

Q & As:
TRICARE and Patient Protection and Affordable Care Act

Questions & Answers

Q1. Will the new legislation transfer TRICARE into another government health care program?

A1. No. The Patient Protection and Affordable Care Act leaves TRICARE under sole authority of the Defense Department and the Secretary of Defense, and we are governed by an independent set of statutes. “For the Department of Defense, and specifically for our 9.6 million TRICARE beneficiaries, this law will not affect the TRICARE benefit. Eligibility, covered benefits, copayments and all other features of our TRICARE program remain in place.” – Assistant Secretary of Defense (Health Affairs) Dr. Charles Rice

Q2. What does deeming TRICARE as “qualifying coverage” mean?

A2. It ensures that TRICARE beneficiaries will not be impacted by the new legislation’s requirement that people without qualifying coverage will have to pay a financial penalty.

Q3. Is TRICARE For Life considered “qualifying coverage” under the new law?

A4. Yes, TFL is deemed qualifying coverage under the legislation already passed by both the House and Senate.

Q4. Can I expect my TRICARE enrollment fee, premiums, deductibles or co-pays to go up because of this legislation?

A3. There is nothing in the legislation that would change any TRICARE fees.

Q5. The new health care bill allows adult children to stay on their parent’s healthcare plan until age 26 if their employers don’t offer insurance. Will TRICARE adopt this policy?

A5. Many beneficiaries with dependent children are very interested on how the Act will impact their children age 26 and younger. Our current age limits – 21, or age 23, if the dependent is in a full-time school program – are set by statute, so separate legislation would be required to change them. If changes are made to the statutes governing TRICARE, then, like any other legislative initiative, time will be required for us to implement the changes. Until that time, the benefit remains unaffected by the Patient Protection and Affordable Care Act.

Q6. How can I find out about updates to the TRICARE benefit in the future?

A6. We are committed to keeping our beneficiaries informed about their benefit. We will make new information available on our website, at our call centers, and via all of our educational materials as soon as we have more to share.