



Lt Gen Brian T. Kelly, USAF (Ret)  
President and CEO

May 8, 2026

The Honorable Roger Wicker  
Chair, Armed Services Committee  
United States Senate  
Washington, DC 20510

The Honorable Jack Reed  
Ranking Member, Armed Services Committee  
United States Senate  
Washington, DC 20510

The Honorable Mike Rogers  
Chairman, Armed Services Committee  
U.S. House of Representatives  
Washington, DC 20515

The Honorable Adam Smith  
Ranking Member, Armed Services Committee  
U.S. House of Representatives  
Washington, DC 20515

Dear Messrs. Chairmen and Ranking Members:

The Military Officers Association of America (MOAA) – representing more than 350,000 currently serving officers, retirees, veterans, their families, caregivers, and survivors – has long relied on Armed Services Committee leadership to ensure the National Defense Authorization Act (NDAA) protects the service-earned pay and benefits of the uniformed services and veteran communities and this year is no different.

As Congress considers the FY 2027 NDAA, we urge you to include the following provisions to address issues integral to readiness, retention and quality of life:

**Currently Serving:**

- **Duty Status Reform:** It is common within the Reserve community to have several members of the same unit performing the same mission activated under different duty statuses, which results in an unequal distribution of benefits and service credit. The bill text of H.R. 6976, the Duty Status Reform Act, would reduce the number of reserve duty statuses from roughly 30 to four, ensuring Guard and Reserve members doing equivalent work receive equal pay and benefits.
- **Basic Allowance for Housing (BAH) Restoration:** The majority of servicemembers – about two-thirds of the total force – live off-base, and their BAH only covers 95% of rent and utilities. That leaves military families paying out of pocket just to afford a roof over their heads. Restoring full BAH isn't just about housing, it's about keeping our promise to those who serve. MOAA looks forward to working with the Pentagon and Congress to close the gap and achieve full restoration of BAH for our servicemembers.

**Military Health System:**

- **Improving Military Treatment Facility (MTF) Access to Care:** Servicemembers and military families who cannot readily leave MTFs to seek care in the civilian network must have an effective mechanism to report access to care challenges. The bill text of H.R.

6796, the Military CARE Act, would require a digital system that allows beneficiaries to report and track access problems; routes them to the patient advocate; and creates a new data set to help identify specific barriers so fixable problems can be addressed.

- **Pregnancy Qualifying Life Event (QLE):** TRICARE enrollment policy prevents patients who encounter MTF access problems from switching plans to move their care to civilian providers except at the annual open season, or if they undergo a qualifying life event (QLE). The bill text of H.R. 4381, the Improving Access to Prenatal Care for Military Families Act, would direct a five-year pilot program to add pregnancy as a TRICARE QLE – this would allow beneficiaries to switch TRICARE plans to seek vital prenatal care where it is available and provide an important measure of accountability for MTFs.
- **TRICARE Young Adult (TYA):** Unlike commercial health plans, which allow dependents to remain on family coverage until age 26, TRICARE eligibility ends at age 21 (or 23 for full-time students) requiring families who seek continued coverage to enroll in the TRICARE Young Adult program and pay costly monthly premiums. This is unaffordable for many, leaving some young adults in military families uninsured or reliant on Medicaid. Inclusion of the text from H.R. 4768/S. 2448, the Health Care Fairness for Military Families Act, would bring TRICARE in line with federal requirements for commercial health plans ensuring that military kids have the same health care protections as their peers in civilian families.
- **GLP-1 Policy:** TRICARE has revoked coverage of GLP-1 drugs from certain Medicare-eligible TRICARE For Life (TFL) patients while maintaining coverage for diabetes treatment and for TRICARE Prime and Select beneficiaries. Affected patients lost coverage despite meeting strict prior-authorization criteria for comorbid medical conditions that GLP-1s can improve. This decision conflicts with longstanding federal law requiring a uniform pharmacy benefit across all TRICARE plans and more recent legislation authorizing obesity treatment coverage for all TRICARE plans. MOAA urges the Defense Health Agency and Congress to restore GLP-1 coverage for TFL beneficiaries.

### **Military Families:**

- **Dangerous Living Conditions in Privatized Military Housing:** Far too often in the past and continuing today, military families living in privatized on-base housing are exposed to toxic mold conditions that have caused serious, long-term health consequences and leave them with little recourse when housing contractors fail to properly remediate these hazards. H.R. 7188/S. 3654, the MOLD Act, would require independent, third-party inspections to identify and remediate toxic mold conditions, establish clear timelines for corrective action, and authorize the withholding of housing payments until units are brought into compliance, providing military families with protections comparable to those afforded to residents of Section 8 housing.
- **Expanding the Child Care in Your Home (CCYH) Pilot Program:** Nearly 8,000 military children are stuck on waitlists because of the shortage of available childcare providers. Both civilian and military families have increasingly turned to the Federal Au Pair Program as an affordable alternative when faced with lengthy waitlists. Expanding access to au

pairs alleviates yet another strain on servicemembers and their families, directly contributing to military readiness.

**Retirees and Veterans:**

- **Ending the “Wounded Veteran Tax” for Combat-Injured Retirees:** Nearly 54,000 combat-injured (and often seriously disabled) veterans are subject to a cost-saving offset where their retirement pay is reduced for every dollar of VA disability received. Reducing earned retirement pay because of a combat disability is an injustice and fixing it is not just about fairness—it is about ensuring those who serve know their sacrifices are honored and respected. H.R. 2102/S. 1032, the Major Richard Star Act, would authorize combat-injured veterans to receive their earned DoD retirement pay and their VA disability compensation for lifelong injury.

These provisions reflect what is needed to sustain a strong, ready all-volunteer force and honor the commitments made to those who serve and have served. MOAA stands ready to support your efforts, provide additional information, and serve as a trusted resource throughout this year's NDAA process.

Very Respectfully,

A handwritten signature in black ink that reads "B.T. Kelly". The signature is fluid and cursive, with the first letters of each name being capitalized and prominent.

Lt Gen Brian T. Kelly, USAF (Ret)  
MOAA President and CEO

CC: Members of the U.S. House of Representatives and U.S. Senate