

Zero-Cost TRICARE

for the Guard and Reserve

Fiscal Year 2024 Fact Sheet



NGAUS



The Issue

National Guard and Reserve servicemembers continue to face challenges in obtaining healthcare access to meet medical readiness requirements and ensuring continuity of care, especially when deploying overseas. Significant numbers of servicemembers without health care directly impacts National Guard deployability, as no-notice deployments have increased to record-highs over the last several years.

◀ Capt. Alberto Alejandro, a dentist with the Maryland Army National Guard, is conducting a dental examination on a District of Columbia Army National Guard Soldier.

Background

Servicemembers are required to meet medical deployability requirements. An estimated 130,000 Guardsmen and Reservists do not have health insurance under the current disjointed system of third-party health contractors and Periodic Health Assessments (PHAs), which greatly impacts the Reserve Component's medical readiness. Inconsistent healthcare coverage for members of the Reserve Component makes meeting these requirements difficult to achieve.

This issue will persist despite current efforts to streamline military duty statuses, which may provide more Reserve Component servicemembers with opportunities to maintain healthcare coverage through TRICARE Reserve Select (TRS). This can be fixed by offering servicemembers guaranteed zero-cost medical coverage through TRS.

H.R. 3512/S. 5142 *Healthcare for our Troops Act* ensures servicemembers meet the medical standards required of a deployable force at no cost to them and their families. Additionally, this bill provides coverage for dental care, another common deployability issue experienced by the Reserve Component.

These changes would also provide the Department of Defense with a powerful recruiting and retention tool, as well as a significant employer incentive to retain talented individuals in gainful civilian employment.

Under current law, National Guard and Reserve servicemembers who are federal employees in their civilian capacity are ineligible to enroll in TRS. This creates confusion in coordinating benefits for servicemembers and prevents servicemembers from establishing continuity of care and treatment as they deploy or transition in or out of the federal government. H.R. 3512/S. 5142 strikes the language that disallows servicemembers from accessing TRS simply due to working for the federal government in their civilian capacity.

Recommendation

- Reintroduce H.R. 3512/S. 5142 *Healthcare for our Troops Act* to provide zero-cost TRICARE and dental to all Reserve Component servicemembers
- Authorize TRICARE Reserve Select (TRS) eligibility for National Guard and Reserve servicemembers who are federal employees in their civilian capacity



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