

Position: The Reserve Organization of America urges Congress to provide continuity of TRICARE for the Reserve and National Guard.

Background: The role of the reserve components has evolved from a strategic reserve to an operational force. As deployment demands continue to increase, it is essential that reserve members remain fully deployable.

However, the Department of Defense has faced significant challenges in ensuring medical readiness for reserve members. For instance, during Operations Iraqi Freedom and Enduring Freedom, over 20 percent of reserve members were deemed non-deployable, with 15 percent being evacuated from theater due to dental issues.

Affecting medical readiness is the discontinuous TRICARE system that reserve component members must navigate. Rising healthcare costs and limited employer-sponsored insurance further exacerbate this issue.

According to the U.S. Bureau of Labor Statistics, while 77% of employers offer health insurance, only 54% of employees take advantage of it. Currently, an estimated 130,000 reserve members lack private health insurance, leaving many without adequate coverage. Without insurance, many reserve members forgo preventive care, which undermines their medical readiness.

Despite being held to the same medical standards as their active-duty counterparts, reserve members do not have equitable access to the same healthcare benefits.

This disparity is a growing concern for ROA, as it threatens the long-term medical readiness of the Total Force. If left unaddressed, these challenges will continue to worsen.

To ensure the readiness of the reserve components, ROA advocates full continuity of TRICARE for all reserve members. This policy would not only help maintain Total Force medical readiness but also result in significant cost savings for the Department of Defense.

Specifically, by reducing the frequency of medical assessments, minimizing the need for medical evacuations during deployments, improving the overall health of both currently serving members and retirees, and enhancing retention rates.

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