



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