

Felicia Neale

National President

ACT supports the "Healthcare for Our Troops Act" as introduced in the House as H.R. 4221 introduced by Rep. Andy Kim (NJ) and Rep. Trent Kelly (MS). Identical language was introduced in the Senate during the 117th Congress as S.5142 (Sponsored by Sen. Tammy Baldwin (WI) and Sen. Susan Collins (ME)).

This legislation would eliminate premium and cost sharing for the individual service member under TRICARE Reserve Select (TRS) and provide TRS benefits for immediate family members subject to a paid premium. (cost yet to be determined). The TRS premiums for FY 2023 are \$46.70 for individual service members and \$229.99 for family coverage. Since the premium would be eliminated for the individual member, we would anticipate immediate family coverage premium would be reduced. This legislation is estimated to only increase funding for Reserve component personnel accounts by 3%.

The legislation would also eliminate the statutory language that excludes FEHB eligibles from TRS eligibility. Currently, under 10 U.S.C. §1076d, those eligible for health insurance coverage under the (FEHBP) are ineligible for TRICARE Reserve Select (TRS) until 1 January 2030. So, this bill would not only provide cost free TRS to Guard members it would also resolve a longstanding injustice ACT members have suffered under for many years.

This legislation would not only provide cost savings for Guard members and their families it will also improve readiness by:

- helping to ensure Guard members are deployable even on short notice. They will have comprehensive treatment for illness and injuries that could affect medical readiness. By providing no cost health insurance to Guard members regardless of duty status or federal employee status there should be no reason for members not to participate in TRS.
- providing a strong recruiting and retention tool for Guard units.
- Incentivized employers to hire Guard members since they will already have no cost health insurance.

The text of H.R. 4221 can be found at:

<https://www.congress.gov/bill/118th-congress/house-bill/4221/text?s=2&r=1&q=%7B%22search%22%3A%22h.r.+4221%22%7D>

We urge you to support this bill by placing the language in the NDAA for 2025.

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