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VA Slow in Providing Housing Benefits for Post-911 GI Bill Beneficiaries
A recent media report from NBC News indicates that the Department of Veterans Affairs (VA) is unable to pay housing benefits under the Post-911 GI Bill in a timely manner. Many student veterans did not get their housing stipends for September and October. The VA claims the problem currently stems from an IT problem caused by changes to the law when President Trump signed the Forever GI Act in 2017. New standards for calculating housing stipends were to be implemented on August 1, 2018, but it caused "severe critical errors" during testing that "resulted in incorrect payments," VA spokesman Terrence Hayes said in the NBC News interview.

The agency claims that in some cases a few veterans have been paid too much but most have received too little or nothing at all. The VA is as late as two months on payments, forcing potentially thousands of former service members into financial difficulty. NBC News claims they spoke to 10 veterans who had to borrow money from family and/or take out loans to make housing payments. One frustrated student veteran said "You can count on us to serve, but we can't count on the VA to make a deadline."

VA Extends and Expands Contract with TriWest for Community Care
The Department of Veterans Affairs (VA) announced it has reached an agreement with TriWest Health Care Alliance (TriWest) on a one-year extension of its current coverage of the Patient-Centered Community Care (PC3) and Veterans Choice Program (VCP).

The department also announced it has reached an agreement with TriWest that will expand TriWest's services to all regions across the country under this program.

The expansion of TriWest's role will ensure access to community care where needed until the next generation of community care contracts are awarded and implemented.

"TriWest has worked collaboratively with the VA from the start of the Veterans Choice Program to address implementation challenges and to improve the program to better serve Veterans," said VA Secretary Robert Wilkie. "Extending the time and reach of our partnership with TriWest will ensure Veterans get the care they need while the department transitions to delivering care under the MISSION Act next year."
Separately, the department has reached an agreement with Health Net Federal Services (HNFS) on the PC3 and VCP closeout plan and associated contract modification. Under this modification, VA and HNFS will continue to partner to ensure a seamless transition of care and services, so Veterans continue to get the care they need.

Finally, the VA has extended its current dialysis contracts for six months with multiple partners, until March 31, 2019. The VA will issue a Request for Proposal in October 2018 for the replacement contracts, with ultimate contract awards anticipated in the Spring of 2019.

**CFPB Provides Service Members a Website for Financial Assistance**
The Bureau of Consumer Financial Protection, Office of Service Members Affairs recently launched a new website to assist service members in different financial stages. It is an interactive, story driven learning tool titled "Misadventures in Money Management." Currently the stages that one can choose from include active duty, those in the delayed entry program and those in the Reserve Officers' Training Corps. CFPB is also developing story lines for service member families and civilians. These story lines will vary from something as basic as establishing a line of credit to the more extreme, being responsible for saving mankind from a zombie apocalypse based upon their characters' financial decisions. The consequences of their decisions may be exaggerated but the lessons learned can be extremely valuable. To visit the website, go online.

**Happy Birthday Navy!!!**
October 13, 2018, marks the 243rd anniversary of the United States Navy that traces its origins to the Continental Navy, established by the Continental Congress on 13 October 1775 to fight in America's war for independence. The Continental Navy numbered some 50 ships over the course of the war, with approximately 20 warships active at its maximum strength.

The Constitution of the United States ratified in 1789, empowered Congress "to provide and maintain a navy." Acting on this authority, Congress ordered the construction and manning of six frigates in 1794, and the War Department administered naval affairs from that year until Congress established the Department of the Navy on 30 April 1798.

**2.8 COLA for 2019**
The Bureau of Labor Statistics (BLS) recently announced a 2.8 percent increase in the Cost of Living Adjustment (COLA) for the calendar year 2019 for military and federal civilian retirees, survivor benefit annuitants, disabled veterans and Social Security recipients. The new COLA rate is effective December 1, 2018 and the adjustment will appear in the December 30, 2018 payment.

By law, COLA is based on the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W), a broad measure of consumer prices generated by the Bureau of Labor Statistics from the third quarter of the previous year to the third quarter of the current year. It measures price changes for food, housing, clothing, transportation, energy, medical care,
recreation and education. Since 2008, the annual COLA has been above two percent only once and has been zero three times.