

H.R.4571 (DAVIS): FAIR ACCESS TO INSURANCE FOR RETIRED (FAIR) HEROES ACT OF 2017

POSITION: The Chamber's Defense, Veterans & Military Affairs Committee voted to SUPPORT H.R.4571 on February 7, 2018. The Chamber's Public Policy Committee voted to SUPPORT the bill on February 13, 2018.

STATUS: H.R.4571 was introduced by Rep. Susan Davis on December 6, 2017. The bill was referred to the House Committees on Armed Services, Energy and Commerce, and Ways and Means on December 6, 2017.

SUMMARY

H.R.4571 would expand eligibility for the TRICARE program to include certain veterans entitled to benefits under the Medicare programs due to conditions or injuries incurred during military service and would waive the Medicare Part B late enrollment penalty for such veterans. Many military retirees who are seriously injured lose access to low-cost TRICARE plans because of their injuries. H.R.4571 would provide these individuals with the option to remain on these low-cost healthcare plans.

INDUSTRY/IES

Currently, severely injured veterans can't access their TRICARE benefits without first using Medicare dollars. If passed, H.R.4571 has the potential to leave those dollars in the Medicare account, which could go to seniors and potentially impact those industries accepting Medicare funds.

SUPPORTERS

- Rep. Joe Wilson [R-SC-2]
- Rep. Tulsi Gabbard [D-HI-2]
- Rep. Brian J. Mast, [R-FL-18]
- Rep. Jacky Rosen [D-NV-3]
- Rep. John H. Rutherford [R-FL-4]
- Wounded Warrior Project
- Air Force Association
- Association of the United States Army
- Association of the United States Navy
- AMVETS
- Army Aviation Association of America
- Chief Warrant & Warrant Officers Association of the U.S. Coast Guard
- Got Your 6
- Iraq and Afghanistan Veterans of America
- Military Order of the Purple Heart
- Military Officers Association of America
- National Military Family Association
- Paralyzed Veterans of America
- Service Women's Action Network
- Veterans of Foreign Wars
- Vietnam Veterans of America

OPPONENTS

None registered.

ARGUMENTS IN FAVOR

Veterans deserve the chance to choose which health system makes the most sense for them. If passed, H.R.4571 could decrease costs for these veterans as currently there is a late enrollment penalty associated with TRICARE. Additionally, costs could decrease because Medicare Part B premiums total \$1,608 annual, whereas low-cost TRICARE plans are only \$283 per year. These cost savings are significant for some folks and those dollars could be put back into the economy.

ARGUMENTS IN OPPOSITION

This bill could increase administrative costs as the bill requires Department of Defense (DoD) and Health and Human Services (HHS) to coordinate on notifying eligible veterans and provide training.

MORE INFORMATION

TRICARE is the military's health system. Many of these severely injured veterans qualify for both Medicare and TRICARE. These individuals earn TRICARE upon medical retirement and qualify for early Medicare if they can't work for a continuous period of time. Disabled veterans automatically lose access to TRICARE if they have filed for Social Security Disability Insurance (SSDI) benefits. They must instead enroll in Medicare Part B, where premiums are nearly five times higher than TRICARE. Allowing disabled veterans a choice between TRICARE and Medicare could save them up to \$1,300 a year. Companion legislation has been introduced in the U.S. Senate by Senators Nelson and Blumenthal.