



Health Care Reform and Service Members, Veterans, and Their Families

Protects access to quality, affordable health care that veterans, service members, and their families have now

- ✓ **Preserves VA Health Care**
 - No impact on VA health care. Veterans eligible for VA health care will remain eligible under health reform; nothing in the new law will affect veterans' access to the care that they currently are receiving. States that the Department of Veterans Affairs will retain full authority over the VA health care system.
- ✓ **Preserves TRICARE and TRICARE for Life Benefits**
 - No effect on TRICARE or TRICARE for Life. There is no provision in the new law that will lead to increases in co-pays, changes in eligibility requirements, or in any way modify how TRICARE is administered. The Department of Defense will maintain sole authority to operate TRICARE.
- ✓ **Meets the individual responsibility requirement.**
 - Clarifies that those covered by the VA system and TRICARE for Life meet the individual responsibility requirement, and therefore exempts the beneficiaries from any penalty.
 - To provide additional reassurance and to ensure there is no misunderstanding, the Senate and House of Representatives passed the *TRICARE Affirmation Act* (H.R. 4887), which would add TRICARE to the new law's listing of government-sponsored programs that meet the individual responsibility requirement. President Obama is expected to sign the bill into law in the coming days.
 - Additionally, legislation introduced by Senator Akaka (S. 3162), which passed the Senate on March 25th, clarifies that children with spina bifida who are born to certain veterans are included in the provision defining VA care as meeting the minimum essential coverage requirement under the new law. S. 3162 also clarifies that those covered under VA's health care program for certain dependents – CHAMPVA – would also be considered to meet the minimum essential coverage requirement.

Offers greater flexibility and choice to veterans

- ✓ **Expanded Options for Affordable and Improved Care**
 - Includes provisions to ensure that veterans are provided additional choices for high-quality and affordable care. Allows veterans receiving VA health care to also enroll in an insurance plan through the bill's health insurance Exchanges.
- ✓ **Enhanced Flexibility**
 - Ensures increased health insurance options as well as expanded consumer protections to prevent insurance companies from denying or setting limits on coverage, but will not require anyone to change their health insurance coverage.

Lowers costs, provides choices and assures stable health care for veterans not enrolled in the VA health care system

✓ **Improves Care for Veterans**

- According to the VA, there are 23.8 million living veterans, but only 7.84 million enrollees in the VA health care system, leaving about 15.96 million veterans not enrolled in the VA health system. Many of these uninsured veterans will have access to quality, affordable health insurance choices through state-based health insurance Exchanges, which will foster competition and increase choice, and may be eligible for premium tax credits and cost sharing reductions as well. Therefore, improving the private health care market will help millions of America's veterans as well.

✓ **Expanded Coverage for Veterans**

- Recent expert studies have reported an alarming number of veterans who are living without health care. Harvard researchers found that nearly 1.5 million veterans lacked health care coverage last year, with thousands suffering and dying prematurely because of reduced access to care. With access to coverage through health insurance Exchanges and premium tax credits and cost sharing reductions, health reform will help these veterans gain access to much-needed care.

Builds upon our commitment to caring for veterans, military members, and their families

✓ **Builds Upon our Commitment to Ensuring the Highest Quality Health Care Possible to Our Nation's Veterans**

- In the Fiscal Year 2010 budget, Senate Democrats worked in concert with the Obama Administration to provide a historic increase for veterans' health care and services; expand access to VA health care to an additional 500,000 veterans who were previously denied coverage; improve medical care services for veterans in rural areas; and provide advanced funding for veterans health care to ensure efficient, timely, and predictable medical services for veterans. Senate Democrats also led the fight to pass legislation that will provide vital assistance to the caregivers of our nation's most severely wounded veterans.¹

✓ **Builds Upon Our Commitment to Ensuring the Highest Quality Health Care Possible to Our Nation's Service Members and Military Families**

- Senate Democrats advanced critical Fiscal Year 2010 legislation to fully fund the Defense Health Program; provide special compensation for caregivers of severely injured service members; prevent increases in copayments for inpatient care at civilian hospitals under TRICARE; extend TRICARE eligibility to certain retirees and their families; improve care for wounded warriors, including programs to meet the mental health needs of service members, retirees and dependents.²

¹ S. Con.Res. 13; S. 1963.

² P.L. 111-84.