



STATEMENT FOR THE RECORD

of the

MILITARY OFFICERS ASSOCIATION OF AMERICA

for a

LEGISLATIVE HEARING

1st SESSION of the 119th CONGRESS

Before the

**SUBCOMMITTEE ON HEALTH
HOUSE COMMITTEE ON VETERANS' AFFAIRS**

June 12, 2025

EXECUTIVE SUMMARY

The Military Officers Association of America (MOAA) appreciates the opportunity to submit this statement for the record in strong support of two key pieces of legislation under consideration by the subcommittee. Collectively, these bills represent meaningful progress toward improving quality of life and long-term support for those in the veteran and military community.

- ***H.R. 2148, the Veteran Caregiver Reeducation, Reemployment, and Retirement Act¹***, empowers caregivers to achieve financial security by providing support services to help them transition into the workforce and retirement.
- ***H.R. 1404, the CHAMPVA Children's Care Protection Act²***, extends health care eligibility under the Civilian Health and Medical Program of the Department of Veterans Affairs (CHAMPVA) for dependents up to age 26, aligning with commercial plans and military (TRICARE) standards. This change would close a long-standing gap and offer greater continuity of care for children of severely disabled veterans and survivors.

MOAA urges swift passage of these measures and stands ready to work with Congress to ensure veterans and servicemembers receive the health care and benefits they have earned through service and sacrifice.

CHAIRWOMAN MILLER-MEEKS AND RANKING BROWNLEY MEMBER, and members of the subcommittee, on behalf of the Military Officers Association of America (MOAA) and our more than 350,000 members, we sincerely appreciate the opportunity to provide our views and endorsement of the bills before you today. MOAA looks forward to working with the full committee and the Department of Veterans Affairs (VA) to advance this important legislation in the 119th Congress.

MOAA does not receive any grants or contracts from the federal government.

LEGISLATION

H.R. 2148, VETERAN CAREGIVER REEDUCATION, REEMPLOYMENT, AND RETIREMENT ACT

MOAA, in collaboration with the Quality of Life Foundation, the Elizabeth Dole Foundation, and other veteran advocacy groups, strongly supports the bipartisan *Veteran Caregiver Reeducation, Reemployment, and Retirement Act*. This legislation addresses urgent gaps in support for caregivers of veterans — individuals who provide critical, often lifelong care to our

¹ **H.R. 2148:** <https://www.congress.gov/bill/119th-congress/house-bill/2148/text?s=3&r=2&q=%7B%22search%22%3A%22hr+2148%22%7D>.

² **H.R. 1404:** <https://www.congress.gov/bill/119th-congress/house-bill/1404/text?s=1&r=1&q=%7B%22search%22%3A%22hr+1404%22%7D>.

nation's heroes. Refer to MOAA's written statement before the House and Senate Committees on Veterans' Affairs on Feb. 26, 2025, for more information³.

The Need for Action

With veterans aged 65 and older comprising a growing share of VA patients, the demand for long-term care is surging. The RAND Corporation's 2024 report, *America's Military and Veteran Caregivers: Hidden Heroes Emerging from the Shadows*⁴, estimates there are 14.3 million military and veteran caregivers nationwide — 5.5% of the adult population. Of these, 74% care for veterans over age 60, and 55,000 are enrolled in the VA's Program of Comprehensive Assistance for Family Caregivers (PCAFC).

Despite their vital role, caregivers face significant financial, professional, and emotional burdens. Many forgo careers, retirement savings, and personal well-being to provide care. The current system classifies caregiver stipends as “unearned income,” excluding them from Social Security and retirement contributions — and leaving caregivers financially vulnerable.

Legislative Solutions

The act proposes targeted reforms to improve PCAFC caregivers' long-term stability and quality of life:

- **Reeducation**
 - Reimburse up to \$1,000 for licensure fees.
 - Grant access to VA training modules for continuing education.
 - Study a “returnship” program to help caregivers reenter the workforce.
- **Reemployment**
 - Provide employment assistance and job placement support.
 - Examine barriers and incentives to hiring former caregivers, especially within the VA.
- **Retirement**
 - Offer retirement planning services.
 - Study the feasibility of a dedicated caregiver retirement plan.

MOAA Recommends: Congress passes the *Veteran Caregiver Reeducation, Reemployment, and Retirement Act* without delay. This legislation acknowledges caregivers' invaluable contributions by offering a path to restore their financial security, professional dignity, and long-term well-being. By offering education, employment, and retirement opportunities, the act would empower caregivers to achieve financial security while potentially reducing the federal government's long-term economic burden by decreasing their future reliance on government assistance programs.

³ MOAA's written statement before the House and Senate Committees on Veterans' Affairs, February 26, 2025:

<https://www.moaa.org/contentassets/cd1fa065732d4f428f70911a7ac311f9/2025-testimony-hvac-svac-final.pdf>.

⁴ September 2024 RAND Report, *America's Military and Veteran Caregivers: Hidden Heroes Emerging from the Shadows*, https://www.rand.org/pubs/research_reports/RR3212-1.html.

H.R.1404, CHAMPVA CHILDREN’S CARE PROTECTION ACT

The Need for Action

Employer-sponsored health plans have been required to cover adult children up to age 26 since the 2010 passage of the Affordable Care Act (ACA). Congress created the Department of Defense (DoD) TRICARE Young Adult program for military families in 2011, but similar coverage has not been extended to those under the Civilian Health and Medical Program of the Department of Veterans Affairs (CHAMPVA) — children of veterans who are permanently and totally disabled due to service-connected conditions or who died from such conditions.

Under current CHAMPVA rules, coverage ends at age 18 (or 23 if the child is a full-time student). This outdated policy places an undue burden on families already coping with the challenges of disability or loss. It also creates an inequity between CHAMPVA and other federal and private health care programs. Many young adults struggle to find employment with benefits, and the lack of CHAMPVA parity leaves these beneficiaries, and their families, vulnerable.

Legislative Solutions

The *CHAMPVA Children’s Care Protection Act* would increase the maximum age for children eligible for medical care under the CHAMPVA program. Doing so will assist these beneficiaries and their families by:

- Aligning the program with the ACA and DoD’s TRICARE Young Adult program.
- Providing peace of mind and financial relief.
- Ensuring continuity of care for young adults during a critical period of transition.

MOAA Recommends: Congress enacts the CHAMPVA Children’s Care Protection Act without further delay. This critical legislation will correct a long-standing inequity and bring CHAMPVA in line with other federal health programs, honoring the full sacrifice made by these families.