

Position: The Reserve Organization of America (ROA) urges Congress to support H.R.3668/S.1670, the *TRICARE Fairness for National Guard and Reserve Retirees Act*.

Background: National Guard and Reserve servicemembers can retire after at least 20 “good years” of service. A good year requires a minimum number of points. Members of the reserve components must wait until age 60 before they can receive retirement pay. However, there is a pathway to early age retirement.

Public Law No: 110-181, the *Fiscal Year 2008 National Defense Authorization Act*, reduced the retirement age for certain eligible reserve component servicemembers from age 60 to no less than 50.

Early age retirement recognizes the increased reliance on the reserve components in Operations Iraqi Freedom and Enduring Freedom and rewards certain citizen-warriors who served – it only includes certain active-duty orders on or after January 29, 2008. These reserve component servicemembers are commonly referred to as “*gray area*” *retirees*, as they have retired, but have not yet attained the age required for benefits.

However, the FY 2008 NDAA *did not* provide these gray area retirees with access to the same subsidized healthcare benefit(s) offered to all other military retirees under TRICARE Prime (Title 10 U.S.C. 1074(b)).

In 2009, Congress created the TRICARE Retired Reserve (TRR) program, which provides these retirees with access to *non-subsidized* healthcare.

As a result, TRR healthcare costs are *substantially more expensive* than other TRICARE programs.



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	TRICARE Prime Retired, Group A	TRICARE Retired Reserve	TRICARE Select Retired, Group A
Enrollment fees or premiums	<p>Individual: \$351.96/year</p> <p>Family: \$703.92</p>	<p>Member only: \$6,592.20/year</p> <p>Member and family: \$15,849.12/year</p>	<p>Individual: \$171.96/year</p> <p>Family: \$345/year</p>

As shown in the chart above, TRR is currently about **2,000%** more expensive than TRICARE Prime and close to **4,000%** more than TRICARE Select (for both the member and the member and their family). These costs are simply unaffordable for too many of these retirees, who earned the right to receive the same healthcare benefit(s) as their brothers and sisters in arms.

To eliminate this unfair, congressionally created access barrier to healthcare, ROA urges all members of Congress to support the *TRICARE Fairness for National Guard and Reserve Retirees Act*.

This bill is also supported by The Military Coalition, representing 5.5 million servicemembers, veterans, and their families.

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