

TRICARE For Life Under Threat: How MOAA Works to Protect Your Benefit

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Credible threats to [TRICARE For Life](#) loom on the horizon. And while the recently released [FY 2025 DoD budget request](#) makes no mention of new TFL fees, MOAA is concerned that it's only a matter of time before DoD once again looks to TFL as the answer to addressing increased military health care spending.

That's why MOAA council and chapter members from across the country will make protecting TFL a key part of their work in Washington, D.C., on April 17 as they meet with their members of Congress during MOAA's [Advocacy in Action](#) (AiA) event. Preserving this benefit remains a top priority for MOAA members; that's why MOAA needs grassroots support from across its membership, and beyond, to send this clear message to lawmakers.

[TAKE ACTION: [Urge Your Lawmakers to Protect TRICARE For Life](#)]

Aside from military retired pay, TFL is the most valued part of the military retirement package. It not only ensures access to affordable preventive and routine medical care, but it protects uniformed services retirees and their dependents and survivors from financial risk associated with unexpected costs for serious and unexpected illness or injury.

Nearly a decade has passed since DoD proposed – and MOAA defeated – TFL enrollment fees in five consecutive administration budget requests (FY 2013-2017). But those victories aren't permanent.

CBO and Rising Costs

The Congressional Budget Office (CBO) has included TFL fees consistently in its *Options for Reducing the Deficit* [report](#) released at the beginning of each new Congress.

The most recent version included a concept for a new annual TFL enrollment fee – \$575 per individual or \$1,150 per family. Another concept outlined cost sharing, including an unprecedented annual deductible – TFL would pay no Medicare cost shares until the beneficiary paid \$850 out-of-pocket for medical encounters.

[MOAA ISSUE PAPER: [Protect TRICARE For Life](#)]

Rising health care costs, together with ongoing pressure to minimize Defense Health Program spending, also pose threats to the benefit.

History of TFL

Before 2001, the only military health care benefit for Medicare-eligible military retirees was space-available care at military treatment facilities (MTFs). Base realignment and closure (BRAC) decisions, together with military medical downsizing, resulted in shuttered MTFs, leaving many Medicare-eligible retirees with no military health care benefit in their senior years.

Congress fixed this injustice with [TFL's creation](#) in the FY 2001 National Defense Authorization Act (NDAA). Congressional intent was clearly spelled out in the conference report accompanying the legislation: “While extending TRICARE/CHAMPUS eligibility to Medicare eligible beneficiaries, the conferees direct the Secretary of Defense to refrain from using deductibles and copayments, in recognition of their participation in Medicare Part B as a condition of participation.”

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Congress has maintained this stance over the years, repeatedly denying DoD budget request proposals for TFL enrollment fees and solidifying expectations for TFL among career servicemembers and retirees.

MOAA takes a balanced approach to TRICARE fee increases:

- We understand health care costs are rising and don't oppose indexing existing TRICARE fees to annual military retired pay cost-of-living adjustments.

- However, MOAA does oppose changing the terms of the health care benefit after it has been earned, including the creation of unprecedented TRICARE fees and disproportionate fee increases. These diminish the overall retirement package via health care costs that outpace military retired pay.

The current Congress is more than 20 years removed from the creation of TFL. During Advocacy in Action, MOAA advocates will deliver vital reminders to lawmakers and staffers about the history of the military health care benefit and our nation's obligation to retirees and career servicemembers.

[RELATED: [2024 Advocacy in Action](#)]

The small percentage of citizens who handle 100% of our national defense have earned a high-quality, low out-of-pocket-cost health care benefit. Maintaining TRICARE is not only a national obligation but critical to ensuring military retirees – key influencers in the recruitment process – are not discouraged from recommending service to current and future generations.

Visit MOAA's Legislative Action Center today and [send a message to your lawmakers](#) asking them to protect this service-earned benefit.