



April 13, 2022

The Honorable Chrissy Houlahan
United States House of Representatives
Washington, DC 20515

The Honorable Guy Reschenthaler
United States House of Representatives
Washington, DC 20515

Dear Representative Houlahan and Representative Reschenthaler:

The Military Coalition (TMC) represents more than 5.5 million current and former service members, veterans, and their families and survivors. We are concerned that increased TRICARE copays for mental and behavioral health care are out of step with commercial plans and may deter TRICARE beneficiaries from obtaining needed care. For this reason, we support H.R. 4824, the Stop Copay Overpay Act, which would limit copays for mental and behavioral health treatment. We thank you for sponsoring this important legislation.

In recent years, TRICARE copayments for mental health visits have risen dramatically. A retiree on TRICARE Prime now faces a \$33 copay for each mental or behavioral health visit, nearly triple the \$12 copay from 2017. TRICARE Select copays are even higher - \$38 for most active duty families and \$50 for most retirees.

Because mental health care often requires multiple visits, higher copays quickly add up and can make treatment unaffordable for many TRICARE families including survivors and medically retired wounded warriors and their family members – populations that often have a pronounced need for mental health care.

TRICARE's per visit costs for mental health care are significantly higher than those in commercial plans. For instance, the average mental health copay in Federal Employee Health Benefit Program plans is \$20 per visit.

The Stop Copay Overpay Act would better align TRICARE copays with commercial plan benchmarks and reduce the cost barrier that military families, retirees, and survivors face when accessing mental health care by capping mental health copays at the level paid for primary care. We also appreciate that the bill would protect families from unexpected out-of-pocket cost increases by freezing copays for one year and directing DHA to study the impact of removing mental and behavioral health care when calculating specialty care copays.

Stress and uncertainty related to COVID-19 have led to surging demand for mental health services. Military families also face additional challenges as highlighted by the recent short notice deployment of thousands of service members to Europe. The need for mental and behavioral health care is greater than ever in the military community. We thank you for introducing this important legislation, which will decrease the cost barrier and make it easier for service members and families to access needed care.

Sincerely,



Jack Du Teil
President
The Military Coalition

See list of organizations below:

AMVETS (American Veterans)
AMSUS, the Society of Federal Health Professionals
Blinded Veterans Association
Chief Warrant Officers Association, U.S. Coast Guard
Commissioned Officers Association of the US Public Health Service, Inc.
Fleet Reserve Association
Gold Star Wives of America, Inc.
Iraq & Afghanistan Veterans of America
Jewish War Veterans of the USA
Marine Corps League
Marine Corps Reserve Association
Military Chaplains Association of the USA
Military Officers Association of America
National Military Family Association
Non Commissioned Officers Association of the USA
Reserve Officers Association
Service Women's Action Network
The Independence Fund
The Retired Enlisted Association
Tragedy Assistance Program for Survivors
U.S. Army Warrant Officers Association
Veterans of Foreign Wars
Vietnam Veterans of America
Wounded Warrior Project