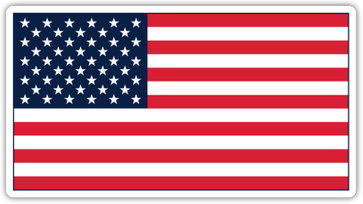
ARA



Concurrent Receipt and Disability Ratings

The Take Care of America's Veterans Act (H.R. 9237) as passed by the House

Agard Research Associates Inc.

Information current as of November 12, 2026

At a glance

The House passed H.R. 9237, a 62-bill veterans package, on November 11, 2026.
Two provisions drive the debate: section 101 and section 108.

01	Section 101: a capped Star Act for combat-injured disability retirees.
02	Section 108: VA's 2022 sleep apnea and tinnitus criteria, written into law.
03	The often-cited $57 billion is VA's 2022 estimate for its full proposed rule, not the package's cost.

Key figures

210 to 211

Motion to recommit

Failed July 16, 2026. It would have struck section 108 and the loan-fee increase.

About 58,000

Retirees in the gap

Disability retirees with under 20 years who received Combat-Related Special Compensation (CRSC) in September 2025.

$12.75 billion

CBO estimate

Congressional Budget Office (CBO) estimate for H.R. 2102 as passed, 2027-2036. It does not cover section 101.

Sources: Office of the Clerk, Roll Call 249 (2026); CBO cost estimate for H.R. 2102 as modified by H. Res. 1247 (October 27, 2026).

How the bill moved

01	June 10, 2026. Chairmen Mike Bost (R-IL) and Jerry Moran (R-KS) introduce H.R. 9237 and S. 4744.
02	July 16. A motion to recommit fails, 210 to 211, and floor action is postponed.
03	November 11. The House passes H.R. 9237 by voice vote. No recorded vote is taken.
04	November 12. The House passes the stand-alone Star Act, H.R. 2102, by 392 to 18.

The problem the Star Act addresses

01

The offset.

Federal law has barred full concurrent receipt since 1890. A retiree who receives VA disability compensation gives up an equal amount of military retired pay.

02

Two exceptions.

Concurrent Retirement and Disability Pay (CRDP) covers retirees with 20 or more years and a rating of 50 percent or more. CRSC covers combat-related disabilities.

03

The gap.

For disability (Chapter 61) retirees with under 20 years, CRSC is capped. Their average offset was about $2,275 a month; their average CRSC was about $825.

Sources: CBO cost estimates for H.R. 1282 (2023) and H.R. 2102 (2026); 10 U.S.C. §§ 1413a, 1414; 38 U.S.C. §§ 5304-5305.

Three versions of the Star Act

H.R. 2102 as introduced

CBO: $78.1 billion, 2026-2036

Full concurrent receipt. CBO read it to extend CRDP to about 255,000 Chapter 61 retirees with under 20 years.

H.R. 2102 as passed

CBO: $12.75 billion, 2027-2036

Ends the offset, with no cap, for Chapter 61 retirees under 20 years who receive CRSC. Passed 392 to 18.

TCAVA section 101

No CBO estimate cited

Pays the lesser of full receipt or the 20-year amount. Also covers career retirees below CRDP's rating threshold.

The Senate could take up either House-passed text, or neither.

How the section 101 cap works

10 years, 70% of base

50%

of base plus VA compensation under section 101

Current law. CRSC cannot lift CRSC plus residual retired pay above 25% of base.

H.R. 2102 as passed. The retiree keeps the full 70% plus VA compensation.

Section 101. The lesser sum: 50% of base plus VA compensation.

Same result. Retirees at or below the 20-year percentage receive the same amount under either bill.

Section 108: rating changes

Sleep apnea

Now: 30% for persistent daytime sleepiness; 50% when a device such as CPAP is required.

Section 108: 0% if asymptomatic; 10% if treatment gives incomplete relief.

50% only if treatment is ineffective or other conditions prevent its use; 100% only with end-organ damage.

Tinnitus

Now: a single 10% rating for recurrent tinnitus.

Section 108: no separate rating, except 10% with otherwise noncompensable service-connected hearing loss.

Both changes apply to claims filed on or after October 1, 2026. Compensation in effect before enactment is protected.

Where the $57 billion comes from

$57.1 billion

Whole proposed rule

VA's January 2022 savings estimate for fiscal years 2022-2031.

$40.7 billion

Sleep apnea

Projected savings from the sleep apnea changes.

$15.5 billion

Tinnitus

Projected savings from the tinnitus changes.

This is not a CBO score. The July debate and the Rules Committee report cite no CBO estimate for H.R. 9237. Source: VA Regulatory Impact Analysis, RIN 2900-AQ72 (2022).

Where stakeholders stand

01	**Administration.** The Office of Management and Budget backs the bill's priorities, raises concerns, and issues no veto threat.
02	**Supporters.** The American Legion and 22 other groups back the bill.
03	**Opponents.** Disabled American Veterans, the Veterans of Foreign Wars, and seven other groups oppose the offset. In June, 46 senators urged VA to abandon the proposed rule.
04	**Labor unions.** Twenty-two unions oppose the offset, the community care standards, and the change for VA psychologists.

What to watch

01

Senate path.

S. 4744 tracks the introduced House text. Without unanimous consent, passage would likely need 60 votes.

02

The calendar.

The 119th Congress ends at noon on January 3, 2027. Bills not enacted by then lapse.

03

VA and CBO.

Watch for a VA final rule on the 2022 proposal and for any CBO estimate of H.R. 9237.

Information current as of November 12, 2026.

The House passed two Star Act texts this week. They differ in cap and coverage, and the Senate has passed neither.

The full policy brief and its references are available from Agard Research Associates Inc.

Agard Research Associates Inc. is a nonpartisan, nonprofit research institute.
This presentation summarizes ARA's November 2026 policy brief, Concurrent Receipt and Disability Ratings in the Take Care of America's Veterans Act. It does not support or oppose any party, candidate, or legislation, and it is general information, not legal advice. Version 1.0, November 2026.

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