



**TESTIMONY OF**

**John Adams Master Sergeant USAF (Ret)**

**National President**

**Of**

**THE RETIRED ENLISTED ASSOCIATION**

**Before a**

**JOINT HEARING**

**Of the**

**HOUSE and SENATE VETERANS AFFAIRS COMMITTEES**

**On**

**March 14th 2018**

## **DISCLOSURE OF FEDERAL GRANTS OR CONTRACTS**

**The Retired Enlisted Association (TREA) does not currently receive, nor has it received during the current fiscal year or either of the two previous years any federal money for grants or contracts. All the Association's activities and services are accomplished completely free of any federal funding.**

### **Chairmen Isakson and Roe, Ranking Members Tester and Walz and distinguished members of both Committees**

It is an honor for me to speak before this Joint Committee hearing about TREA's legislative goals and concerns for FY2018 and beyond for America's military veterans and retirees as well as their families and survivors. We are going to greatly miss working with Ranking Member and TREA life member Tim Walz, and his first rate staff, but wish him great success in the future.

We are pleased once again to appear before your Committees with our suggestions as to how Congress can improve the lives of the men and women who protect and have protected our nation's safety and freedoms. I am John Adams, National President of The Retired Enlisted Association (TREA). TREA was created in 1963 to give the men and women who serve or have served in America's enlisted ranks a voice to speak to our Government. Our members are from all the branches of the Armed Services. They serve or have served on active duty, in the Reserve

Components and many of their spouses and surviving spouses are also veterans or are members of our Auxiliary. Of course, many things change in over 50 years. Originally all our members were military retirees or those who were planning to serve a full military career. Then we opened our membership to all veterans from the enlisted ranks as well as retirees. As a Congressionally chartered VSO since 1992 with members who were Department of Defense retirees **as well as** veterans we have always worked on and studied veteran issues.

TREA also wishes to thank the members and staffs of both your Committees for your active and crucial oversight of the VA. It is an enormous job but without your continual oversight these past several years we would not be dealing with (or even know about) the various medical center and Veteran Integrated Service Network (VISN) scandals, the hidden backlogs and false reports that we have all pushed to fix again, thanks to you and your terrific staffs. But the job is far from done as we know from the shocking IG report that was released only last week about some deplorable failures at the DC VA Medical Center. Your Committees as well as Secretary Shulkin are already working on this problem. And again, we thank you.

### **The Department of Veteran Affairs and Community Healthcare**

Improving wait times and scheduling for medical care at the VA will mean nothing if the care itself is not first rate. In many VISNs throughout the country veterans are well satisfied with the care they receive in the VA. In other parts of the country the opposite is true. The quality of the healthcare provided by the VA across the country must be standardized, first rate and timely.

We are well aware that the VA is working hard to hire top notch talent doctors, nurses and other healthcare professionals but they are having problems. We know that this is a problem for the United States medical system, not just in the VA but it is a continuing problem in the largest hospital system in the United States. But whatever the reason when care is dangerously delayed corrections need to be made.

Since 2014 Congress and the VA have been trying to guarantee timely access through the CHOICE Program. There have been many fits and starts in standing up this temporary program. Congress has acted twice to extend it and now we urge you to make it permanent by passing **S.2193.The Caring for Our Veterans Act of 2017.**

This makes many improvements to the present program. It should create shorter waits for care as well as saving veterans from burdensome commutes. However, it would still keep veterans' healthcare integrated and keep the VA responsible for its quality. The bill also plans to improve the VA's medical education and loan repayment programs which will hopefully help the VA recruit skilled medical professionals. It also intends to expand telemedicine along with **S. 925.** Finally, the bill changes the CHOICE program from mandatory spending to discretionary which is crucial to maintain the program. But while making that change we must all be watchful that individual VISNs do not move the money out of community care and back into their internal budgets.

### **VBA Claims Backlog**

**The Retired Enlisted Association** would like to thank the Committees, the leadership at the Department of Veterans' Affairs (VA) and the workforce at the Veterans' Benefits Administration (VBA) for their work over the last half-decade in reducing the claims backlog.

As of last month, the claims backlog stood at approximately 79,000 claims, a decrease of 87 percent from its peak, and a decrease of about 18,000 claims compared to last year. Five years ago, the backlog was over 610,000 claims (March 2013). The numbers plainly show that Congress and VA leadership made sure that words translated into action. Again, we thank you.

The overall pending claims (non-backlog) workload has also decreased. It has gone from about 390,000 in January 2017 to just over 320,000 claims today. Similarly, the average days to complete a claim has dropped from 119 days to 103 days over the last year.

Although the length of time to complete a claim has gone down, it seems that the fears in the VSO community regarding accuracy have begun to come true: three years ago, the accuracy rate was approximately 96 percent. As of May 2017 it has come down to 94.5 percent.

According to the Independent Budget (IB), the 12-month claim-based accuracy measurement has dropped from approximately 91 percent in January 2015 to less than 85 percent as of last

month. Sacrificing accuracy in exchange for reducing the backlog and the time it takes to complete a claim was something that the VSO community warned against years ago. TREA believes this is a training issue for leadership to address from the top down, rather than something that hiring more full-time employees (FTE) will fix.

It is important to note that in addition to the disability claims backlog, VBA also has a backlog of claims for other benefits like dependent indemnity compensation and aid & attendance. It is important to make sure that these claims do not fall by the wayside in Regional Offices – the people making them are often in dire circumstances and deserve prompt responses from VBA. Congress should step up with additional resources.

### **Appeals Backlog**

Another major driver of VBA workload is appeals processing. **The Retired Enlisted Association** would like to thank Congress for passing the Veteran Appeals Improvement and Modernization Act (P.L. 115–55) last year. This legislation will help streamline the appeals process and provide more efficient, quicker decisions.

Late last year, pursuant to this new legislation, the VBA began the Rapid Appeals Modernization Program (RAMP) pilot that allows the nearly 470,000 veterans with pending appeals to opt into the new system through either the Higher Level Review or the Supplemental Claim option.

While Congress responded to VA requests for additional funding to increase staffing at VBA to address the claims backlog, there have not been increases in funding to address the backlog of appeals pending inside VBA. Congress must step up to the plate and give VA the needed resourced to accomplish the mission.

### **Education**

TREA is grateful to the Committees for the passage of the H.R.3218 - Harry W. Colmery Veterans Educational Assistance Act of 2017, also known as the “Forever G.I. Bill,” which became Public Law No: 115-48 last year. The law allows all Purple Heart recipients to receive Post-9/11 GI Bill benefits, makes Fry Scholarship recipients and Purple Heart recipients eligible for the Yellow Ribbon Program, and it makes members of reserve components of the Armed Forces who lost eligibility for educational assistance under Reserve Educational Assistance Program (REAP) eligible for the Post-9/11 GI Bill. It also restores Post 9/11 GI Bill eligibility for veterans affected by school closure or disapproval, enhances Post 9/11 GI Bill transferability to dependents, and makes the Post 9/11 GI Bill a lifetime benefit with no expiration date to be used to improve veterans’ education and employment prospects at any point in their life.

These are only six of the seventeen provisions in the bill, and TREA is incredibly grateful for each one. However, the precedent it sets concerns us: it was paid for by cutting housing benefits to

bring the Basic Allowance for Housing (BAH) stipend in line with what the active duty currently receives from the Department of Defense (DOD). It established the principle that in order to fund new veterans programs, existing veterans' benefits must be cut as "pay-fors."

TREA has long been on record as opposing "robbing Peter to pay Paul" policies whereby Congress is willing to fix many of the problems in the veteran community – until it comes time to pay for it. Concurrent receipt of VA disability pay and military retired pay, the SBP/DIC offset (concurrent receipt of the Survivor Benefit Plan and Dependent Indemnity Compensation, also known as the "Widows' Tax"), and the "Bluewater Navy" Agent Orange issue all fall in this category.

TREA continues to be concerned about possible changes to the gainful employment rule, the borrower defense rule, and the 90-10 rule. While other committees have jurisdiction over the Higher Education Act reauthorization (also known as the "Prosper Act"), these issues affect the educational benefit of active duty military, veterans, their dependents and survivors. It has been nearly a decade since TREA began to hear reports of colleges and universities, usually in the for-profit sector (but not always), cheating veterans out of their education benefits. These schools provide substandard educations that do not meet minimum licensing standards, make unrealistic promises about job prospects and sometimes even forge signatures to take unwanted loans out in their names.

Now it seems that instead of protecting the new, expanded "Forever" GI Bill, the government does not intend to take all possible measures to safeguard taxpayer resources even as bad-actor schools are being sued by the Department of Justice (DOJ) and individual states for defrauding



student veterans. The Department of Education's Gainful Employment Rule, which requires vocational programs at for-profit higher education institutions and non-degree programs at community colleges to meet minimum thresholds with respect to the debt-to-income rates of their graduates, is one way to ensure that there is a proper return on investment. TREA would like to see the VA adopt similar quality controls in GI Bill oversight because large amounts of GI Bill funds keep flowing to subpar colleges, instead of the Department of Education backsliding on student protections, as seems to be happening now.

The decision last year by the Department of Education to throw out its Borrower Defense rule, which gave defrauded borrowers access to a consistent, clear, fair, and transparent process to seek debt relief, is greatly concerning to TREA. The Borrower Defense rule offers student loan forgiveness for students who have been defrauded, protects student veterans from forced arbitration, enabling them to seek relief in the courts instead of through arbitration if they have been defrauded, and requires financial responsibility triggers and warnings by colleges.

Ensuring that fraudulent schools masquerading as institutions of higher learning don't take advantage of student veterans is something that Congress should be interested in – allowing the Department of Education to backslide on this is a betrayal of the duty to be a good steward of taxpayer resources and is not in the public's interest. It is a betrayal of student veterans, who assume that somebody is looking out for them and that some federal entity is making sure that if a school is eligible to receive GI Bill funding, then it is in fact a legitimate school. "Caveat emptor," or "buyer beware," is a standard that we have been moving away from as a society, especially when it comes to money originating from the federal government. We must take

precautions to make sure nobody is stripped of their hard-earned education benefits. The GI Bill Comparison Tool is a great first step in getting information to prospective student veterans, but it is not enough.

According to the *Los Angeles Times*, 26% of veterans receiving educational benefits also have student loans. Unfortunately, the Department of Education's new proposal regarding the Borrower Defense Rule would water down a student veteran's defense to fraudulent schools that are forced to close down. A "federal standard" applicable to borrower-defense claims would serve only to limit defrauded students' access to critical loan relief. Under this proposal, a Borrower Defense process would exclude any role for state attorneys general (who are often the first line of defense when it comes to consumer issues in their state). A proposed three-year statute of limitations on borrower-defense claims can only serve one ultimate purpose – limiting claims.

Further, preserving mandatory arbitration, often unwittingly agreed to when student veterans enroll in a school, makes it much harder to actually bring a meritorious claim and prevents information about the few disputes that are brought from ever becoming known. Arbitrators are not required to follow precedent, meaning that two student veterans with the exact same fact patterns who attended the same school could get different results. Finally, the executive branch is not proposing a way to streamline the process to discharge groups of similar borrower defense claims, meaning that it is possible to clog up the courts or arbitrators with thousands of similar cases and to drag the process out for years, making it even harder to achieve any form of justice.

When the Department of Education is unwilling to stand up for student veterans, it is time for Congress to step up and fulfill their oversight obligations. Making sure that GI Bill funds are spent wisely should not be a partisan issue.

It should not be controversial to improve laws that protect veterans enrolled in institutions of higher learning that close or lose their accreditation. Schools should spend money derived from VA benefits on serving the veteran instead of profit set-asides, luxury cars, stock options, and TV ads. The VA should protect student veterans with the same authorities as the Departments of Education and Defense. Specifically, these are:

(a) While the Education Department has a mandatory Program Participation Agreement governing schools that want Title IV funds, and the Defense Department has a mandatory Memorandum of Understanding for schools that want to participate in DOD voluntary education programs, VA has only a voluntary "Principles of Excellence." This leads VA to feel helpless to stop bad actor schools. We urge the Committees to consider codifying and strengthening the Principles of Excellence.

(b) VA should similarly align with the Defense and Education Departments on the disbursement and clawbacks of federal funds. While the Education Department disburses funds to colleges on a pro-rated basis during the semester, and DOD disburses funds only upon the servicemember's successful completion of the semester, VA sends the entire semester of GI Bill payment after a veteran sits for one day of class. This incentivizes bad actor colleges to lie to veterans about the college to get them to sit for just one day, and then, when the veteran realizes the college does not provide a sound education or meet their needs and they drop out, bad actor schools keep

the veteran's GI Bill money. While the Education Department recoups any overpayments from the schools directly, and DOD suffers no overpayments because it pays only at the end of a term, VA recoups overpayments directly from the veteran, withholding veterans' disability payments and putting a lien on veterans' tax refunds, even though the school received the money. The US Government Accountability Office wrote a report criticizing this practice and noting that it caused more than \$400 million in overpayments in 2014 alone. Veterans should not be on the hook for money that was sent to the school, not them.

There is a second issue that exists because of the way the VA disburses GI Bill tuition. In order to be eligible for the Post-911 education benefits and monthly stipends, Veterans and their eligible dependents must certify claims with both the VA and participating institution. Oftentimes, either because of the way the VA currently pays GI Bill tuition, or through slow processing at the VA or a mistake or tardiness by the participating school, some schools put holds on a student's accounts or force the student to pay out of pocket for their tuition.

**H.R. 4830**, known as the SIT-REP Act introduced by Congressman Bilirakis, would remedy this situation. This legislation would require that schools and training programs eligible for GI Bill benefits be prohibited from imposing a late fee or denying access to facilities on student Veterans due to a late payment from the VA. This common sense bill protects student Veterans who through no fault of their own are denied access to education because the VA or school made a mistake or late payment. Additionally, there are no expected costs to this proposed legislation.

c) Program approval and compliance monitoring for VA by the State Approving Agencies needs to be strengthened. Too many low quality fraudulent programs are being approved for the GI Bill and the compliance monitoring is inadequate. Program approval and compliance are much stricter at both the Education and Defense Departments.

d) Lastly, the “90-10” ratio of Federal aid to private money should include GI Bill benefits as federal money, and not consider it private money.

In 2016 Devry admitted that they had in fact been abusing student veterans, issues that had been revealed in congressional testimony back in 2013. In order to show that they were making amends, they unilaterally decided to move to a so-called “85-15” standard, meaning that no more than 85% of their money will come from federal funds, including the Department of Defense’s Tuition Assistance Program, the Post-9/11 G.I. Bill and the Montgomery G.I. Bill.

Contrast that with the “Prosper Act,” which would allow for-profit schools to ignore the 90-10 ratio entirely. This proposal would do away with the market test that has, until this point in time, ensured that at least ten percent of for-profit schools’ funding comes from non-federal sources. Allowing all of a school’s money to come from federal financial aid would allow schools which would never survive in the private sector without government funds to continue providing subpar value to students, including veterans.

As the law currently stands, excluding educational money from the Departments of Defense and Veterans’ Affairs in the calculation of the “90-10” rule causes companies to ignore the welfare of student veterans in the service of their own self-interest. It cannot be ignored that valuable

education benefits have been stripped from servicemembers and veterans who are in return receiving “degrees” from institutions that do not improve veterans’ positioning in the employment marketplace. To prevent this from happening in the future, DoD and VA money should not be exempt from the “90-10” rule any longer. TREA strongly believes that there should still be a market test to make sure that the private sector is willing to spend its own money on a for-profit school; we are deeply skeptical that veterans are going to be able to receive a return on their educational investment without this test.

Finally, Veterans Success On Campus is part of VA’s Vocational Rehabilitation & Employment (VR&E) program. Unfortunately, VR&E participation has increased by an estimated 16.8 percent over the last four years while VR&E staffing has risen just 1.8 percent over that same time. Program participation is projected to increase another 3.1 percent in FY 2019. Failure to align staffing with rising demand threatens successful programs like VSOC, and VR&E as a whole.

### **Reserve Component Issues**

Last month Defense Secretary Mattis issued a new policy to all those serving in the Armed Forces: deploy or get out. That policy includes members of the Guard and Reserve.

Since 2003 members of the Guard and Reserve have been an integral part of American’s deployed forces around the world, including those in combat theaters. It has been stated that our forces could not have accomplished what they did without the Guard and Reserve.

However, when the Guard and Reserve entered the fight they did so in effect as second-class military personnel. They did not have the full range of benefits that those in the active force have. Indeed, they faced challenges that active duty personnel did not. They had to deal with employers and hope that their jobs would still be there when they returned. They had to deal with issues such as health care for themselves and their families both prior to being brought on active duty and when transitioning back to civilian life. Their families had to learn how to navigate the military system without the support that those on active duty bases and stations have.

Those are only some of the many issues that arose when they deployed, came home, and in many cases deployed again, and sometimes again.

Fortunately, Congress has over the intervening years addressed some of those problems and the situation has improved from where it was. But there is still much that remains to do.

Many of the needed changes lie outside of the VA committees, but there are still important issues on the veterans' side of the ledger that must be improved if Guard and Reserve members are to be treated in the way they should be as integral partners in our nation's armed forces.

As mentioned earlier, TREA remains concerned about inadequate quality standards and oversight of the GI Bill. All of the issues listed above affect many prior-activated National Guard and Reserve members, as well as veterans who were only on active duty.

## **Guard and Reserve Legal Rights**

Members of the Reserve Components are supposed to have the employment and reemployment rights protected by the law known as USERRA – the Uniformed Services Employment and Reemployment Rights Act. However, either through lack of strict enforcement by the federal government, or because of conflicts with other laws, Reserve Component members in fact lose some of the rights that were supposed to be guaranteed by USERRA.

Therefore, TREA urges Congress to either amend current law or pass new legislation to bar binding arbitration agreements on USERRA issues.

We further urge that Congress require that states which accept federal funds for any state programs or activities must waive their sovereign (11th Amendment) immunity in cases of USERRA actions.

And we urge legislation to provide returning Reserve Component members appropriate time to adjudicate punitive damages in cases of reemployment discrimination by expanding the statute of limitation on such cases.

Therefore, TREA urges Congress to either amend currently law or pass new legislation to bar binding arbitration agreements on USERRA issues.

## **Female Veterans**

Women presently make up 15% of the active duty and 17% of the Reserve Components and 10% of all American veterans. They are clearly the fastest growing segment of veterans. All told



2.2 million women have served in the American Armed Forces. By 2040 the VA projects that women will make up just under 18% of all living veterans. There are already over 100,000 women veterans from OIF/OEF and Operation New Dawn, and 52% of these women veterans are enrolled in VA health care. So it is clear that the VA must adapt its method to serve these beneficiaries.

VA hospitals and clinics should be designed to be more comfortable for women including more areas of physical privacy. There should be more focus given to specific female medical needs and there should be areas where children can be cared for while their mothers are seeing a doctor.

There should be full time gynecologists on staff at VA Medical Centers.

It is also a shocking fact that women veterans suffer from a suicide rate 2.4 times higher than civilian women. While we must focus on stopping all veterans' suicides, this is a disparity that must be studied and treated.

It has also been discovered that women veterans are less likely to self-identify as veterans as men are. This seems to be especially true of women who did not serve in war zones. Therefore, it is imperative for the VA to both study methods of outreach for women veterans who deserve and need their services and to make them comfortable and proud in identifying themselves as veterans.

## Survivors Financial Benefits

Only 1% of Americans are joining the military to fight her wars, protect her shores and preserve her freedoms. And their families and loved ones are bearing the terrible loss and loneliness when one of them dies. Of course, America wants to protect and help those who are left behind. It is our duty. As President Lincoln said in his Second Inaugural address it is America's duty to "care for his widow and orphan" This same quote can be found on the front of the Department of Veterans Affairs National Headquarters.

**DIC Equality-** Dependency and Indemnity Compensation (DIC) sets a flat monthly rate regardless of rank if the service-connected death occurred after January 1, 1993. There have not been significant increases in the rate since that date though there have been regular COLA increases and again it is presently \$1283.11 a month. That is approximately 43% of 100% service connected disabled single veteran. Survivors of federal disabled civilian workers is set at 55% In 2009 a GAO report titled "Military and Veterans' Benefits" (GAO 10-62) reached the same conclusion: "DIC payments are almost always less than workers' compensation payments for survivors of federal employees who die as a result of job-related injuries." This means that a surviving spouse's annual income is \$15,095.00 (in 2017 rates). It is just too low. We are very pleased that Rep. Carol Shea-Porter (D-NH) has introduced **H.R. 4106** and Senator Jon Tester (D-MT) has introduced **S. 1990** two different bills that will hopefully moving us toward creating a standard of 55%, in an effort to create equity with other federal survivor benefit program.

**SBP/DIC Offset-** We again strongly urge Congress to end the unfair Survivors Benefit Plan (SBP)/Dependency Indemnity Compensation (DIC) offset and to make DIC equivalent to other federal survivor programs. Currently the flat DIC payment is \$1,283.11 a month (for deaths that occurred after January 1st 1993; prior to that date the amount is rank based). Because of the dollar for dollar offset only the most senior enlisted retirees and higher ranking officers' survivors ever receive a dime of their SBP.

In 2009 a Special Survivor Indemnity Allowance (SSIA) was passed to partially deal with this obviously unfair practice. It started with a \$50 a month payment to partially offset the offset. Every year it grew until reaching \$310. We are grateful that last year SSIA was made permanent with COLA increases applied to the present \$310 payment. But there it freezes at approximately 25% of the DIC payment. It is not enough. The offset should be abolished.

The offset takes a dollar from the SBP payment for every dollar the widow or widower receives from DIC. Each payment covers a different purpose and should be treated separately. The DIC is an indemnity (compensation or insurance) payment that is paid by the Department of Veterans Affairs (VA) to the survivor of a member of the military whose service directly causes his or her death. The SPB annuity, paid by the Department of Defense reflects the longevity of the service of the military member. Full SBP Survivor annuity is 55% of military retired pay. The military

retirees pay for the survivor benefit with a monthly withdrawal from his or her retired pay. They are trying to ensure that their family has a guaranteed income when the retiree die. This is, of course, behavior that we wish to encourage. If that retiree dies due to a service connected disability, only then would their survivor become eligible for DIC.

SBP was created as a purchased annuity- an earned employee benefit. This is a retirement plan. There is no offset if a federal civilian retiree who is also a veteran who dies of a service connected disability. The survivors will receive the civilian SBP and the VA's DIC without offset. A civilian employer cannot be relieved of its contractual obligation for a pension or other survivor benefit because the beneficiary is receiving DIC, social security survivor payments or any other government survivor program. This offset should end.

The vast majority of families affected by this offset served a full career in the military. We all now accept the maxim that you recruit a member but you retain a family. This is part of the retirement package and it should be fully honored.

Of course, we are well aware that the VA pays its DIC program and that correction of this problem is under the jurisdiction of the Armed Services Committees. However, we know how much your Committees care about the widows and widowers of our servicemembers and we

hope that you can convince your friends and colleagues that this is an injustice that should be corrected.

We are grateful that once again Rep. Joe Wilson (R-SC) and Senator Bill Nelson (D-FL,) have sponsored bills to end this unfair offset for everyone else affected.

We urge you to pass **H.R. 846** and **S. 339**. **And finally end this offset forever.**

**DIC Retention at age 55-** Finally, we hope that survivors will be permitted to retain DIC if they remarry at or after the age of 55. Presently a survivor may retain DIC upon remarriage if he or she is at least 57. Most federal survivor programs allow retention of survivors benefits after remarriage if the survivor is at least 55 years old. Indeed, the age to retain CHAMPVA upon remarriage is the normal federal program age of 55. The difference is because the two benefits were reinstated in different years and during different Congressional negotiations. There are no policy reasons for this awkward and unequal distinction and we hope that this year it can finally be corrected.

### **Certain Survivors' Education Benefits**

TREA has been very grateful for the continuing improvement I educational benefits survivors of service members who died after September 11<sup>th</sup> 2001. (Post 9/11 GI Bill, Fry Scholarship)

Unfortunately, a widow/widower of a service member who died on active duty before 9/11 or who died of a service connected disability have not seen their educational benefits improve under Chapter 35 of Title 38 of the U.S. Code improved. Their benefits do not reflect the improvements of the Post 9/11 GI Bill. Nor has it kept up with the Montgomery GI Bill (MGIB). They receive only \$ 1,003.00 a month as a full-time student, with no housing allowance and no book stipend.

It is time to increase the DEA's monthly stipend. It is also time to henceforth have the DEA program be adjusted proportionally whenever Congress raises the payments for MGIB (Chapter 30) or the Post 9/11 GI Bill (Chapter 33).

### **CHAMPVA until the Age of 26**

There has been continuing turmoil for many years about who should pay for healthcare and how it should be paid for. The arguments have roiled voters and insurance companies and corporations, non for profits and, of course all levels of government in the United States. But during all these years of disagreement one proposal was embraced by all players- that young adults, until they reach the age of 26 without their own available insurance should be able to stay on their parents' healthcare policies. Young Adults (through the age of 25) under TRICARE have this option. Young Adults on Federal Employee Health Benefit Plan (FEHBP) have this option. Young adults in all private insurance plans have this option. And that is why TREA

strongly urges your Committees and Congress to support Senator Tester's (D-MT) **S.423** and Rep. Brownley's (D-CA) **H.R. 92** or other legislation that would cover this last remaining very small group of deserving young adults who does not have this option.

## **Conclusion**

We wish to thank the Senate and House Committees on Veteran Affairs for the honor of testifying before you. We are grateful for the opportunity to speak of our concerns and legislative goals. We are also grateful for the opportunity of working with you and your terrific staffs throughout the year.

The VA is a crucial institution for helping to preserve our Nation's freedoms by serving those who protect all from danger. We know that it is a heavy burden for the members of both Committees to take on the oversight duties for such a huge, far flung, and critical Government Department requires. We know that there are literally hundreds of thousands of dedicated men and women working at the VA that try every day to provide the first-class care that American patriots deserve. But we also know that there is a great deal wrong with some of the systems, the business model, the coordination, and yes some of the people who work there. What we must all do is work to identify the bad apples and not allow them to be or stay in positions of power, or to keep bonuses for substandard work.

TREA knows that you will do all in your power to assure the continuing improvement of all aspects of the VA's mission. We look forward to working with you, your staffs and our fellow VSOs work as a team to assure that the VA will move forward and that the veterans who have given so much will be provided the programs and services that they have earned and rightly deserve





**John I. Adams** is in his second year as National President of The Retired Enlisted Association.

He joined TREA as a Life Member after serving 24 ½ years in the United Air Force and retiring as a Master Sergeant. In the Air Force, he served as a Telecommunications Center Specialist, an automatic digital technician and a Communications Computer Software Programmer. President Adams received both a MBA in Project Management and a Master's of Science in Computer Sciences from Colorado Technical University. Since joining TREA he served as a member of the Board of Directors and as 3<sup>rd</sup>, 2<sup>nd</sup> and 1<sup>st</sup> Vice Presidents. He has been awarded both TREA's National Founders Award for Distinguished Service and the TREA Member of the Year Award.

He also is a volunteer for **ESGR** (Employer Support for Guard and Reserves.)

He is currently a Senior Software Engineer contractor at Buckley AFB, CO.

He and his wife, Nenita presently reside in Colorado Springs Colorado.