



# **Veterans-For-Change Newsletter**

*A Voice of the Veterans*

Week Ending Sunday, November 26, 2017

Volume 8, Issue 48



## **This-N-That**

If fighting with the VA just to get what is just, due, and more than deserved for benefits and medical care isn't bad enough, and many of you fighting FIFTY or more years doesn't make it worse, you now have something more to worry about.

After serving in Vietnam, hundreds of veterans have a new reason to believe they may be dying from a silent bullet -- test results show some men may have been infected by a slow-killing parasite while fighting in the jungles of Southeast Asia.

Northport VA Medical Center spokesman Christopher Goodman confirmed the New York facility collected the samples and sent them to the lab and also said everyone who tested positive was notified.

But does this mean now that the VA will provide benefits and care for this new discovery, or will more die of a silent killer now known and proven?

Endemic in the rivers of Vietnam, the worms can easily be wiped out with a handful of pills early on, but left untreated they can live for decades without making their hosts sick. Over time, swelling and inflammation of the bile duct can lead to cancer. Jaundice, itchy skin, weight loss and other symptoms appear only when the disease is in its final stages.

At this time I don't even know if ALL VA Medical Centers would even test for this new finding, but I would strongly recommend that all Veterans of the Vietnam era ask your primary doctor to test you.

It's better to know now, than to allow it to get to it's final stage when there would be no cure at all.

And while I'm on the subject of health, which almost

always I am, I want to remind you to please go get your flu shots. And if you're over 50 which many of you are, and if you have ever had chicken pox as a child, to also get vaccinated for Shingles too!

On behalf of our Volunteers nationwide and myself, we wish you and your family good health!

Respectfully,

Jim Davis

Founder

[Jim.Davis@Veterans-For-Change.org](mailto:Jim.Davis@Veterans-For-Change.org)



## **'Remembering Vietnam' Exhibit Opens**



The National Archives recently opened a new exhibit to educate visitors of the service and sacrifice of the many that

served their country during the Vietnam War era. The exhibit, titled 'Remembering Vietnam: Twelve Critical Episodes in the Vietnam War,' provides visitors an opportunity to understand the decisions that led to war, the events and consequences of the war, and its lasting legacy. The exhibit traces the policies and decisions made by the architects of the conflict and helps untangle why the United States became involved in Vietnam, why it went on so long, and why it was so divisive for American society. For more information, visit the National Archives [website](#).

**CalVet Secretary to meet with California Maidu Veterans**

WHO: California Department of Veterans Affairs

Benjamin Clark, Chairman, Mooretown Rancheria  
of Maidu Indians

WHAT: Native American Veterans Gathering

WHEN: Wednesday, November 29, 2017

WHERE: Mooretown Rancheria

Feather Falls Casino

3 Alverda Drive, Oroville, CA

EVENT: Dr. Imbasciani will meet with Maidu tribal leaders and Native American veterans to explore ways that CalVet can better ensure that California's Native American veterans are able to access the benefits they have earned through their service.

This is the third of three meetings with tribes across the state to learn about challenges faced by this community of veterans, who serve in high proportions compared to most Americans.





## **Sources: Administration Looking to Merge TRICARE and VA Choice Programs**

Last week word got out that the White House has been discussing a plan to merge aspects of the Department of Veterans Affairs'

Veterans Health Administration (VHA) and the military health systems.



The plan, which seems to be in preliminary stages of discussion, has not been shared with Congress or veteran service organizations. Needless to say, VSOs demand to see more details of what is sure to be an incredibly complicated plan. Clearly, the idea is an effort to trim billions in federal medical bills. The devil is always in the details.

VA Secretary David Shulkin insists there is no underhanded effort to sneak through major reforms, and that the work thus far amounts to brainstorming about ways to make veterans care more efficient.

The Associated Press, which broke news of the plan Friday, said that it that would combine aspects of the Veterans Health Administration and Tricare, the military's health care program for troops, families and retirees.

White House officials have discussed establishing a single purchased-care contract for the two different systems, sharing some military and VA facilities and linking the hiring of medical professionals in both systems, with potential savings of up to \$2 billion annually, largely through cuts in the federal workforce. Actual program changes would not start before 2023.

As it stands now, the plan would intermix the medical needs of two different patient pools. The Tricare system currently serves about 9.4 million beneficiaries, including the primary health care needs for all active-duty troops and their families.

The Department of Veterans Affairs system has roughly 9 million patients, too, but is largely focused on an older population dealing with service-connected illnesses. VA officials in recent months have talked about moving away from some primary care responsibilities in favor of increasing funds for more specialized services.

Shulkin said any such decisions are years away. Memos on the topic show several meetings among White House staffers on the issue, and plans to make the idea a major topic of the December VA/DoD Health Executive Committee meeting.

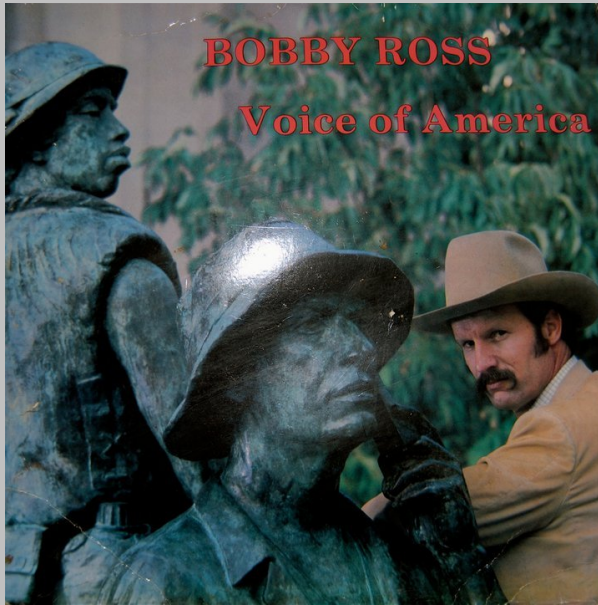
Obviously there is much, much more to come on this issue and TREA: The Enlisted Association will keep you informed.

Source: TREA





# Happy Thanksgiving from LT Bobby Ross



This year's Thanksgiving, 2017, I am especially thankful. For one, I turned 70 this year. Never thought that would happen. We had a great harvest at my Survival Farm.

I established a new 'Organic Flock' of chickens and guinea fowl this year, and it will set new standards. I do believe I might, now, have the only organic guinea hen flock in America. Maybe in the entire world. Ever eaten a guinea hen? You're missing something!

I'm also thankful I'm an American. That may sound strange, but I am! America has a lot of problems today. But, we are still America. I don't want to live anywhere else. When I see my flag, Old Glory, waving in the breeze, I give thanks to all of those who over the past 250 years have given their all to keep her flying. I thank those Americans who work for a living. I thank those who are serving in our

military. I thank those who are protecting our lives on our streets and our property. I thank those who care. Those who participate. And those who vote.

This Thanksgiving, I will take a moment to bow my head and be still for a bit. I will reflect on my 70 years on this side of the grass. I will humble myself to the thought that I am so very fortunate to be here.

LT Bobby Ross

[https://www.youtube.com/watch?  
time\\_continue=13&v=uPNnsi2dJIQ](https://www.youtube.com/watch?time_continue=13&v=uPNnsi2dJIQ)



## ***Veterans-For-Change Web Site***

The Veterans-For-Change website has been under construction since day one back in 2009 and every day since then. The looks pretty much stay the same, but in the background constant improvement and change is being done to make our website the most user friendly “One-Stop-Shop” website to find almost everything you might have tried to find searching the internet.

Almost a hundred people have been involved; collecting web links to documents now houses on the VFC website, collecting thousands of web links for various issues, illnesses and benefits. Creating forums for all eras of service and two forums one just for men and one just for woman where you can go question, comment, share medical and personal concerns, what ever you'd like it to be.

We also have a forum with a licensed Mental Health Worker, again where you can seek help or just ask questions.

We average **2,200** hits per day, and downloads average 1,200 per day with a total **3,701575** visitors as of Friday.

If you subscribe you will have full access to the entire website and best of all it's FREE of charge! You just need a valid E-mail address so the system can send you a confirmation E-Mail. Once received, click on the link to be authorized automatically.

[www.veterans-for-change.org](http://www.veterans-for-change.org)

- Documents Library with over **16,155** documents on-line (Updated: 11/13/17)
- FAQ's with more than **1,600** FAQ's and answers

- Multiple Forums
  - o Afghanistan Veterans
  - o FMP - Foreign Medial Program
  - o Gulf War & Desert Storm Veterans
  - o Iraq Veterans
  - o Korean Veterans
  - o Men Veterans Forum
  - o Mental Health for Veterans
  - o Political Issues
  - o Suggestion Box
  - o The Mess Hall
  - o VA Hospitals and Medical Centers
  - o Veteran Affairs
  - o Vietnam Veterans
  - o Welcome Mat
  - o Women Veterans Forum
  - o WW II Veterans
- Job Postings
- Memorial Pages (Updated: 11/02/17)
- News (Articles On-Line: **6,916**)
- Polls
- Web Links, more than **3,614**, Added 2 New Links (Updated: 11/12/17)

If you have a submission for the memorial pages,  
E-Mail: [Jim.Davis@veterans-for-change.org](mailto:Jim.Davis@veterans-for-change.org)



## **NDAA Conference Committee Bill Passes**

The House and Senate passed the final version of the FY2018 National Defense Authorization Act (NDAA-H.R.2810) that focuses on military readiness. The bill authorizes nearly \$700 billion, which is \$26 billion more than the Administration's request and \$80 billion more than sequestration spending caps still in effect.

The final bill includes:

- Keeping a grandfather clause to shield current retirees younger than 65 from an additional TRICARE fee increase (Senate NDAA repealed grandfather clause)
- Imposing a pharmacy co-pay for retirees younger than 65
- Eliminating the expiration date of May 2018 for the Special Survivor Indemnity Allowance (SSIA) for military widows, and increasing the SSIA based on the annual cost-of-living-allowance (COLA)
- Increasing pay (larger than requested) for troops by 2.4 percent, the largest pay increase in 8 years
- Eliminating a scheduled one-percent cut in Basic

Allowance for Housing (BAH), and stopping a Senate provision to cut the dependent children rate for dual-military couples

- Boosting military end strength by more than 20,000 service members (4,000 Navy & 1,000 Marines)
- Mandate all Reserve Component members that are mobilized to receive pre-mobilization and transitional health care
- Providing additional measures to protect victims of sexual assault including prosecution of perpetrators of non-consensual sharing of intimate images
- Allowing reimbursement up to \$500 for a spouse's expenses related to obtaining occupational license or certification in another state
- Directing the Correction of Military Records Boards to consider additional medical evidence relating to post-traumatic stress disorder (PTSD) or traumatic brain injury (TBI) when reviewing a discharge

The bill will now go to President Trump who is expected to sign it into law. The bill does exceed the (sequestration) budget cap for defense spending and will require additional congressional action to be enacted. The President, along with the

leaders of both the House and Senate, must strike a deal to eliminate or raise the sequestration caps for Defense spending in the next few weeks.

Members are encouraged to go to the FRA [Action Center](#) to ask their legislators to exclude Defense spending from sequestration.

Source: FRA



## **Audit Of VA's Choice Act Finds Nearly \$90 Million In Improper Payments**



An audit by the VA Inspector General has found “tens of millions of dollars” in improper payments under the [Choice Act](#). The VA Inspector General recently reported that their ongoing audit of VA payments made under the Choice Act has uncovered evidence of nearly \$90 million in overpayments to TriWest Healthcare Alliance and Health Net Federal Services in just two years. These companies serve as middlemen between the VA and civilian doctors who treat veterans. For more details, see this [article](#).



## **Support H.R. 3558, Improved Access for Women Veterans**



Representative Susan Brooks (IN) introduced H.R. 3558, the Improve Access to Care for Our Female Veterans Act. This bill would improve the VA's procedures for ensuring that environment of



care inspections are completed and deficiencies are reported accurately and timely by clarifying and strengthening roles and responsibilities for inspections in VA medical facilities.

The bill seeks to ensure all areas in VA facilities adequately meet privacy and security standards. Safety and privacy accommodations can be made through simple investments such as installation of privacy curtains or locks on doors. These minor modifications help create an environment that allows all VA patients, but particularly women, to fully engage in their treatment and recovery without privacy concerns. Lack of these reasonable accommodations may be particularly troubling for veterans struggling with post-traumatic stress or other disorders related to military sexual trauma.

In addition, the measure would require VA to collect and monitor access data from women veterans seeking care through the Veterans' Choice Program to ensure they have access to timely care when sent to a community provider.

Please ask your Representative to support H.R. 3558 by sending the prepared letter or composing one on your own.

Thank you for your participation in the DAV  
Commander's Action Network.

Click [HERE](#) and send your message!



## **VA Choice Contractors Accused of Skimming Tens of Millions of Dollars**

The Arizona Republic reported last week that Department of Veterans Affairs contractors TriWest Healthcare Alliance and Health Net Federal Services are under investigation for over-billing the United States government by tens of millions of dollars.



Both companies have multi-billion dollar contracts with the VA to facilitate private healthcare services for military families and veterans as part of the VA's new Veterans Choice program, which was created in 2014 after Congress passed the Veterans

## Access, Choice and Accountability Act.

The bill allocated \$10 billion to give veterans a private medical option, but has cost taxpayers upward of \$12 billion to date, according to The Republic. An audit launched by the VA Office of Inspector General (IG) after anonymous comments on the employer review website glassdoor.com found that some of that money has vanished into corporate coffers.

The IG recently reported to Congress that the two companies have collected at least \$89 million more than what they were supposed to. At least must be emphasized, as the audit is still ongoing (the inspector general's office says it should be completed by the end of the year). TriWest is also being investigated by a federal grand jury for possible wire fraud and misuse of government funds.

The two companies were given only 90 days to set up the program, and it was plagued by problems from the start. According to NPR, "within three months, TriWest returned referral authorizations of 172 out of 192 gastroenterology cases, and 57 of those patients had to be seen immediately because they had symptoms of significant ailments, such as cancer."

It is inarguable that the short amount of time Congress gave these companies to set up the program contributed to the problem, as coding errors and "double-billing" seem to be the biggest problem identified. But that is not all that the IG found.

In September, VA Inspector General Michael Missal issued a memorandum that listed four major "errors" that had resulted in excess payments to TriWest and Health Net. These were:

Duplicate errors: billing the VA more than once for medical services.

Health insurance errors: billing the VA for medical services already covered by private health insurance.

Pass-through errors: billing the VA for more money than what the companies paid medical providers for their services.

Rate errors: charging medical providers different rates than what were set by Medicare or contracts.

How much all of this cost taxpayers is unknown. Missal stated in his memorandum that duplicate

payments alone racked up \$89.7 million in overpayments to the two companies. He has ordered Health Net to reimburse the VA \$50.8 million, while TriWest owes the remaining \$38.9 million. "Our audit staff has attributed these errors to the lack of an appropriate payments process for Choice claims and an inefficient internal control system," Missal wrote.

For more information click [HERE](#).

Source: TREA



**Your actions**  
**could save a life.**

Showing you care can make a big difference to someone in crisis.

VeteransCrisisLine.net

 **Veterans  
Crisis Line**  
1-800-273-8255 **PRESS 1**



**House Passes Gold Star  
Family Support Bill**

The House passed by voice vote, the "Gold Star Family Support and Installation Access Act" (H.R.3897), sponsored by Rep. Don Bacon (Neb.), that provides installation access for Gold Star families to attend memorial services and unit reunions on military installations. It also extends access to on-base services for surviving spouses who remarry, as long as the dependent children of the deceased service member remain under their guardianship. This FRA-supported bill now goes to the Senate for further consideration.

Source: FRA



## Members of Veterans Advisory Committee on Education

**Veterans Benefits Administration**



Colleagues and  
Fellow Veterans,

We have had a  
number of inquiries

about the newly appointed members to our  
Veterans Advisory Committee on Education to be

chaired by former U.S. Senator James H. Webb.

By statute, the Committee advises the Secretary on existing VA education benefit programs and services and recommends new and improved education benefit programs and services. The Committee submits its recommendations and reports to the Secretary and may also submit reports to Congress.

We believe this is a hallmark event having such an incredible group of people willing to step up and serve Veterans in this unique way.

Serving alongside Senator Webb on the committee will be:

- Mr. Jared S. Lyon (Vice Chairman), President and CEO of Student Veterans of America;
- Ms. Dawn Halfaker, Founder and Chief Executive Officer of Halfaker and Associates;
- Dr. Sandra Harris-Hooker, Vice President and Senior Associate Dean at Morehouse School of Medicine;
- Ms. Ashlynn Haycock, Senior Coordinator for Education Support Services for Tragedy Assistance Program for Survivors;
- Ms. Abby Kinch, Veteran student and President of

the Florida State University Student Veterans of America chapter;

- The Honorable Jefferson Bingham Miller, Senior Legislative Advisor at McDermott Will and Emery, former seven term Congressman and former Chairman of the House Veterans Affairs Committee;
- Dr. Javier Miyares, President of University of Maryland University College;
- Mr. Jack Tilley, former Sergeant Major of the Army;
- Mr. Robert E. Wallace, Executive Director, Veterans of Foreign Wars;
- Dr. Joseph W. Westcott, Executive Director of the North Carolina State Approving Agency;
- Mr. Kyle Jerome White, seventh living recipient of the Medal of Honor.

We all have much to be thankful for - as I recently saw on a bumper sticker .... Thank a Veteran, we are the home of the free because of the brave....

Have a blessed and happy Thanksgiving – you deserve it!

Regards,

Curtis L. Coy



Deputy Under Secretary for Economic Opportunity  
Veterans Benefits Administration  
U.S. Department of Veterans Affairs  
Washington, DC 20420



**CONTACT YOUR  
MEMBERS OF CONGRESS!**

**To Call your Representative:  
202-225-2305**

**To Call your Senators:  
202-224-3841 or 202-224-3553**

**To call Different Members of Congress:  
202-224-3121**

**TOLL FREE: 866-272-6622**

**PLEASE... STOP Making Excuses!**

**[www.veterans-for-change.org](http://www.veterans-for-change.org)**



# Take Command: Improvements in Preventive Care Coverage with TRICARE Select

On Jan. 1, 2018, TRICARE Select will replace TRICARE Standard and TRICARE Extra.



As a result, beneficiaries will notice improved coverage for preventive services with TRICARE Select.

Preventive care helps you take command of your health and manage potential issues before you experience symptoms. This type of health care allows you to address health problems before they become life threatening.

Read the full article [here](#).



## COLA Increase for 2018 Passed into Law



On November 2, 2017, President Trump signed Public Law 115-75,

which provides a cost-of-living adjustment (COLA) increase of 2 percent, effective December 1, 2017, for veterans disability compensation and dependency and indemnity compensation (DIC) for survivors and certain other benefits. This increase matches the COLA provided to Social Security recipients.

This COLA benefits injured and ill veterans, their families and survivors by helping to maintain the value of VA benefits against inflation. Without annual COLAs, many disabled veterans, who sacrificed their own health and family life for the good of our nation, may not be able to maintain the quality of life they deserve.

We thank Representative Mike Bost (IL), Chairman of the House Veterans' Affairs Subcommittee on Disability Assistance and Memorial Affairs for introducing H.R. 1329-the Veterans' Compensation Cost-of-Living Adjustment Act of 2017, and Congress for final passage of the bill on October 25, 2017.

Likewise, we appreciate your support for service-disabled veterans and your grassroots efforts in the DAV Commander's Action Network, which helped get this critical legislation enacted. Please share

this information on all of your social media sites.  
Thank you for all you do for America's veterans and  
their families.

This alert is for your information only. No further  
action is required at this time.

Click [HERE](#) and send your message!



## **VA Reduces Paperwork**

The U.S. Department of Veterans Affairs (VA) has announced that it is making changes to its Inbox Notifications



system, a messaging system intended to communicate important clinical information, such as test results, referrals, medication refills or high-priority messages, but that has become bogged down with non-urgent, unimportant information. Seeing patients is the most fulfilling part of the job of a physician, doctors said, but far too much of their time is spent doing paperwork. The change will give VA's primary care physicians, in particular, more time to devote to patient care. Early results show the system is working: Clinicians now spend an hour and a half less on emails per week. For more overviews on all veteran benefits, visit the [Benefits Center](#).





**Our values  
match yours.**



[www.veterans-for-change.org](http://www.veterans-for-change.org)



**Does AUMF Need to be  
Updated?**

In the wake of service members being killed in Niger, some in Congress have expressed an interest in Congress reviewing, debating and re-authorizing the current Authorization for the Use of Military Force (AUMF). Defense Secretary Jim Mattis and Secretary of State Rex Tillerson testified before the Senate Foreign Relations Committee. Both President Trump appointees argued the 2001 and 2002 AUMFs, remain a sound basis for ongoing U.S. military operations against an expanding and changing threat in the Global War on Terror (GWOT). The Pentagon recently released a report that indicates the Department of Defense has spent more than \$1.4 trillion on GWOT since September 11, 2001.

Source: FRA





## Recovering from a Military Marriage Betrayal



If emotional or physical infidelity hasn't impacted your marriage, you probably know another marriage it has.

"Trust" is the topic second only to "communication" most often brought into counseling sessions and, most of the time, betrayal is the root cause. For tips on how to strengthen your military marriage, see this [article](#).







## **Veterans Get Access to Legal Assistance**

The Department of Veterans Affairs (VA), together with the



American Bar Association, has signed a Memorandum of Agreement aimed at improving veterans' access to free legal services. VA is encouraging VA Medical Centers and other VA facilities to engage with their local communities to establish legal clinics and Medical Legal Partnerships to address Veterans' legal needs. Currently, VA hosts at least 165 free legal clinics in its VA Medical Centers, Community Based Outpatient Clinics and Vet Centers across the country. For more information, visit the VA Office of General Counsel [website](#).



## **Investigation Finds Systemic Problems at Texas VA campus**

Veterans in the Vocational Training, Rehabilitation and Employment (VRE) program at the Department of Veterans Affairs' Temple, Texas campus had complained for roughly a decade about being assigned to the motor pool.

The complaints, made by veterans undergoing drug and alcohol rehabilitation as they tried to get their lives back on track, claimed that in the motor pool they were subjected to verbal abuse and tirades. Additionally, VA equipment like lawnmowers and expensive tools regularly disappeared, and sometimes veterans were told to take equipment off of the VA campus to the homes of high-ranking VA officials where they said they were ordered to do work.

As the complaints piled up, administrators took no action until this past spring, when Central Texas VA Director Christopher Sandles said that he initiated an investigation after hearing concerns from employees at the motor pool during focus groups he convened when the VA appointed him to the top position in the region, which includes Austin, nine months ago.

This is one of the reforms that grew out of the 2014 Phoenix VAMC wait list scandal - that administrators simply needed to listen to the complaints of the veterans that they were supposed to be serving. Hopefully problems are resolved this way in the future, instead of waiting for Inspector General report, or worse, local police or FBI

investigation finds out about alleged wrongdoing.

Veterans had lodged nearly 50 grievances over a decade-long time period, finally prompting the Central Texas VA to launch an internal investigation into the motor pool. In August, the three-person administrative board confirmed much of what the veterans had long alleged - and more.

The American-Statesman obtained a preliminary, unsigned version of the board's report. It found that:

"Some VA supervisors had stolen equipment from the agency and benefited personally from the labor of veterans in the vocational training program. Current and former veterans in the program testified that they had been told to build fences, repair sprinkler systems and perform other landscaping work at the homes of certain supervisors and their family members.

The veterans also testified that while they were being paid by the government, they were forced to repair personal vehicles and do other odd jobs for supervisors.

And in a finding that has sparked a wider VA inquiry, the investigators said they had uncovered a complex scheme at the motor pool to secretly profit

from VA purchase orders. The board concluded employees at the motor pool had funneled business to a small Killeen firm that investigators said made at least \$400,000 by padding purchases with 30 percent surcharges. In all, the report found, more than \$1.3 million was "funneled through" the business, Whitetail Industrial Parts and Service, in recent years."

For more details, click [HERE](#).

Source: TREA



## **Veteran Crisis Resources**

**Veterans Crisis Line 1-800-273-8255 and Press 1**

**Military Crisis Line 1-800-273-TALK (8255)**

**National Call Center for Homeless Veterans**

**1-877-4AID-VET (424.3838)**

**VA Caregiver Support Line 1-855-260-3274**



# **POW/MIA Commemorative Chair at U.S. Capitol**

FRA National Executive Director Tom Snee recently attended the unveiling of the Prisoner-of-War/Missing-in-Action (POW/MIA) commemorative chair dedication ceremony on Capitol Hill. It was unveiled by House Speaker Paul Ryan, who was joined by Senate Majority Leader Mitch McConnell, House Democratic Leader Nancy Pelosi, Senators Elizabeth Warren and Richard Blumenthal, and Representatives Stephen Lynch and Samuel Johnson, who spent seven years as a POW in Hanoi. The memorial chair is located in the Emancipation Hall of the Capitol Visitor Center, and serves to honor American prisoners of war. It stands as a reminder of the nearly 83,000 servicemen and women still missing in action. At the 90th annual FRA National Convention the delegates unanimously approved the 2018 FRA Legislative Agenda that includes: "FRA work to ensure that the DoD make every effort for a complete accounting of all Prisoners Of War and Missing in Action service members for past and current conflicts."

Source: FRA



# Links to Other Stories

- 1) [10 tips for safe online shopping on Cyber Monday](#)
- 2) [Bird's Eye View of Your Wellness and Your Health Risks](#)
- 3) [Diabetics May Also Face a Low Blood Sugar Challenge](#)
- 4) [Did you know you don't have to carry your paper medical records from one provider to another?](#)
- 5) [House of Lies: Agent Orange and the Government's Policy of Cover-up](#)
- 6) [Local Vietnam veteran fighting for expanded Agent Orange disability claims](#)
- 7) [Medal of Honor Recipient Thomas J. Hudner, Jr., Passes Away at 93](#)
- 8) [Please don't buy this: smart locks](#)
- 9) [She Needed Someone to Listen. VA Did.](#)
- 10) [Slow-killing parasite from Vietnam may be killing veterans, VA study says](#)
- 11) [Spread Only Good Cheer: Get Your Flu Vaccination](#)

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you don't have an account, sign up today, it's FREE. Your comments and rankings tell us what type of information you want most.

Check us out today: [www.veterans-for-change.org](http://www.veterans-for-change.org)



## **VA & CFPB Warning on Refinancing Offers**

Colleagues and Fellow Veterans,

Veterans Benefits Administration



The VA Interest Rate

Reduction Refinance Loan (IRRRL) lowers your interest rate by refinancing your existing VA home loan. During FY17, VA guaranteed over 190,000 home loans under this program. In FY 2017, there were nearly 1,500 lenders that participate in the VA Home Loan program.

Regrettably, some lenders have taken advantage of Servicemembers and Veterans with VA home loans in the past. They have sent unsolicited offers to refinance VA mortgages with misleading advertising. If you have a VA home loan, there is a good chance you have already come into contact with unsolicited offers which appear official and may sound too good to be true.

The VA and the Consumer Financial Protection Bureau (CFPB) have issued their first Warning Order to Servicemembers and Veterans who currently have a VA home loan, as we have found that some of you are being targeted with misleading advertising.

Understand that certain advertised benefits, such as no out-of-pocket closing costs, skipped mortgage payments, and escrow refunds, are costs that are generally added to your loan and increase the overall principal balance. These are all red flags that may indicate that the loan is less likely to benefit you. Before you proceed with a VA mortgage refinance, be sure to consider the long-term and short-term benefits and consequences of refinancing your loan.

If you are contacted to refinance your VA mortgage, carefully consider your options and ask questions:

- Does a lower interest rate extend the term (i.e., 30-year fixed rate to another 30-year fixed rate)?
- What are the financial implications when choosing between a fixed term and an adjustable rate mortgage loan?
- What is your total payback for the new loan vs. the original loan?
- Do offers of skipped payments or cash back ultimately get added to my loan amount?

If you have a problem with a VA mortgage refinance or other mortgage issues, you can submit a complaint to the CFPB online or by calling (855) 411-CFPB (2372). Please also see VA/CFPB's blog on this topic [HERE](#).

We are working hard, along with other government agencies, to identify, stop, and prevent illegal and misleading advertising related to VA mortgages and refinancing. If you have questions that aren't being answered by your lender, please get a second opinion from another lender, or call a VA loan specialist who is available to assist you from 8 a.m. to 6 p.m. ET, Monday through Friday at (877) 827-3702.

As always, thank you for your service.

Regards,

Curtis L. Coy

Deputy Under Secretary for Economic Opportunity

Veterans Benefits Administration

U.S. Department of Veterans Affairs

Washington, DC 20420



## **Belgium Sponsors WWI Traveling Exhibit**



The Embassy of Belgium has a remarkable new World War I exhibit that has been traveling across the United States. It tells a story of a unique military unit that had adventures unlike any other during the World War I period. The Expeditionary Corps of Armored Cars (often called ACM) was a military division formed by Belgian volunteers during WWI. The exhibition consists of 19 banners. For more information, visit the WWI Centennial Commission [website](#).



## **Minimize Your Out-of-Pocket Costs & Co Pays with a TRICARE Supplement**

Get a Tricare supplement that pays your cost shares and can pay 100% of covered excess charges. Get Valuable Coverage [Now](#).





## **What the 2018 Defense Bill Means to Your Pay and Benefits**

Each year Congress passes a defense authorization bill, known as the National Defense Authorization Act (NDAA). This legislation impacts everything from weapons systems and troop strength to military pay and benefits. The 2018 NDAA is now one [step closer to becoming reality](#) after House and the Senate negotiators agreed on a compromise version that will soon head for a vote in each chamber before hitting the president's desk, possibly before the Thanksgiving holiday. [Visit the Military Advantage blog](#) to see what the 2018 defense bill will mean to you.



**GAO**

U.S. Government Accountability  
Office Reports

- 1) Federal Regulations: Key Considerations for Agency Design and Enforcement Decisions
- 2) Government Procurement: Effect of Restriction on DHS's Purchasing of Foreign Textiles Is Limited
- 3) Improper Payments: Most Selected Agencies Improved Procedures to Help Ensure Risk Assessments of All Programs and Activities
- 4) Information Technology: OMB Needs to Report On and Improve Its Oversight of the Highest Priority Programs
- 5) Personnel Security Clearances: Plans Needed to Fully Implement and Oversee Continuous Evaluation of Clearance Holders



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# VA Scheduling Available Online

You can now manage your primary care and certain specialty care Department of Veterans Affairs (VA) appointments online at participating VA facilities. You will need a Premium My HealthVet Account to use online scheduling. If you do not have a Premium account, [visit My HealthVet](#) or contact the My HealthVet Coordinator at your [nearest VA facility](#). Currently, online scheduling is available at more than 100 VA facilities and their associated Community Based Outpatient Clinics. VA plans to add more appointment types in the future and is working to make online scheduling available at nearly all VA facilities next year. [Check to see if your VA facility offers online scheduling](#) online. For more information, visit the VA [website](#).



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# **The Department of Veterans' Affairs and the CFPB Issue Warning Order to Holders of VA Home Loans**

The VA Interest Rate Reduction Refinance Loan (IRRRL) lowers your interest rate by refinancing your existing VA home loan. During FY17, VA guaranteed over 190,000 home loans under this program. In FY 2017, there were nearly 1,500 lenders that participate in the VA Home Loan program.

Regrettably, some lenders have taken advantage of Servicemembers and Veterans with VA home loans in the past. They have sent unsolicited offers to refinance VA mortgages with misleading advertising. If you have a VA home loan, there is a good chance you have already come into contact with unsolicited offers which appear official and may sound too good to be true.

**The VA and the Consumer Financial Protection Bureau (CFPB) have issued their first Warning Order to Servicemembers and Veterans who currently have a VA home loan, as we have found that some of you are being targeted with**

## **misleading advertising.**

Understand that certain advertised benefits, such as no out-of-pocket closing costs, skipped mortgage payments, and escrow refunds, are costs that are generally added to your loan and increase the overall principal balance. These are all red flags that may indicate that the loan is less likely to benefit you. Before you proceed with a VA mortgage refinance, be sure to consider the long-term and short-term benefits and consequences of refinancing your loan.

If you are contacted to refinance your VA mortgage, carefully consider your options and ask questions:

- Does a lower interest rate extend the term (i.e., 30-year fixed rate to another 30-year fixed rate)?
- What are the financial implications when choosing between a fixed term and an adjustable rate mortgage loan?
- What is your total payback for the new loan vs. the original loan?
- Do offers of skipped payments or cash back ultimately get added to my loan amount?

If you have a problem with a VA mortgage refinance or other mortgage issues, you can submit a

complaint to the CFPB online or by calling (855) 411-CFPB (2372). Please also see VA/CFPB's blog on this topic [HERE](#).

We are working hard, along with other government agencies, to identify, stop, and prevent illegal and misleading advertising related to VA mortgages and refinancing. If you have questions that aren't being answered by your lender, please get a second opinion from another lender, or call a VA loan specialist who is available to assist you from 8 a.m. to 6 p.m. ET, Monday through Friday at (877) 827-3702.

Source: TREA



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