



Statement of the
Fleet Reserve Association
on its
2026 Legislative Goals

Presented to the:

U.S. House of Representatives and
United States Senate
Veterans' Affairs Committees

By

Richard J. Fetro
National President
Fleet Reserve Association

March 3, 2026

The FRA

“A Century of Loyal Service”

The Fleet Reserve Association (FRA) stands today as the premier and most experienced organization serving men and women in the active, Reserve, and retired communities, as well as veterans of the Navy, Marine Corps, and Coast Guard. Now surpassing a century of advocacy, the Association remains Congressionally Chartered, recognized by the Department of Veterans Affairs (VA), and entrusted to serve all veterans who seek its help.

Founded in 1924, our name is derived from the Navy’s program for personnel transferring to the Fleet Reserve after 20 or more years of active duty, but less than 30 years for retirement purposes. During this required period of service in the Fleet Reserve, assigned personnel earn retainer pay and are subject to recall by the Secretary of the Navy. This unique connection to the Sea Services has defined our mission for over one hundred years.

The Association testifies regularly before the House and Senate Veterans’ Affairs Committees, and it is actively involved in the Veterans Affairs Voluntary Services (VAVS) program. A member of the National Headquarters’ staff serves as FRA’s National Veterans Service Officer (NVSO) and as a representative on the VAVS National Advisory Committee (NAC). FRA’s VSOs oversee the Association’s Veterans Service Officer program and represent veterans throughout the claims process and before the Board of Veteran’s Appeals.

In 2016, FRA membership overwhelmingly approved the establishment of the Fleet Reserve Association Veterans Service Foundation (VSF). The main strategy for the VSF is to improve and grow the FRA Veterans Service Officers (VSO) program. This 501(c)(3) tax-exempt foundation now supports nearly 40 primary accredited service officers and hundreds of cross-accreditations to sustain our second century of work.

FRA has served on the Veterans Day National Committee since 2007, joining 24 other recognized VSOs to coordinate ceremonies at Arlington National Cemetery. As one of the founding members of The Military Coalition (TMC), we help represent the concerns of over five million members. The Association’s timeless motto remains: “Loyalty, Protection, and Service.”

Certification of Non-Receipt of Federal Funds

Pursuant to the requirements of House Rule XI, the Fleet Reserve Association has not received any federal grant or contract during the current fiscal year or either of the two previous fiscal years.

I. Major Richard Star Act

The Major Richard Star Act addresses a clear and longstanding injustice faced by combat-wounded servicemembers. Major Richard Star was a decorated Army combat veteran who served honorably until he was wounded in combat and declared no longer medically fit for service. At that moment, a fundamental choice was taken from him. He did not choose to leave the military early. He did not choose to forgo a full career and the retirement he was working toward. That decision was made for him as a direct result of combat injuries. Major Star later died in 2021 from cancer linked to toxic exposure. His wife, Tonya, died less than a year later. Their story reflects the experience of tens of thousands of combat-wounded veterans whose service was involuntarily cut short.

The Major Richard Star Act would allow combat-wounded veterans who were medically retired before completing 20 years of service to receive both their earned military retirement pay and VA disability compensation. Approximately 50,000 veterans would be directly affected. These veterans were denied the opportunity to complete a full career through no fault of their own. Penalizing them for a retirement they were never allowed to reach is fundamentally unjust.

Opposition to this legislation often centers on the claim of double compensation. This argument fails to recognize the distinct purpose of each benefit. Military retirement pay compensates for years of honorable service already rendered. VA disability compensation exists because servicemembers gave up their flesh in combat and live with permanent injuries. For these veterans, the choice to continue serving or retire at 20 years was removed the moment they were declared unfit for duty. Honoring both benefits is not excess. It is honoring both service and sacrifice.

Concerns about cost are similarly misplaced. Congress routinely funds priorities across the federal government. Combat-wounded veterans should take precedence over other discretionary expenditures. No credible argument exists that other programs are more deserving than those who gave their flesh, their future and their soul in defense of this nation. If Congress can fund its priorities, it can fund its promises.

This issue also carries direct national security implications. Modern warfare is increasingly complex, technical and unforgiving. The United States must recruit intelligent, adaptable and highly skilled individuals to meet these demands. Recent recruitment shortfalls have led to lowered entry standards, including the removal of certain educational requirements. While this may increase recruitment numbers in the short term, it comes at a cost. The demands of modern warfare do not adjust downward to meet reduced standards.

Future recruits will assess risk and reward carefully. They will ask whether the government honors its commitments when service results in injury. Failure to do so undermines trust, readiness and long-term force quality. The Major Richard Star Act enjoys overwhelming bipartisan support in both the House and the Senate. When legislation with this level of consensus stalls, it raises serious questions about whether the will of the people is being carried out in a representative government.

II. VA Electronic Health Record Modernization Program

The Fleet Reserve Association applauds the Department of Veterans Affairs for restarting deployment of the Electronic Health Record Modernization program. Restarting this effort was necessary and appropriate. Sustained congressional oversight remains essential to ensure successful completion across the entire VA system.

While the program has faced challenges, abandoning or indefinitely delaying full implementation would be a mistake. Completion of the rollout is critical to improving access to care, continuity of care and quality of care for veterans nationwide. Fragmented medical records are not merely inconvenient. They create real barriers to timely treatment, increase administrative burden and place veterans at risk. A fully deployed and interoperable electronic health record will allow seamless coordination among VA medical centers, community care providers and the Department of Defense. It will reduce duplicative testing, improve clinical decision-making and support veterans with complex medical needs.

Technology is advancing faster than Congress can enact detailed, technology-specific regulations. This reality underscores the need for foundational legislation that establishes principles and guardrails without restricting innovation. For this reason, the Fleet Reserve Association supports Rep. Nancy Mace's H.R. 3455, the Veterans Affairs Distributed Ledger Innovation Act. Distributed ledger technology offers capabilities well beyond basic data storage. When responsibly implemented, it can provide secure, tamper-resistant audit trails, improve data integrity and enable real-time verification of records across multiple systems.

In a VA health care context, distributed ledger applications could support identity verification, consent management, eligibility verification, claims processing and interoperability across federal and private health care networks. We envision a veteran-centered system where veterans exercise meaningful control over their own health care data. A veteran should be able to grant

access to specific portions of their health record, define the duration of that access and revoke it when no longer needed. This capability would significantly improve coordination with non-VA physicians and community care providers while protecting privacy and autonomy.

When paired with a completed EHR modernization effort, distributed ledger technology can serve as the connective infrastructure that enables faster access to care, reduces administrative friction and enhances trust in the system. H.R. 3455 provides VA with the authority to responsibly explore and deploy these tools while maintaining transparency, security and accountability.

III. VA Disability Compensation Reform

There has been increasing discussion in the public domain about reforming the VA disability compensation system. While reform may be appropriate, much of the public narrative is flawed. Rising disability compensation costs are frequently cited without acknowledging the most obvious contributing factor. The United States has fought multiple wars over the past two decades. When a nation sends its citizens to war, disability claims increase. This is not evidence of abuse. It is the cost of war.

Recent hearings have demonstrated broad agreement that reform is needed. Any reform effort must begin with transparency and clarity. Veterans understand basic math. One plus one equals two. The current VA rating system is complex, opaque and difficult to explain even to experienced advocates. This undermines trust and confidence in the system. VA should adopt a rating methodology that is logical, straightforward and easily explainable to veterans.

Automation represents another critical reform opportunity. VA already possesses much of the data needed to streamline claims processing. For example, VA has the veteran's date of birth. The system should automatically recognize when a veteran qualifies for expedited processing based on age and route the claim accordingly without requiring the veteran to request special handling.

Presumptive conditions present an even stronger case for automation. Too often families learn that a veteran qualified for compensation due to Agent Orange or other exposures only when the veteran is near the end of life. This is unacceptable. With proper integration between the Veterans Health Administration and the Veterans Benefits Administration, VA should be able to automatically identify presumptive diagnoses, confirm service eligibility and notify the veteran.

The Fleet Reserve Association envisions a system where a veteran presents for care, the provider has access to service history and exposure data, and if a presumptive condition is diagnosed and eligibility criteria are met, VBA automatically grants compensation or notifies the veteran with the option to opt out. This approach respects veteran autonomy, reduces administrative costs, accelerates benefits delivery and improves quality of service. VA should also pursue a modern,

user-friendly claims portal modeled after commercial tax filing platforms. A TurboTax-style system for VA claims would guide veterans and veterans service organizations through the process step by step, identify eligibility automatically, reduce errors and improve outcomes. This would not replace VSOs. It would empower them with better tools.

IV. Proposal to Allow Transfer of VA Home Loan Guaranty Entitlement to Children

The Fleet Reserve Association recommends that Congress consider modernizing the VA Home Loan Guaranty Program by allowing limited transferability of unused entitlement to a veteran's eligible child. Under current law, VA loan entitlement belongs solely to the veteran and cannot be transferred to dependents. Children may only participate through loan assumptions or joint loans, neither of which transfers entitlement. While surviving spouses may qualify under certain conditions, children are categorically excluded.

Many veterans reach a stage of life where they no longer need to use their VA loan benefit. They may already own a home or have paid off their mortgage. At the same time, they may wish to support their children in achieving homeownership in an increasingly difficult housing market. Younger generations face rising housing costs, higher interest rates and limited access to affordable starter homes. Preventing families from leveraging an already earned benefit undermines long-term family stability.

Congress has already recognized the value of benefit transferability through programs such as the Post-9/11 GI Bill. That model demonstrates that transferability can be implemented responsibly through eligibility requirements, safeguards and oversight. Allowing limited transferability of VA loan entitlement would have minimal fiscal impact. The VA Home Loan Guaranty is not a cash benefit. It is a guaranty that historically has low default rates and generates revenue through funding fees. Transferability would not significantly increase federal spending. The Fleet Reserve Association recommends legislation authorizing voluntary, one-time transfer of unused VA Home Loan Guaranty entitlement from a veteran to an eligible child, subject to VA approval, antifraud safeguards and appropriate funding fee adjustments.

V. Toxic Exposure Recognition and Presumptive Reform

The Fleet Reserve Association remains concerned about systemic delays in recognizing toxic exposures and granting presumptive service connection. While the PACT Act was a historic step forward, it did not fix the underlying structural failures that have delayed justice for generations of veterans. Currently, toxic-exposed veterans wait an average of 34 years for the VA to formally link their exposure to a specific disease. This delay often results in recognition coming too late for those suffering from life-threatening conditions.

This cycle of delay stretches from World War I to modern conflicts, including Agent Orange and burn pit exposures. Veterans and their families endure chronic illnesses and neurological

disorders while claims are denied due to evidentiary hurdles or scientific uncertainty. Locations like Karshi-Khanabad Air Base and Fort Ord highlight how veterans can be documented as exposed yet still be left without recognition for decades. The human cost of this bureaucratic inertia is unacceptable and requires an immediate shift in policy.

The FRA endorses a three-step statutory framework to modernize the presumptive process. This includes early acknowledgment of exposure risks by the Defense Department and VA rather than waiting for decades of epidemiological certainty. We also call for a formal concession of exposure when credible evidence shows a veteran was present at a contaminated site. Finally, the VA must establish presumptions once reasonable scientific thresholds are met instead of requiring absolute proof while veterans suffer.

To ensure this framework succeeds, Congress should establish mandatory timelines and decision triggers to prevent indefinite delays. We support expanded research into substances like PFAS and radiation, overseen by an independent scientific review body insulated from political pressure. Additionally, a veteran stakeholder advisory commission must be created to provide transparency and ensure veterans have a seat at the table when health and benefit decisions are made.

The nation must end the cycle of posthumous recognition by providing earlier access to VA health care for those with known exposures. Completing the Electronic Health Record Modernization program is also vital for tracking service locations and medical outcomes over time. Congress must finish the work started by the PACT Act by developing provisional presumptives so that veterans are not denied care while the science catches up to their lived experience.

VI. Support for H.R. 4837: The Written Informed Consent Act

The FRA strongly supports H.R. 4837, the Written Informed Consent Act. This common-sense legislation mandates that the VA provide veterans with clear, written information regarding the potential side effects and risks of high-risk medications, including antipsychotics, stimulants, antidepressants, anxiolytics and narcotics.

Currently, the VA provides such disclosures for long-term opioid therapy under VHA Directive 1005; H.R. 4837 simply extends this standard of transparency to other powerful drug classes. Veterans deserve full transparency and a seat at the table when making decisions that impact their mental and physical health. By requiring written consent, we empower veterans to engage in shared decision-making with their providers, ensuring they are fully aware of risks, such as metabolic or neurological side effects, before beginning treatment.

VII. Support for H.R. 4509: NOPAIN for Veterans Act

Consistent with our goal to improve quality of life and reduce reliance on addictive substances, the FRA endorses H.R. 4509, the NOPAIN for Veterans Act. This bipartisan bill ensures that veterans have access to Food and Drug Administration-approved non-opioid pain management alternatives by requiring their inclusion in the VA national formulary.

Between 2010 and 2019, drug overdose mortality rates among veterans rose by 53%. Our members, many of whom suffer from chronic pain due to service-related injuries, deserve the same access to non-opioid treatments currently available to seniors under Medicare. H.R. 4509 removes bureaucratic barriers, allowing clinicians and veterans to choose safer, evidence-based pain management options that reduce the risk of addiction and improve long-term recovery outcomes.

VIII. Strengthening GI Bill Integrity and Oversight

The Fleet Reserve Association remains deeply concerned by the continued participation of fraudulent or low-quality educational institutions in the GI Bill program. Veterans and their families frequently ask why the VA would approve schools known for bad outcomes. We strongly believe VA should have at least some kind of minimum standards that schools must meet to be eligible for GI Bill benefits.

Require minimum standards for GI Bill programs, including first and foremost student outcomes, as well as ethical recruiting, admissions and counseling; qualified instructors and sound academic practices; sufficient administrative capacity to administer benefits; screening for financial stability and bad actors; safeguards against repackaged online content such as YouTube videos; protections against overcharging VA; and requirements that tuition funds are spent on the veteran's education.

Restore veterans' education benefits in cases of fraud, authorizing VA to restore GI Bill eligibility comparable to traditional students using Department of Education funds, and seek to recoup funds from schools in cases of fraud. Increase interagency data-sharing and transparency, including restoring outcome data in the GI Bill Comparison Tool, displaying full VA complaint histories and complaint outcomes, consistently applying caution flags for enforcement actions, aligning Education Department OPEID and VA facility codes, and incorporating risk-based indicators to give veterans a clear, accurate picture of institutional quality and government oversight.

Conclusion and FRA Requests

The Fleet Reserve Association respectfully urges Congress to take the following actions:

- Pass the Major Richard Star Act and end the unjust offset affecting combat-wounded retirees.

- Provide sustained oversight to ensure completion of the VA Electronic Health Record Modernization program and enact H.R. 3455.
- Pursue VA disability compensation reform that prioritizes transparency, automation and modern claims tools.
- Modernize the VA Home Loan Guaranty Program by authorizing limited transferability of unused entitlement to eligible children.
- Reform the toxic exposure presumptive process by establishing a structured, time-bound framework that prioritizes veterans' health and lives.
- Enact H.R. 4837 to ensure veterans are fully informed of medication risks through written consent.
- Enact H.R. 4509 to expand access to non-opioid pain management.
- Implement minimum GI Bill standards and benefit restoration to protect veterans from institutional fraud.

These actions reflect justice, fiscal responsibility, readiness and a commitment to honoring the full measure of service given by veterans and their families. The Fleet Reserve Association stands ready to work with Congress to advance these priorities.

Thank you for the opportunity to submit this testimony for the record.

#####

Richard J. Fetro
FRA National President

Richard Fetro is a Life Member of the Fleet Reserve Association (FRA) and was elected National President in November 2025. With just under 25 years of dedicated service to the FRA, he has held leadership roles at the branch, regional, and national levels, demonstrating an unwavering commitment to advocacy for Sea Service personnel, veterans, and their families.

Richard began his military career in 1969, embarking on nearly four decades of honorable service. His career included active duty and reserve service in the United States Navy, along with service in both the California Air National Guard and the West Virginia Air National Guard.

During his Navy tenure, he served with Patrol and Fleet Logistics squadrons including VP-90 (Glenview, IL), VC-5 (Cubi Point, Philippines), VS-33 (North Island, CA), and VP-91 (Moffett FAF, CA), contributing to mission readiness and operational excellence. His Air National Guard assignments included the 129th Rescue Wing and the 167th Airlift Wing, where he supported both operational and humanitarian missions.

His deployments in the Air Guard included Operation Northern Watch (Istres, France), Operation Southern Watch (Al Jaber, Kuwait), NATO led Stabilization Force – SFOR, (Sarajevo, Bosnia/Herzegovina), and GWOT (Incirlik, Turkey). In 2003, Richard was activated and stationed at Air National Guard (ANG) at Joint Base Andrews. He retired as a Chaplain Assistant after deploying in support of Operation Jump Start along the southern border, concluding a distinguished military career defined by leadership, faith, and service.

In his civilian career, after high school, Richard spent eight years with Commonwealth Edison in Chicago before continuing his professional journey with Pacific Gas and Electric Company in San Francisco, where he dedicated just over 35 years of service prior to retirement. While working at PG&E he continued his formal education using the GI Bill and received his B.S. Degree in Finance at Cal State.

Beyond the FRA, Richard is a Life Member of the Air Force Sergeants Association, the Veterans of Foreign Wars, and the Polish Legion of American Veterans, and is also a member of the American Legion.

Through his military service, civilian career, and veterans' advocacy, Richard Fetro has exemplified a lifetime of dedication to country, community, and his fellow service members.