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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.

**Where Will Your Cost-of-Living Adjustment Land in 2025?**

*By: Kevin Lilley*

After a slow start to the fiscal year, the index which will set the cost-of-living adjustment (COLA) for military retirees, Social Security recipients, and others has risen sharply in recent months, and now outpaces last year’s inflation track.

Should this trend continue, retirees could expect a higher adjustment than the 3.2% received in 2024. [One estimate puts the 2025 figure at 2.6%](https://www.usatoday.com/money/blueprint/retirement/cost-of-living-increase/), well short of the last three adjustments – 3.2%, 8.7%, and 5.9% – but not far from the average adjustment over the last 10 years (2.75%).

MOAA tracks these figures to offer a glimpse of future finances for members, many of whom are COLA recipients from a variety of sources (DoD, VA, and Social Security benefits all track with the increase, although VA benefits [are not covered automatically](https://www.militarytimes.com/veterans/2024/04/08/lawmakers-push-for-cost-of-living-boost-in-veterans-benefits-next-year/)). We also watch beyond the index and into the halls of Congress, where these increases have faced threats in past years.

**COLA Concerns**

[This 2021 piece at MOAA.org](https://www.moaa.org/content/publications-and-media/news-articles/2021-news-articles/advocacy/these-2-charts-show-why-moaas-cola-fight-must-continue/) offers background on some of the proposals Congress has made or considered that would reduce or eliminate COLA from military retiree benefits. There are no similar proposals in the works at present, but rising debt and tightening budgets may lead some members to seek new funding sources.

These could come in the form of legislative changes affecting retiree pay – [some examples from past years are here](https://www.moaa.org/content/publications-and-media/news-articles/2020-news-articles/advocacy/retirees-heres-why-cola-is-a-battlefield-for-your-earned-benefits/) – or in plans to change how the benefit is calculated: A Congressional Budget Office report offering deficit-reduction options includes a change to the Consumer Price Index used to determine COLA that would lead to [more than $250 billion in savings](https://www.cbo.gov/budget-options/58656) over a decade.

It’s a big number, but it would come at the expense of all who receive the annual COLA adjustment – to include military retirees and VA disability recipients on fixed incomes.

MOAA has monitored these proposals for decades, forming coalitions with fellow advocacy and veterans groups to ensure your benefits remain safe from all threats, including both inflation *and* legislative interference. We work to ensure lawmakers realize the sacrifices made by those who’ve earned these benefits – and how COLA limits, even seemingly minor ones, can have major impacts on individual budgets that compound over the years and decades.

You can keep up with all of MOAA’s work on this topic by visiting [our COLA Watch page](https://www.moaa.org/link/71bc24afe0c24a1c99c8e459f41ecaba.aspx), and learn how you can take part in ongoing advocacy efforts by registering for our [Legislative Action Center](https://www.moaa.org/takeaction).

**Major MOAA-Backed Improvements for Troops, Families Part of Initial NDAA Bill**

*By:  Kevin Lilley*

A series of reforms and new programs designed to improve the lives of servicemembers and their families moved from a [panel report](https://www.militaryfamily.org/wp-content/uploads/2024_House_Armed_Services_Report_v12-FINAL.pdf) to [the text of legislation](https://armedservices.house.gov/sites/republicans.armedservices.house.gov/files/QOL_xml.pdf) in just a few short days, thanks in part to a bipartisan effort relying on input from military advocacy groups including MOAA.

The base text of the House version of the FY 2025 National Defense Authorization Act (NDAA) will include recommendations from the House Armed Services Committee’s Quality of Life Panel, a bipartisan group whose plans to address a series of challenges faced by the all-volunteer force [include several MOAA priorities](https://www.moaa.org/content/publications-and-media/news-articles/2024-news-articles/advocacy/quality-of-life-panel-report-includes-several-key-moaa-advocacy-priorities/).

Among the improvements: Pay raises for junior enlisted; programs targeting persistent issues with child care, health care, and spouse employment; and the restoration of the Basic Allowance for Housing (BAH) to cover 100% of projected housing and utilities costs – a key part of MOAA’s recent Advocacy in Action (AiA) event on Capitol Hill.

“The importance of this panel's work on behalf of our servicemembers and their families can't be overstated – both in the meaningful changes and improvements the members propose, and in the way this legislation came together: Bipartisan teamwork to better understand the needs of the military community and identify solutions,” said MOAA President and CEO Lt. Gen. Brian T. Kelly, USAF (Ret). “MOAA looks forward to helping Congress finish the job and ensure the NDAA includes policies that will make a real difference to those who serve, especially junior members who need the most support.”

**Building Solutions**

MOAA’s involvement with the panel responsible for these significant reforms started early and covered both sides of the aisle. Rep. Don Bacon (R-Neb.), a retired Air Force brigadier general and MOAA member, chaired the panel and outlined its mission in [an interview with MOAA last year](https://www.moaa.org/content/publications-and-media/news-articles/2023-news-articles/health-care-and-earned-benefits/quality-of-life-panel,-led-by-a-moaa-member,-takes-shape-in-the-house/). And Rep. Chrissy Houlahan (D-Pa.), a former Air Force officer and the panel’s ranking member, spoke during MOAA’s AiA event April 17, outlining the NDAA moves and seeking continued support from the association as the bill moves forward.

Bacon, Houlahan, and the rest of the panel joined as initial co-sponsors of the new legislation – H.R. 8070, officially dubbed the Servicemember Quality of Life Improvement Act – which was introduced by Rep. Mike Rogers (R-Ala.), the House Armed Services Committee chairman, and Rep. Adam Smith (D-Wash.), its ranking member.

“Servicemembers should never have to worry about making ends meet, putting food on the table, or affording housing,” Rogers said in a release announcing the new bill. “Improving the quality of life for our servicemembers and their families is my number one priority – we’re going to get this done.”

The committee plans to meet the week of May 20 to consider the legislation and add “additional legislative text,” per the release, which may address other [MOAA legislative priorities](https://www.moaa.org/content/publications-and-media/news-articles/2024-news-articles/advocacy/moaas-to-do-list-for-the-fy-2025-ndaa/). The base text stands at 35 pages; last year’s final NDAA approached 1,000 pages.

The must-pass NDAA serves as a way for Congress to “reiterate our unwavering commitment to investing in the greatest source of our country’s strength: service members and their families,” Smith said in the release. “This year’s bill leaves no doubt that the heart of America’s defense will get the recognition and resources they need and deserve.”

Keep up with the NDAA process, and learn more about the quality of life improvements included in the legislation, by visiting [MOAA’s Advocacy News page](https://bit.ly/2T3oYkz).

**The Next Steps in MOAA’s Fight to Support Combat-Injured Veterans**

By: *Mark Belinsky*

MOAA’s work to keep the unjust treatment of combat-injured veterans at the forefront of lawmakers’ minds has moved into another gear in recent weeks, but the fight is far from over.

Support for the Major Richard Star Act (H.R. 1282 | S. 344), which would prevent these veterans from losing a dollar of DoD-funded retirement pay for every dollar of VA-funded disability compensation, echoed through the halls of Congress last week as part of MOAA’s annual Advocacy in Action (AiA) event, with hundreds of legislators and staffers hearing from MOAA visitors. The wide majority expressed support for the measure; not surprising, as the bill boasts [74](https://www.congress.gov/bill/118th-congress/senate-bill/344/cosponsors?s=1&r=1&q=%7B%22search%22%3A%22S.344%22%7D) co-sponsors in the Senate and an impressive [327](https://www.congress.gov/bill/118th-congress/house-bill/1282/cosponsors?q=%7B%22search%22%3A%22H.R.1282%22%7D&s=2&r=1&overview=closed#tabs) in the House.

The Hill visits came on the heels of a recent [joint Veterans Affairs Committee panel](https://www.moaa.org/content/publications-and-media/news-articles/2024-news-articles/advocacy/on-the-hill-moaa-outlines-key-priorities-in-testimony-before-joint-veterans-panel/) where each advocacy group – MOAA included –  echoed support for the Star Act. And [The Military Coalition](http://www.themilitarycoalition.org/tmc-members.html) recently led a [Star Act Advocacy Day on Capitol Hill](https://www.moaa.org/content/publications-and-media/news-articles/2024-news-articles/advocacy/moaa,-military-coalition-lead-star-act-advocacy-day-on-capitol-hill/) to increase support for the legislation; MOAA is a proud TMC member and led planning efforts for that event. So, with support steadily increasing into a busy spring legislative session, what stumbling blocks remain, and how can they be overcome?

The loudest opposition comes from lawmakers who seek to tamp down any increased spending, even the funds needed to fix a clear oversight and restore earned compensation for combat-injured veterans. To ensure the Star Act remains a matter of priority in this election year, these lawmakers need to hear the reality behind these concerns:

* **The Wrong Message:**Achieving savings by reducing DoD retired pay for combat-injured veterans is an awful injustice. Continuing to do so during a recruiting crisis is even worse – breaking faith with veterans will sour potential recruits – especially the 65% of whom don’t wish to serve due to injury concerns, according to DoD data – and the veterans themselves, turning off valuable influencers.
* **The Wrong Math:**The Congressional Budget Office’s projection of $9 billion over 10 years to fund the legislation is likely double the true cost of the bill. It assumes all 52,304 eligible combat-injured veterans would switch from current compensation programs to Concurrent Retirement and Disability Pay (CRDP), but about half may find financial benefit by staying with the current, tax-free compensation. The Star Act is not retroactive, does not include back pay, and is actuarily sound.

## ****How You Can Help****

Although AiA has concluded, we still need members to engage their representatives through our Legislative Action Center.

Amplify your message with your network of friends and family who can use the action center. Customize the message to add impact.

Another great way to amplify your message is to use MOAA’s toll-free hotline – 866-272-MOAA (6622) – to contact your lawmakers. Officials need to hear your voice as a constituent; grassroots advocacy has a greater impact during election years.

When you call, be sure to ask to speak with the staff military legislative assistant or legislative director who evaluate all military related legislation for your lawmakers. You may have to schedule a follow-up phone call to get past the front desk and speak with the appropriate congressional staff member – your call may be what’s needed to get the lawmaker’s office to support inclusion of the Star Act in the NDAA.

Spread the word! Subscribe and follow the progress of all MOAA’s legislative initiatives at [MOAA’s Advocacy News page](https://bit.ly/2T3oYkz).