



## **TRICARE Extension for Young Adults**

**The Enlisted Association of the National Guard of the United States (EANGUS), representing over 440,000 Guardsmen across the 50 states, three territories, and the District of Columbia urges Congress to pass legislation to provide an extension for dependent coverage for TRICARE for the National Guard and all other reserve components.**

### **I. Description**

This resolution seeks to eliminate the government exemption within the Affordable Care Act (ACA) that allows TRICARE to offer dependent coverage only up to age 21 (or 23 for full-time students), instead of the mandated 26 years for all other health plans.

### **II. Business Case**

#### **Current State:**

- Under the ACA, private and employer-sponsored health plans must provide coverage for dependents up to age 26.
- TRICARE, the health care program for uniformed service members and their families, currently cuts off dependent coverage at age 21, or 23 if the dependent is a full-time college student.
- Exceptions exist for severely disabled dependents who can receive extended coverage beyond these ages.
- Dependents can opt into TRICARE Young Adult (TYA) after these age thresholds but must pay the full premium without DoD subsidies.

#### **Discrepancy:**

- This difference stems from an exemption in the ACA specifically for government health programs like TRICARE, creating an inequity in healthcare access for military families compared to civilians.

#### **Legislative Precedent:**

- The "Health Care Fairness for Military Families Act of 2023" (HR 1045 and S956) was introduced in the 118th Congress to address this issue, aiming to align TRICARE with the ACA's dependent coverage mandate.



## ENLISTED ASSOCIATION OF THE NATIONAL GUARD OF THE UNITED STATES

1 Massachusetts Avenue N.W., Suite 880 | Washington D.C., 20001 | 800-234-EANG (3264) | Fax 703-519-3849  
www.eangus.org | www.eangusconference.org | eangus@eangus.org

### III. Resolution

The Enlisted Association of the National Guard of the United States advocates for legislative change to ensure that TRICARE extends coverage for all qualified dependents to the age of 26, matching the standards set by the ACA for commercial insurance plans. This resolution emphasizes:

- **Equity:** Ensuring that military families have the same health care benefits for their young adult dependents as civilian families under the ACA.
- **Retention and Morale:** Improved health care benefits could enhance the quality of life for service members, potentially impacting retention rates positively.
- **Health and Well-being:** Continuous coverage without gaps would promote better health management among young adults from military families, potentially reducing long-term health care costs.

### IV. Implementation

- **Legislative Action:** Congress should amend existing laws to remove the exemption for government health plans from the ACA's dependent coverage extension.
- **Funding:** Address how the expansion of coverage would be funded, possibly through reallocation within the military health system budget or through new appropriations.
- **Timeline:** Propose a reasonable timeline for implementation to ensure all stakeholders are prepared for the change.

### V. Conclusion

Extending TRICARE coverage for young adults to age 26 not only aligns with broader health policy goals of the ACA but also supports military families, acknowledging their unique sacrifices. This legislative action would demonstrate a commitment to parity in healthcare benefits for all American families.

### VI. References

- ACA, Title 42 USC Sec 2714
- Healthcare.gov: Young Adults and the Health Care Law
- CMS: Adult Child Coverage Fact Sheet
- HHS: FAQ on Young Adults and the Affordable Care Act
- Healthcare.gov: Where Can I Read the Affordable Care Act?

For more information regarding this issue or any other issues concerning the National Guard, contact the EANGUS legislative team at [legislative@eangus.org](mailto:legislative@eangus.org).