

Zero-Cost TRICARE and Dental for the Guard and Reserve

Fiscal Year 2026 Fact Sheet



NGAUS



The Issue

National Guard and Reserve servicemembers face significant challenges when it comes to maintaining medical requirements for deployment. Access to care, prohibitive costs, and frequent changes to eligibility all negatively impact readiness. As a result, an estimated 130,000 Guardsmen and Reservists are currently without healthcare. Providing zero-cost TRICARE and dental coverage is a crucial step forward to ensure our Reserve Component can fight tonight and protect the homeland.

Background

Since 9/11, the role of the National Guard and Reserve has increased exponentially. Frequent overseas deployments alongside the Active Component and a rise in state missions have highlighted the importance of a ready reserve. Medical readiness is crucial to ensuring a unit can respond at a moment's notice. Guard and Reserve members have frequent shifts in healthcare eligibility due to differing levels of based on duty status. When on orders for over 30 days, a Guardsman is put into TRICARE Prime. When those orders end, they are dropped and are left looking for an alternative healthcare plan. These perpetual changes in providers, physicians, and networks make it extremely difficult to establish a care plan and meet medical deployability requirements. This can be addressed by offering guaranteed zero-cost medical and dental coverage for the Reserve Component. The Healthcare for Our Troops Act and the Dental Care for Our Troops Act will ensure servicemembers meet the medical standards required of a deployable force at no cost to the individual.

Additionally, the Healthcare for Our Troops Act provides continuity of care for National Guard and Reserve servicemembers who are federal employees in their civilian capacity by striking the statute that prohibits them from accessing TRICARE Prime.

These changes would 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.

Recommendation

- Support the Healthcare for Our Troops Act to provide zero-cost health benefits to National Guard and Reserve servicemembers.
- Support the Dental Care for Our Troops Act to provide zero-cost dental for National Guard and Reserve servicemembers.
- Authorize TRICARE Prime eligibility for National Guard and Reserve servicemembers who are federal employees in their civilian capacity.



Learn more at
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