
Continuity of Care: Establish Continuous Health Care Coverage

ROA urges Congress to establish one health care program for the Reserve Components.

To maintain a deployable status, Reserve Component members need continuous health care coverage which should be done with one health care program instead of the current system of TRICARE Select, TRICARE Prime, Department of Veterans Affairs and/or civilian job health care programs.

In the past, Congress has shown a strong sense of support to provide the necessary health care for the Reserve and National Guard to maintain medical standards for deployment. GAO reported:

“Since the September 11, 2001, terrorist attacks, the Department of Defense (DOD) has increasingly relied on reservists to support military operations, such as the conflicts in Iraq and Afghanistan. In recognition of this, Congress has increased the health care benefits available to reservists and their dependents Specifically, the National Defense Authorization Acts (NDAA) for Fiscal Years 2005, 2006, and 2007 expanded the number of reservists and their dependents who qualify for TRICARE, the military health insurance program, and increased the period during which they qualify. ”¹

Problems with this well-intentioned effort began when the TRICARE Reserve Standard program was established in the National Defense Authorization Act for Fiscal Year 2005 and DoD charged high premiums. In 2007, GAO reported that DoD rates, “...exceeded the reported average cost per plan of providing TRICARE benefits through the program.

The premium for individual coverage under tier 1 was 72 percent higher than the average cost per plan of providing benefits through the program. Similarly, the premium for family coverage under tier 1 was 45 percent higher than the average cost per plan of providing benefits.” Subsequently Congress worked with DoD to change the premiums.

Another problem when the program was established was not all Reserve Component members can join TRICARE Reserve Select, now called TRICARE Select. If you are a federal employee, you cannot join TRICARE Select because you can get health care coverage through the Federal Employee Health Benefit Program.

This is an issue because if all RC servicemembers could qualify for TRICARE Select they could potentially keep their provider even if they are moved to TRICARE Prime when they are on active duty orders. However, even if you have TRICARE Select and you get to keep your provider when you go to TRICARE Prime, you will still be moved in and out the two plans which can cause a delay when trying to get an appointment. The paperwork for moving in and out of health care programs always seems to cause a delay in coverage. Continuity of care problems continue today.

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¹ Military Health Care: Cost Data Indicate That TRICARE Reserve Select Premiums Exceeded the Costs of Providing Program Benefits (21-DEC-07, GAO-08-104).