



April 24, 2026

Vice Admiral Darin K. Via, USN
Director, Defense Health Agency
7700 Arlington Boulevard
Falls Church, VA 22042

Dear Vice Admiral Via:

The Military Coalition (TMC) is a group of military and veteran service organizations representing more than 5.5 million service members, veterans, their families and survivors. Protecting the military health care benefit is one of TMC's highest priorities. While TRICARE is defined in statute and regulation, benefit delivery and the patient experience are dependent on TRICARE contract terms and contractor performance. TMC has significant concerns about three TRICARE contracts currently in the acquisition process and the potential impacts on access to essential medical care for servicemembers, retirees, their families and survivors.

TRICARE Overseas Program

The TRICARE Overseas Program (TOP) contract supplements the direct care system of military hospitals and clinics by providing private sector care services through networks with host nation providers. TOP supports the Combatant Commands in delivery of comprehensive health services in remote locations and performs aeromedical evacuations when military assets are not available¹. Approximately 510,000 TRICARE beneficiaries are stationed or living overseas and depend on TOP for access to medical care².

TMC is concerned the draft TOP 2028 Request for Proposal (RFP) does not adequately reflect the requirements necessary to deliver health care in a complex overseas environment. We question apparent plans to rely on artificial intelligence, third-party agents, and telehealth. We also note the RFP does not recognize or ensure continuation of the specialized services and extensive on-the-ground resources provided under the current TOP contract.

TMC urges Defense Health Agency (DHA) leadership to ensure TOP 2028 maintains access to health care and essential ancillary services for servicemembers, military families, and other beneficiaries who rely on TOP for medical care and support.

¹ Source: [Evaluation of the TRICARE Program Fiscal Year 2024 Report](#) – page 10

² Source: [Evaluation of the TRICARE Program Fiscal Year 2024 Report](#) – page 17

TRICARE Dental Program

The TRICARE Dental Program (TDP) is a voluntary premium-sharing dental plan available to active duty family members and reserve component servicemembers and their families. In 2023, TDP covered approximately 1.7 million beneficiaries³.

With the FY2023 National Defense Authorization Act, Congress directed the Pentagon to change TDP from a single carrier to a menu of dental carriers with standard and non-standard plan options. The legislation requires a third-party administrator (TPA) to manage administrative tasks such as eligibility determinations, plan enrollment, premium payments, and beneficiary address changes.

Procurement documents for the seventh generation of TDP (TDP7) ask potential carriers if they can handle administrative tasks, suggesting the DHA may forego a TPA. Not only would this require dental plan carriers to establish duplicative capabilities, likely resulting in duplicative costs, but it would also eliminate the centralized resource— similar to the Federal Employees Dental and Vision Insurance Program BENEFEDS portal – allowing beneficiaries to research dental plan options and prices that best meet their needs. Instead, families would lack access to decision-support tools via a centralized portal and would have to toggle from website to website to compare plans.

TMC is also concerned about two enrollment issues. It appears DHA is contemplating an approach that would auto-enroll any beneficiary that does not make a specific plan choice distributing them equally across the plans offered. While we appreciate intent to minimize unintended disenrollment during the transition period, this approach is inconsistent with the voluntary nature of TDP and would lock families into a plan they did not select. DHA also seems to be considering an Open Season for TDP7 that would be separate from the usual TRICARE Open Season in November/December, creating confusion and an additional deadline for military families who already deal with significant stressors unique to military life.

TMC urges DHA leadership to ensure TDP7 is consistent with congressional intent for the new TDP construct and provides military families with policies and tools that are aligned with industry best practices and facilitate dental plan comparison, selection, and enrollment.

TRICARE Pharmacy Program

The TRICARE Pharmacy Program provides 9.5 million beneficiaries with access to prescription medications. TPharm contracts administer the pharmacy benefit across multiple distribution channels including military treatment facility pharmacies, home delivery, and a retail pharmacy network.

With TPharm5, the minimum number of retail network pharmacies was cut from 50,000 to 35,000 as a cost savings measure. The TRICARE network lost nearly 25% of its retail locations in 2022, most of them independent or community pharmacies, shrinking from approximately 55,000 to 42,000. Even though the current network size over-delivers relative to contract

³ Source: [Evaluation of the TRICARE Program Fiscal Year 2024 Report](#) – page 138

requirements, DHA acknowledged this cut impacted approximately 400,000 beneficiaries who lost a pharmacy they had recently used⁴.

Diminished pharmacy access is also highlighted in a 2025 GAO report⁵ that notes nearly 100,000 TRICARE patients no longer have a pharmacy within distance-based access standards – not because they live in pharmacy deserts but because the pharmacy near them is no longer in network. Many of those impacted are rural residents where community pharmacies play an outsized and often indispensable role in health care access.

As the acquisition process for TPharm6 moves forward, TMC urges DHA to restore the minimum network size to 50,000 to reverse the cut in network pharmacy access and prevent even further pharmacy network erosion in the future.

Access to quality health care is essential to readiness for both servicemembers and military families and a key component of the compensation and benefits package that sustains the all-volunteer force. We urge you to ensure TRICARE contracts maintain access to medical care and vital services for servicemembers, retirees, their families and survivors.

TMC appreciates on-going engagement with the DHA as we all strive to ensure quality healthcare for servicemembers and TRICARE beneficiaries. Thank you for your continued support of our military community.

Sincerely,



President,
The Military Coalition

cc: The Honorable Keith Bass, Assistant Secretary of War for Health Affairs
CAPT (Dr.) Stephen Ferrara USN (Ret), Principal Deputy Assistant Secretary of War for Health Affairs

See attached list of organizations

⁴ Congressional Research Service – [TRICARE's 5th Generation Pharmacy Contract: TPharm5](#), Nov 2022

⁵ GAO Report to Congressional Committees – [DoD Should Improve Monitoring of TRICARE Beneficiaries' Access to Prescription Drugs](#), Feb 2025

The Military Coalition:

Air Force Sergeants Association (AFSA)

Association of the United States Navy (AUSN)

Commissioned Officers Association of the US Public Health Service (COA)

Enlisted Association of the National Guard of the United States (EANGUS)

Fleet Reserve Association (FRA)

Gold Star Spouses of America (GSSA)

Gold Star Wives of America (GSW)

Jewish War Veterans of the United States of America (JWV)

Marine Corps League (MCL)

Military Chaplains Association of the United States of America (MCA)

Military Officers Association of America (MOAA)

Non Commissioned Officers Association of the United States of America (NCOA)

National Defense Committee (NDC)

National Military Family Association (NMFA)

Naval Enlisted Reserve Association (NERA)

Reserve Organization of American (ROA)

Service Women's Action Network (SWAN)

The Enlisted Association (TREA)

Tragedy Assistance Program for Survivors (TAPS)

United States Army Warrant Officers Association (USAWOA)

U.S. Coast Guard Chief Petty Officers Association & Enlisted Association (USCGCPOA)