … so why would you need even more insurance?

The truth is, the more complex your finances are, and the more assets you have, the more insurance you need. If an accident were to happen and you were to get sued, you could be forced to pay a legal judgement from both your current assets and future earnings.

For example, let's say your teenage daughter ran a red light and caused an accident with significant damage to another vehicle ($40,000) plus injuries to others ($250,000 in medical bills). Suppose one of the injured passengers in the other car was a surgeon, who was temporarily unable to perform his work and sued for $200,000 in lost wages. You'd be responsible for a total of $490,000 in damages.

Your auto policy's liability coverage would kick in and cover up to the limit you have chosen. Some states have required liability minimums as low as $10,000. But even if you had chosen a much higher amount (and $300,000 is often the cap), your insurance wouldn't cover everything. You'd have to cover the remaining costs out of pocket.

[RELATED: Tips to Plan for Your Financial Future as You Age]

This is where umbrella insurance, sometimes known as excess liability insurance, comes in. It sits on top of your existing home and auto coverage (hence the name "umbrella") and pays the difference between what your primary insurance policies pay and what you still owe. It would also provide coverage for any legal costs in a lawsuit.

Umbrella insurance covers not just the policyholder, but also other members of their family or household. And it covers liability claims that a typical homeowners or auto policy may not, such as those dealing with libel, slander, and false imprisonment.

These policies don't cover your own injuries or damages to your own property (this would be covered by your health insurance, your homeowners policy, or your auto insurance). And umbrella policies don't cover liability costs incurred through deliberate negligence or by your business or professional activities.

[RELATED: More Finance News From MOAA]

There are many scenarios where this type of insurance could be useful to have:

- You have a swimming pool, and at a party, a guest slips and falls and hurts herself badly, requiring surgery and ongoing care that exceeds the limits of your homeowner's policy.
- Your large dog bites a neighbor's child.
- You write a negative review of a local business, and the owner sues you.

The best part of an umbrella policy is that coverage is very affordable, with a $1 million policy typically costing around $150 to $300 per year, the next $1 million in coverage costing about $75 a year, and every $1 million after that costing about $50 per year.

The extra layer of protection it offers can provide peace of mind, which is, of course, priceless.

Understand Your Long-Term Care Insurance Options

By: Lila Quintiliani
From September 18th, 2025, MOAA Newsletter

Someone turning 65 years old today has an almost 70% chance of needing some type of long term care services, according to the Administration on Aging, part of the Department of Health and Human Services. Twenty percent of those who need long-term care need it for longer than five years.

Neither Medicare nor TRICARE For Life cover long term care, providing coverage only for short nursing home stays or limited in-home care when you require rehab or skilled nursing. The Federal Long Term Care Insurance Program (FLTCIP), which includes active and retired servicemembers among its eligible beneficiaries, has not taken new participants since December 2022 and recently extended that suspension, likely through December 2026 at the earliest.

[RELATED: MOAA-Endorsed Long Term Care Insurance Program]

Here are some things you should consider when evaluating long term care insurance options:

Know the Costs – and the Limits

Policies generally have a daily reimbursement rate as well as a maximum number of days or years that will be paid out; multiply the daily rate by the maximum number of days to determine the lifetime maximum benefit. Some policies also offer options like benefits that will increase with inflation.

As you might expect, the higher the reimbursement rate, the more years a policy will pay, and the more options you include, the more expensive the premium.

Rates will depend on your age and health, your gender (women live longer and thus have higher rates), your marital status, and your coverage amount.

[RELATED: MOAA Insurance Plans]

Know the Coverage Types

Different plans may offer different coverage, so read the fine print to make sure it applies to your particular situation. Does the plan allow a choice of where to receive care (nursing home, adult day care center, hospice facility, at home)? Is caregiving by friends and family covered? Does it cover options supporting care at home, such as home modifications, medical equipment, and emergency medical response systems?

Know the Criteria

To trigger most plan benefits, you'll likely need to prove you can no longer perform at least two activities of daily living (ADLs), such as bathing, dressing, eating, using the bathroom, or transferring from a bed or chair.

In addition, most policies have an "elimination period" of a certain length of time (generally 30 to 90 days) where you will have to pay out of pocket for long term care before the insurer starts reimbursing you.

[RELATED: MOAA's Long Term Care Cost Calculator]

Know Your Possible Premium Increases

Many plans are guaranteed renewable, which means that your coverage can't be canceled based on a change in your health or age. But premiums can go up at any time: In fact, FLTCIP's two-year closure to new applicants in 2022 was to allow for a reassessment of premium rates. The extension of that closure in 2024 came in part because of "ongoing volatility in long term care costs."

Know Your Tax Benefits

Long term care insurance can have some tax advantages if you are able to itemize deductions. Federal (and some state) tax codes let you count a portion of premiums as medical expenses. You'll have to meet a certain threshold, and your policy would have to be labeled as tax-qualified.

[RELATED: MOAA's Military State Report Card and Tax Guide]

Know Your Alternatives

The majority of long term care insurance options are like car insurance – you have coverage if you continue to pay your premiums, but if you stop paying those premiums, then your policy lapses and you lose coverage. And you may pay premiums your whole life but never use the policy.

Recently, though, "hybrid" policies have become popular. These policies combine long term care insurance with permanent life insurance policies such as universal life insurance. Policyholders can withdraw funds from the policy when they need it for long term care. And if the policyholder dies without needing care, then the heirs receive a death benefit.

One of the downsides to these hybrid policies is that they are much more expensive than traditional long term care policies. They are also not tax-deductible.

Another approach could be to self-fund your own long term care. This would involve researching typical long term care expenses in your area and setting aside those funds (preferably in an earmarked account). If you never need long term care, the funds are yours to leave as a legacy for your loved ones.

Know How to Prepare

Do your homework before creating any plan for long term care. If you are considering a long term care insurance policy, make sure you understand the coverage, the limits, and the elimination period. Compare quotes from multiple companies. And make sure that you pick an insurer that has a good rating from one of the agencies that rate the financial strength of insurance companies.

Need more help with your finances? Get the latest from MOAA, including publications and services exclusive to Premium and Life members, at MOAA.org/finance.

This article was first published in December 2022 and will be updated regularly. Last update: September 2025.

Online Account Changes Are Coming for VA, TRICARE Users. Are You Ready?

By: Kevin Lilley
From September 18th, 2025 MOAA Newsletter

Millions of servicemembers, veterans, and other military-connected beneficiaries will see changes to their accounts in the coming weeks or months, with some users required to set up new accounts to maintain easy access to online resources.

The moves come as part of the discontinuation of the DS Logon portal. How users can respond to this change depends on what benefits they're attempting to access.

VA Beneficiaries

Those using a DS Logon account to sign into VA.gov or VA mobile apps will need to switch to either a Login.gov account or an ID.me account before Sept. 30, 2025.

Either account can be created before the deadline. VA has a series of resources to assist with account creation, including a step-by-step video:

Those who wish to create an account in person can contact their local VA health facility to arrange an appointment; some facilities may hold events to help veterans create accounts. Check the VA website to learn the materials required for setting up these accounts in person.

Technical support is available through the Ask VA portal and VA's support line at (866) 279-3677 (Monday-Friday, 8 a.m.-8 p.m. Eastern).

TRICARE Beneficiaries

Servicemembers and others using the DS Logon system to access TRICARE materials (and other systems) will move to myAuth before the end of 2026. The changeover began May 20 of this year, with users of milConnect and ID Card Office Online (IDCO) making the switch.

The changeover will be phased in across multiple platforms. When a platform switches over, users attempting to access that platform will be prompted to create a myAuth account.

Those without a Common Access Card or a DS Logon will need to create a DS Logon account prior to the changeover so they can confirm their identity before creating a myAuth account, Military Times reported.

As with the VA changeover, DS Logon users can create a myAuth account prior to the deadline using this step-by-step guidance. Users with questions about the process may find answers here or can call the Customer Contact Center at (800) 368-3665.

MOAA Members Make Their Voices Heard During Summer Recess

By: Terry Watters

From September 11th, 2025 MOAA Newsletter

MOAA's grassroots advocates sent over 20,000 messages to more than 500 congressional offices during the monthlong Summer Advocacy in Action Campaign, demonstrating what it means to stand united and hold the line for those who wear the uniform.

Your collective outreach supported key issues imperative to the current and future all-volunteer force, including:

- Passing the **Major Richard Star Act**, which would end the unfair "wounded warrior tax" penalizing combat-injured veterans.
- Enacting the **Military Spouse Hiring Act**, which would break down barriers to employment for military spouses.
- **Advancing Access to Care** for military families using TRICARE, including prenatal and OB-GYN care.

But the work doesn't stop here: Our Summer Advocacy in Action campaign served as just a small part of our ongoing effort to hold the line and protect service-earned pay and benefits, and our fight to keep these issues front and center as Congress continues its work.

What's Next?

Lawmakers returned from their summer recess last week and have resumed work on the FY 2026 National Defense Authorization Act (NDAA), with many of MOAA's top priorities part of their discussions. More than 1,500 amendments have been filed across both chambers, including provisions that directly reflect the issues you championed during Summer AiA. The need to stay engaged and vigilant has never been more important.

[NDAA TRACKER: House Passes $893 Billion Defense Policy Bill]

MOAA's experts will continue to engage on emerging legislation, amendments, and other changes related to the NDAA. Sustained advocacy and targeted grassroots efforts also will be vital to ensuring these and other reforms continue to move forward.

As always, our mission at MOAA is clear: **We will never stop holding the line to protect the earned pay and benefits of the uniformed services and veteran communities.**

How You Can Help Hold the Line This Fall

- **Stay Informed:** Subscribe to the MOAA Newsletter and visit our **Advocacy News page** for the latest updates.
- **Prepare to Take Action:** Register as an advocate on MOAA's **Legislative Action Center** and enable text alerts to receive timely calls to action.
- **Amplify Your Voice:** Share important issues via social media, connect with **local Council and Chapter** advocates, and encourage colleagues to become advocates.

We are incredibly grateful to every MOAA advocate who raised their voice during Summer Advocacy in Action. Legislators need to hear about the challenges impacting our nation's servicemembers, veterans, their families, and survivors, and your messages, calls, and engagement make a tangible difference.

When MOAA Speaks, Congress Listens

Learn more about MOAA's key advocacy issues, and contact your elected officials using our messaging platform.

TAKE ACTION

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