



March 18, 2021

The Honorable Elaine Luria
House Armed Services Committee
United States House of Representatives
Washington, DC 20515

The Honorable Michael Waltz
House Armed Services Committee
United States House of Representatives
Washington, DC 20515

Dear Representative Luria and Representative Waltz:

The Military Coalition (TMC) represents more than 5.5 million current and former service members, veterans, and their families and survivors. We are deeply concerned about the financial burden imposed on families who rely on the TRICARE Young Adult program to obtain health care coverage for their young adult children up to age 26. Thank you for sponsoring H.R. 475, the *Health Care Fairness for Military Families Act*, which would relieve families of this burden.

As you know, the Affordable Care Act requires employer-based insurance to cover beneficiaries' young adult children up to age 26 at no additional cost. However, TRICARE is not bound by this requirement. Instead, since 2011 TRICARE has offered the premium based TRICARE Young Adult program to young adult dependents between the ages of 21 (23 if enrolled in school) and 26. Under statute, TRICARE Young Adult must operate at no cost to the government, meaning that young adult enrollees and their families must bear the entire cost. Again, commercial employer-based insurance plans automatically cover young adult dependents up to age 26 – a clear and unacceptable inequity for military families.

To make matters worse, the premiums for TRICARE Young Adult have skyrocketed. From 2020 to 2021 the premium for TRICARE Young Adult Prime rose by more than 20 percent. It now costs more than \$450 per month. For young people whose childhoods were marked by repeated military-ordered moves and frequent separation from their service member parent, and whose educational plans and employment prospects have now been derailed by the pandemic, this cost is an additional blow. We fear the cost will prove to be too much for many families, forcing them to forego health insurance for their young adult children.

The *Health Care Fairness for Military Families Act* addresses this inequity and alleviates the financial burden on families by allowing dependents up to the age of 26 to remain covered by their parents' TRICARE benefit. It is a simple solution that gives military families the same benefit as those Americans covered by employer-based plans. Thank you for your support of this important legislation.

Sincerely,



Jack Du Teil
President
The Military Coalition

See list of organizations below:

Air Force Sergeants Association
Army Aviation Association of America
Association of Military Surgeons of the United States
Blinded Veterans Association
Commissioned Officers Association of the U.S. Public Health Service, Inc.
Enlisted Association of the National Guard of the United States
Fleet Reserve Association
Gold Star Wives of America
Iraq Afghanistan Veterans Association
Jewish War Veterans of the United States of America
Marine Corps League
Marine Corps Reserve Association
Military Chaplains Association of the United States of America
Military Officers Association of America
National Military Family Association
Non Commissioned Officers Association of the USA
Reserve Organization of America
Service Women's Action Network
Tragedy Assistance Program for Survivors
United States Army Warrant Officers Association
USCG Chief Petty Officers Association
Veterans of Foreign Wars
VetsFirst, United Spinal Association
Vietnam Veterans of America