

Position: The Reserve Organization of America urges Congress to support H.R.7953/S.4116, the *Servicemember Healthcare Freedom Act*.

Background: Current law restricts access to TRICARE Reserve Select for the more than 113,000 members of the Reserve and National Guard whose civilian employer is the federal government until 2030. This includes an estimated 67,000 dual-status technicians who, as a condition of their civilian employment, must also maintain a military position.

Instead, these citizen-warriors are required to enroll in the more costly Federal Employment Health Benefits Program.

While ROA supported SEC. 701 of Public Law No. 116-92, the *National Defense Authorization Act for Fiscal Year 2020*, which removed the permanent exclusion for TRS coverage, ROA maintained that any exclusion ought to be eliminated.

Introduced by Reps. Andy Kim and Jen Kiggans and Sens. Richard Blumenthal, Krysten Sinema, Tina Smith, and John Fetterman, H.R.7953/S.4116, the *Servicemember Healthcare Freedom Act*, eliminates this exclusion entirely by expanding access to TRS in 2025 as opposed to 2030.

Considering both plans, the yearly minimum out-of-pocket expense for the FEHBP standard option is \$2,122.56 for the member only and \$4,881.84 for the family plan. For TRS, this decreases to \$623.40 for the member only and \$3,082.44 for the family plans.

In other words, self only enrollees in FEHBP may pay (at a minimum) 109 percent more for their health insurance than member only TRS enrollees. Families may pay (at a minimum) 45 percent more. That said, it is likely that members and families enrolled in FEHBP are paying much more.

In addition to reducing costs for beneficiaries, costs associated with performing Medical Evaluation Boards and Line of Duty Determinations will be reduced for the services as well. By enabling continuity of care through the TRICARE system, access to medical records will be more centralized, which will result in more expedient and accurate MEBs and LDDs. In other words, reserve component service members can promptly return to a performance duty status or to a specialty that allows performance.

Codifying the *Servicemember Healthcare Freedom Act* will provide more affordable health insurance and continuity of care to approximately 15 percent of the reserve force and improve retention.

Regarding retention, this will prove especially valuable for dual-status technicians. In fact, the importance of retaining such talent is so critical that one of the Department of Defense's legislative proposals for FY 2025 is to allow dual-status technicians to serve until age 62, as opposed to 60.

For these reasons, among others, ROA urges all members of the 118th Congress to swiftly codify H.R.7953/S.4116, the *Servicemember Healthcare Freedom Act*.

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