

Sir,

I wish to convey to you my personal interest in Veteran's Debt Fairness Bill.

My interest in this bill stems from 10 years of over payments by the VA totaling some \$26,000. These over payments were the result of negligence by the VA regarding adjusting compensation due to concurrent receipt of Air Force Reserve Drill Pay and VA Compensation. I received the notices each year from Defense Manpower stating that I had served so many days and did I wish to waive my drill pay or my VA Comp. Each year I waived comp as it was considerably less than my reserve pay. Each year nothing would happen. The compensation was never adjusted and the VA never sent any notices stating they were going to adjust for concurrent receipt. After several years, multiple phone calls, etc., I gave up. I noticed on the "notice of concurrent receipt", a statement, which I took to heart. It stated, "Should we not receive your waiver request, we will assume you waive your VA compensation for the year and days indicated." It was then I decided that I do not need to waste my time, my commander's time, effort, etc. if the compensation was to be waived anyway. The compensation was never adjusted.

I retired in September 2015. After 23 years of faithful and honorable service, some 11 deployments (that I can remember), 50 combat and combat support missions in the Middle East, the VA determined that it was time to collect for every year I received concurrent benefits, 2005-2015. The debts/overpayments totaled some \$26,000. \$3000 or so was the result of an education benefit error on my part, which I accepted responsibility for and paid. In September 2016, the VA took my entire monthly benefit. I counted on that compensation for car payments. I had received a couple of letters/notices in the mail stating the benefit would be reduced and that I had an overpayment. Each notice of overpayment/debt was very confusing and difficult to understand. When I called the VA Regional office, they were of no help. I only grew more confused. In January 2018, I finally have a payment plan in place with Debt Management. It only took some 18 months to settle and the burden of proof was 100% on me. Ironically, it only took the VA less than 60 days to start garnishing my compensation once they found the overpayment. I currently have an active waiver claim on file with the VA and process can take 3-7 years. Is this fair to our Nation's veterans?

Sir, it is my belief that the Veteran's Debt Fairness Bill would prevent this from happening to future veterans and maybe even help current ones as well. It states in the proposed legislation that if there is no fault of the veteran then the VA can do nothing about that over payment. The VA also has no timetable to recoup these over payments. The bill would limit their time to 5 years if my understanding is correct. It is also my understanding and experience that the VA can withhold a veteran's entire benefit until debts are recovered. I ask you Sir, is this fair? What if that veteran's only income was VA

compensation? What if he/she was already dealing with a failed marriage, PTSD, struggling to reintegrate to society after serving, or homeless? What then Sir? This bill would limit the amount the VA can garnish to 25% of the veteran's compensation.

The VA is in dire need of reform. I truly believe this bill is an excellent start.

I would be willing to testify before your committee about my experiences and tribulations with the VA and its debt collection practices to support this bill.

I have been involved with many veterans who share my experiences. In 2016 alone, some 200,000 over payments totaling over \$1.06 trillion dollars were sent to veterans. These over payments can not all be the fault of the veteran. Let's change this!

Thank you for your attention in this matter and for your considerations of my testifying in support of Veteran's Debt Fairness Bill. Our veterans deserve it!

Sincerely,

//SIGNED//

John P Moser, MSgt

USAF (Ret.)