

Coastal Carolina Clarion Newsletter

September 2020 issue



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President's Message:

I hope this Newsletter finds you all well. This year has been most challenging; however, many of our Chapter members have responded by continuing to assist the community when and where able. One of our Chapter's areas of focus is to assist our veterans, so once again if you are aware of any local veteran who may need assistance, especially during this difficult year, please let us know.

Special thank you to our members who have generously contributed to our scholarship fund. Because of your contributions Coastal Carolina MOAA has been able to fund five \$1000 scholarships the past 15 years to deserving students. We know there are many financial demands on you, especially during this uncertain time, however if you can, please consider a donation to support our 2020-2021 scholarship fund.

We are still in need of a candidate to fill a Director opening on our Board. If there is interest to serve on our Board, please contact me. Also, there is an opening for MOAA North Carolina Council of Chapters for a Secretary. The current Secretary has moved on to focus on work for MOAA National. The person does not have to be an officer of the US uniform services but could be the spouse of an officer. If interested or if you know someone who may be interested, please contact me.

We are still waiting for guidance from the governor as to the timing of the next phase and to when our Chapter can meet for a Social. Take care and hopefully, we can all meet soon.

CCMOAA – Events



We have been working hard to put together a Winter Event for you, our membership. As we have not been able to get together since late winter of last year, we are looking to combine several membership celebrations into one gala event. The center piece as always will be Toys-for-Tots. Given the acute bicycle shortage, we are looking to donate the amount we usually spend to the USMC for them to buy what is most needed at Christmas time. As a top-rated charity with less than 3% of their funding spent on administrative support, they have given almost 600 million toys to over 265 million children. CCMOAA's contributions could not be in better hands. We will look to finalize much of the event information at our October Board of Directors Meeting and will have planning information out soon after that.

Early Voting - 2020



Early Voting – Starts Soon! North Carolina State law provides a polling place for every 20,000 people in our county, we have five locations – yeah!. In addition, Craven County will be keeping the polls open on the weekends for 17 days of early voting.

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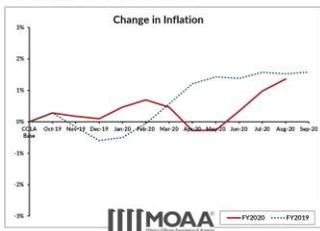
One-Stop Voting / Early-Voting – Starts Thurs. Oct. 15 thru Sat. Oct. 31

Monday-Friday	8:00 am – 7:30 pm
Sunday, Oct. 18	9:30 am – 7:30 pm
Saturday, Oct. 24	8:00 am – 7:30 pm
Saturday, Oct. 31	8:00 am – 3:00 pm
Closed Sun. Oct. 17 and Closed Sat. Oct. 25	

Early Voting / Locations

- New Bern - Board of Elections, 406 Craven St, New Bern 28560
- New Bern - Berne Square, 2684 ML King, Jr Blvd, New Bern 28562
- Cove City - Cove City Fire Dept, 425 S Main St. 28523
- Vanceboro - Vanceboro Fire Dept, 375 NC Hwy 43 28586
- Havelock - New Beginnings Ministry of Faith, 30 Park Lane, Havelock 28532

COLA Watch



If you speak to the financial experts, they are excited with this latest round of inflation (the dotted line). For them it means the economy is recovering and more demand than supply. The economy “hotting-up” means the cost of everything from Coca-Cola to Kleenex will be on the rise.

For those of us on the fixed income side, this means our dollar buys less. The next report out on the Consumer Price Index (CPI) and the inflationary figures will be October 13th. Right now, inflation is running at about 1.5%, as we continue our economic recovery inflation could start to ramp up, so stay tuned.

Surviving Spouse Corner: Navigating the First Year After Loss

By: Barbara Smith

You have become a surviving spouse. Intense agony comes with grief. People grieve in different ways. There is no right or wrong way, you just need to find your way. Grief is private and personal. It’s OK to cry. It’s OK not to cry. It’s OK to laugh.

The first year after losing your spouse will be extremely difficult. You will have birthdays, anniversaries, and holidays without your loved one. Lifetime events become very painful. There will be days when you feel heartbroken.

Reach out to family, friends, whoever brings you comfort, and don’t be afraid to share your thoughts and fears with them. Love from those around you and that are close to you can be very healing. Don’t be afraid to seek counseling if you need to or see your doctor.

This is also a good time to pursue a hobby, volunteer, travel, read, write, take an exercise class or dance lessons, sign up for a cooking class, or become more active in your church, etcetera. You don’t get over the loss of your loved one; you learn to live with it. Nothing you do in the future will change your love for the person who died.

My hope for you is that you will find the strength to get through this. I hope you find a little happiness in each day and that remembering your spouse brings a smile to your face.

Sorting Out TRICARE Telemedicine Confusion

By: Shane Ostrom

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Telemedicine has become a popular form of treatment. However, some have found their telemedicine appointment was not covered by their TRICARE plan as they understood it would be. Here is the rest of the story.

When it comes to coverage, there is a difference between a telemedicine appointment with both video and audio, and an audio-only appointment. Coverage of video-audio appointments is standard for TRICARE plans. However, the temporary audio-only appointment coverage was not approved until May 12. Due to the procedural restrictions on changing coverage policy midstream, the coverage is not retroactive. Any audio-only appointments prior to May 12 are not covered.

Cost-shares and copayments are waived for all covered telemedicine services. As is always the case with health care coverage, the service must be medically necessary. Some points to remember:

Active duty members need a referral.

TRICARE for Life (TFL) members should check Medicare and your doctor to ensure your visit will be covered by Medicare; visit this link for details. If not, you will pay TRICARE deductibles and copays, as TFL will become the first payer.

If overseas, the country where you live must allow telemedicine. The provider also must be licensed to practice where you live. Contact your TRICARE Overseas Program Regional Call Center for more information, including provider eligibility.

The service must be from a military or TRICARE network provider, or where Medicare is accepted for TFL.

Ask your TRICARE contractor and providers to ensure telemedicine participation and TRICARE acceptance. Do not assume anything.

What These 2 Big News Stories Mean for MOAA's Health Care Advocacy

By: Dan Merry

As MOAA works to preserve the military health care benefit via Summer Storm 2020, two new distractions may obscure our message.

First, the service secretaries and chiefs penned a letter to Defense Secretary Mark Esper asking him to halt all transfers of military treatment facilities to the Defense Health Agency (DHA).

Second, Esper found himself at the center of an Aug. 16 report by Politico on proposals within DoD that would cut \$2.2 billion from DoD's health care budget. It is not clear if any of this amount was the result of previous Pentagon reviews. Esper tweeted that the story was "inaccurate" and that "he would not allow any reductions that would harm access to quality medical care." Regardless, any such proposals may be moot following a tweet from President Donald Trump stating the proposal "has been firmly and totally rejected by me."

Before outlining what these developments could mean moving forward, understand that we must not allow them to distract us or others from our core message: Planned changes to military medicine, including downsizing treatment facilities and removing thousands of medical billets, should be stopped until a more thorough, less flawed, analysis of what these moves will do for patient care can be conducted. Incorporating Sections 715 and 716 of the House version of the FY 2021 National Defense Authorization Act into the final NDAA is a necessary step in this process.

DHA and the Services On the surface, the service leaders' request would halt the restructuring of MTFs and any actions relative to Section 716 of the House NDAA. However, there is no indication Secretary Esper will budge from his current plan – follow the law, realign all MTFs under the DHA, and capitalize on any efficiencies by turning those funds over to support war-fighting operations and lethality. As such, we must continue to make clear our position of getting Sections 715 and 716 in the final version of the NDAA. It remains imperative to ensure DoD maintains a capability to meet its legal obligation to all beneficiaries.

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Tweets, Reports, and Cuts Notwithstanding the president's tweet, plans to significantly reduce health care funding and send more beneficiaries out into community networks already are underway and disregard MOAA's concerns of ensuring access to quality care – concerns validated by the GAO in their report submitted in May.

Per the report, DoD's assessment of the availability of civilian primary care providers was incomplete and a product of inaccurate information. MOAA members have already told us they have experienced a lack of access to care in the civilian networks in some areas. We must secure legislation to increase DoD reporting requirements and congressional oversight of the processes that govern this service-earned health care benefit.