



**NEVER STOP SERVING**

**TIMELY TOPICS**

Capitol Area Chapter  
Military Officers Association of America  
Chapter Website: [www.cacmoaa.org](http://www.cacmoaa.org)

Vol 2024 No 9

**IN THIS ISSUE**

- NOVEMBER PROGRAM
- PHARMACY CLOSURES
- TRICARE
- SPONSORS
- VETERANS CRISIS LINE



**November Program**

It is the time of the year when we begin seeing indications of the coming holidays: lighted trees, Salvation Army bell ringers, and the very colorful Toys for Tots signs and collection bins. Our November speaker will be Staff Sgt Jacob Skarsvog, C Co, 1st BN, 24th Marines here in Lansing. SSgt Skarsvog, the local coordinator of the Toys for Tots program, will acquaint us with the program and the effort to distribute new, unwrapped toys to less fortunate children at Christmas.

**November 2024 CAC MOAA Dinner Meeting**

When: Thursday, 14 November 2024

Our dinner meeting will take place at Coral Gables, located at 2838 East Grand River Avenue, East Lansing, MI, Thursday, 14 November. Social hour begins at 5:30 and dinner begins at 6:30. The meal is buffet style which includes: Baked Ham, Sliced Breast of Turkey with Stuffing, Whipped Potatoes, Broccoli, Tossed Salad, and Carrot Cake. Cost is \$30. Please RSVP by Monday, 11 November to [www.cacmoaa.org](http://www.cacmoaa.org) or contact: Tony Kruckeberg at (517) 575-9386, or email at [armyblkhawk@yahoo.com](mailto:armyblkhawk@yahoo.com)



Chapter President Tony Kruckeberg accepts the MOAA National 5-Star Chapter Award for our Capitol Area Chapter from LTC (RET) Melvin Bauman, who presented the award on behalf of Mary Johnson, President of the MOAA Michigan Council of Chapters. Congratulations CAC MOAA Members!!



President Tony Kruckeberg presents the CAC MOAA Certificate of Appreciation to Joel Collins, our October dinner meeting guest, for his presentation about the mission and benefits of the Michigan Fisher House Foundation. Thank you Joel for a great presentation!!

## What More Pharmacy Closures Could Mean for Your TRICARE Benefit

Access to the TRICARE Pharmacy Program remains a critical service-earned benefit for MOAA members, their families, and their survivors. MOAA has [worked tirelessly to maintain this access](#), especially to the brick-and-mortar pharmacy network, but a recent announcement from a national in-network pharmacy chain has put the strength of this network back in the spotlight.

Walgreens will close about 1,200 stores over the next three years. The chain has yet to announce which locations will shutter, but it's far from the only TRICARE network provider likely to have fewer locations in the coming years – about 900 CVS stores have closed or are closing, and a planned merger involving Kroger could reduce that brand's footprint.

The brick-and-mortar TRICARE pharmacy network has lost about one-fourth of its locations since 2022, with disproportionate impact on beneficiaries in rural areas and those with complicated prescription needs. MOAA's work to secure this benefit resulted in Congress ordering a Government Accountability Office (GAO) report assessing the strength of the network. This independent review will look at the network availability in remote areas, whether the network includes enough pharmacies specializing in long-term care medications, and other factors important not just to MOAA's advocacy, but to lawmakers attempting to regulate and protect this benefit.

You may not have felt the impact of recent store closures, and scheduled closures may not change how you plan to get prescriptions in coming years. However, that may not always be the case. The new TRICARE pharmacy contract, known as TPharm5, allows the network to drop from a 50,000-location minimum to 35,000 locations. It's already at "[more than 41,000](#)," according to a recent update at TRICARE.mil.

A [2023 MOAA.org article](#) outlined what limited options could mean for you and your benefit, but here are the highlights that rural residents may face even longer drives as some chains downsize and others (Walmart, for example) remain outside the network. Elderly beneficiaries often struggle with transportation challenges, meaning even a slight change in routine could cause more than a minor inconvenience. Long-term and specialty care patients will have fewer locations to meet their specific needs. Anyone in an emergency situation may have limited choices when attempting to fill a needed prescription if mail-order drugs are delayed by supply chain issues, natural disasters, or other factors.

The pending release of the GAO report will give MOAA and our advocacy partners much-needed information as we work to secure the world-class health care benefit you've earned. We also rely on our members and others to provide "boots on the ground" details on your health care experience – if you've struggled to maintain access to your prescriptions, please join hundreds of your fellow members who've [shared their stories with us](#).

Keep up with [MOAA's Advocacy News page](#) for the latest on this issue and others. MOAA Premium and Life members will get the latest on their TRICARE benefit as part of MOAA's annual TRICARE Guide, set for inclusion in the November issue of [Military Officer](#).

### Share Your Story

Have you been affected by changes to the TRICARE pharmacy network? Could impending store closures make it difficult for you or your loved ones to secure needed medication? Your experiences help shape MOAA's advocacy efforts. Tell us your story via MOAA's Legislative Action Center at the link below.

[Click Here](#)

(RELATED: [Donate to MOAA's Crisis Relief Program](#))

## TRICARE Prime: Understanding Your Care, Your Coverage, and Your Options

MOAA has recently heard from TRICARE Prime families who are surprised their medical care is being transitioned to military treatment facilities (MTFs) and seeking options to remain with civilian health care providers. MOAA has [advocated for improved access to care](#), including greater flexibility in TRICARE plan enrollment. As TRICARE's open season approaches and the [military health system \(MHS\) stabilization strategy](#) moves ahead, it is important for beneficiaries to understand what it means to enroll in TRICARE Prime so they can choose the TRICARE plan that best meets their needs. TRICARE open season does not apply to TRICARE For Life, but the federal benefits open season provides an opportunity for Medicare-eligible beneficiaries to enroll in [dental and vision coverage](#) through the Federal Employees Dental and Vision Insurance Program (FEDVIP). This year, federal benefits open season runs Nov. 11 to Dec. 9.

When you live near an MTF and enroll in [TRICARE Prime](#), you are choosing to use the MTF for your care if the military hospital or clinic has the capacity and capability to treat you. TRICARE Prime patients generally will receive care from TRICARE network providers only if nearby MTFs can't provide the necessary care within [access standards](#). The size and scope of military hospitals and clinics vary greatly by location, so your experience as a Prime beneficiary can vary.

Some installations have minimal MTF capacity focused only (or primarily) on active duty servicemembers. At these locations, Prime families get almost all their care in the TRICARE network – about 26% of Prime-enrolled beneficiaries have a civilian provider as their TRICARE Prime primary care manager (PCM). About 68% of TRICARE Prime beneficiaries are enrolled with a PCM at an MTF. Some of these families will be referred to the TRICARE network for most specialty care. Others, such as those located near large military medical centers such as Naval Hospital San Diego or Brooke Army Medical Center in San Antonio, may get almost all their medical care from MTFs, including specialty care.

Capacity at MTFs can change across time. For the past several years, many military families were shifted to the TRICARE network, but the new MHS stabilization strategy aims to bring [7% of beneficiary care](#) back into MTFs from the TRICARE network. MOAA understands most of this shift will occur in areas near large military medical centers, although we have heard reports about families located near smaller military hospitals being recalled to MTFs for primary care.

TRICARE open season runs Nov. 11 to Dec. 10. Open season lets you change your TRICARE plan for next year. Changes you make during this time start Jan. 1, 2025.

TRICARE Prime is managed care that requires a PCM referral for most specialty care. Beneficiaries who live near an MTF may be required to receive their care at the military hospital or clinic. Prime offers lower out-of-pocket costs, particularly for active duty families who have no cost sharing for covered services if they follow Prime referral and authorization policies, but it is more restrictive in terms of provider choice.

TRICARE Select requires families to pay a deductible and copays/cost shares with a maximum out of pocket from \$1,000 to \$1,300 annually for active duty families. Select allows greater provider choice, including the option to see civilian medical providers. Access to care improvements, including greater flexibility in TRICARE plan enrollment, will continue to be a top priority for MOAA in the 119th Congress.

Have More Questions About Your Health Care Benefit?

MOAA's TRICARE Guide answers some commonly asked questions:  
[ACCESS THE GUIDE](#)

[RELATED: [TRICARE Cost Comparison Tool](#)]

... Thank You ...

**VETERANS**

HONORING ALL WHO SERVED

**Support our Sponsors**

The individuals and companies below provide support for our Capitol Area Chapter. We encourage you to support them through your patronage. When doing so, please mention that you saw their advertisement in our monthly newsletter!!



**Docs Automotive Inc**  
Quality Automotive Repairs

**Jose Alvarado**  
Owner

2939 Jolly Rd  
Okemos, MI 48864

517-324-5487 phone  
517-324-5425 (fax)  
docsauto.okemos@gmail.com



**H & H Mobil**  
FUELS, SERVICE & TOWING  
1500 Haslett Rd • East Lansing, MI 48823 email: contactus@hnmobil.com

24 Hour Towing  
517-332-6335  
www.hnmobil.com

**MOAA**  
VACATIONS



Lake Lansing Road  
Mobil Service, Inc.

Complete Auto Service  
Touch-Free Car Wash

Google

twitter

Find us on  
Facebook

2704 Lake Lansing Road  
Lansing, Michigan 48912  
(517) 484-2300 ext 18  
Fax (517) 484-1462  
www.lakelansingrdmobil.com

**RICH BRATSCHI**  
Owner  
rich@lakelansingrdmobil.com



Executive Board Meeting  
Thursday, 7 November 2024 @ 11:30 am - 1:00 pm @ Piazzano's restaurant, 1825 N. Grand River Ave,  
Lansing

2024-2026  
EXECUTIVE BOARD of DIRECTORS

**President**  
CW4 Anthony Kruckeberg  
**1<sup>st</sup> Vice President**  
Col Lawrence Reedy  
**2<sup>nd</sup> Vice President**  
COL Joe Mika  
**3<sup>rd</sup> Vice President**  
CPT Dan Delmerico  
**Secretary**  
Liz Sigmon

**Treasurer**  
Maj DeLee Dankenbring  
**Director-at-Large**  
MG James Pockock  
**Past Presidents**  
COL Bruce Bahr  
LTC Jim Sigmon  
COL Dave Herring

**Newsletter Editor**  
COL Bruce Bahr  
**Website Administrator**  
LTC Jim Sigmon  
**Surviving Spouse Program**  
Christina Bahr

**\*\*REMINDER\*\***

Bring your cleaned and bagged bottles and cans to our next meeting to support chapter initiatives!

For information regarding MI specific initiatives for soldiers and veterans, click the link below to find out more and how you can get involved:

<https://michigancommandersgroup.org/Contact.php>

Now and Always  
We'll be There.



1-800-247-2192 • [www.moaainsurance.com](http://www.moaainsurance.com)

**Membership**

For membership inquiries please use this link: [www.cacmoaa.org](http://www.cacmoaa.org). For eligibility or other questions regarding membership please contact Bruce Bahr at (517) 526-2406. **Why join?** <https://youtu.be/42YD9d8W15Q>

**CAC Mission Statement**

Our mission is to support legislative and charitable initiatives at the local, state, and national levels to enhance our families, communities and country.

**Support our Scholarship Program with a Kroger Card!!**

We continue to increase our enrollment in the Kroger Community Rewards Program! Thank you for all of your support in signing up and shopping with Kroger. For those interested in beginning the program, our chapter non-profit organization number is: JR311, use this number when contacting Kroger for admission to the program and Kroger will donate a portion of your purchase to the CAC MOAA chapter scholarship fund.

**Veterans Crisis Line**

The Veterans Crisis Line connects veterans in crisis and their families and friends with qualified, caring Department of Veterans Affairs responders through a confidential toll-free hotline, online chat, or text. Veterans and their loved ones can dial **988 and press 1**, or **send a text message to 838255** to receive confidential support 24 hours a day, 7 days a week, 365 days a year. Support for deaf and hard of hearing individuals is available.

Your local Capitol Area Chapter and National MOAA are nonpartisan groups representing all members regarding legislative issues and current events affecting you and your community! For more information regarding issues that affect you and your family members please use this link: <http://takeaction.moaa.org> or call (800) 234-6622/(703) 549-2311

**Newsletter**

Help the chapter reduce newsletter costs by requesting an email version in lieu of a printed copy. If you are able to and would like to get this via email, or if you need some help with it, contact me at [moaaeditor@gmail.com](mailto:moaaeditor@gmail.com) or call (517) 526-2406