



ENLISTED ASSOCIATION OF THE NATIONAL GUARD OF THE UNITED STATES

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2018 LEGISLATIVE REQUEST

Expand TRICARE Reserve Select Coverage

ISSUE: Federal Employees eligible for TRICARE Reserve Select (TRS) are forced to utilize more expensive healthcare offered on the Federal Employee Health Benefit Plan (FEHBP)

BACKGROUND:

Federal employees eligible for FEHBP coverage and TRS must accept health care coverage under FEHBP. FEHBP, managed by the Office of Personnel Management, provides a wide-range of health insurance coverage using a robust network of providers. However, TRS is a more affordable option for Reserve Component (RC) servicemembers compared to options offered by FEHBP. For example, the widely utilized Blue Cross Blue Shield Basic Option rate costs \$154.32 per month for self only and \$376.12 per month for self and family in calendar year 2017. TRS coverage during calendar year 2016 cost \$47.90 per month or self only coverage and \$210.83 per month for member and family coverage.

During the first session of the 115th Congress, Senator Hatch introduced S. 1086 to resolve this issue. The Congressional Budget Office (CBO) scored S. 1086 as a \$240 million mandatory spending increase and a \$1.5 billion discretionary spending decrease. The costs are associated with removing as many as 113,000 Reserve Component Servicemembers currently utilizing FEHBP and putting those servicemembers into TRS managed by the Department of Defense (DOD). If all 113,000 servicemembers opted into TRS, DOD would realize \$1.5 Billion in discretionary savings during a time when readiness and training are the highest priorities of each Service and in Congress.

In addition to the discretionary savings associated with this request, EANGUS members believe that it is unfair to not allow servicemembers their healthcare benefit because of their employment status. All other Reserve Component Servicemembers are allowed to utilize TRS instead of their employer sponsored healthcare. Federal employees should not be treated differently.

RECOMMENDATIONS:

- Co-Sponsor S. 1086, to remove the prohibition on eligibility for TRS of members of the reserve components who are eligible to enroll in a health benefits plan under chapter 89 of title 5, U.S.C.
- Support reasonable mandatory spending offsets to cover the \$240 million increase

For more information, please contact Mr. Scott Bousum, Legislative Director, The Enlisted Association of the National Guard of the United States, scott.bousum@eangus.org