

AFSA Periodical 300-2

January 6, 2006

## TAKE ACTION NOW! PROTECT THE MILITARY HEALTH CARE BENEFIT!

In early December, AFSA warned its members that the Administration, through the Department of Defense, is going to propose to Congress drastic increases in the cost of health care for military beneficiaries-with military retirees, their family members, and survivors as the prime targets. On December 9, 2005, we released a legislative bulletin entitled "CALL TO ACTION – STOP DOD PLANS TO SAVAGE THE MILITARY RETIREE HEALTH CARE BENEFIT!" which provided additional information on the DoD plan and actions necessary to counteract the threat. (Syndicated Columnist Tom Philpot referred to AFSA's bulletin in one of his recent columns). A sample letter was posted in the Legislative Publications/Sample Letters section of the web page to assist members. Since that time, AFSA headquarters has received an alarmingly large number of calls and e-mails from members (even a few from AFSA leaders) who say they were unaware of the situation! Simply put—the December legislative bulletin was apparently not disseminated to the field or was ignored and the message has not gotten to its intended audience. Frankly, the overwhelming force we need to overcome this latest attack on retiree benefits has not materialized. If AFSA members at all levels don't act now you will most likely have to begin paying quite a bit more for your health care.

This latest threat to military health care is very serious. If DoD gets its way, prescription costs would significantly increase for <u>all</u> TRICARE beneficiaries, the annual costs of TRICARE Prime would be increased by several hundred percent; users of TRICARE Standard and Extra would, for the first time ever, be required to pay annual fees, and deductibles for both TRICARE programs will be doubled. For the moment it appears the TRICARE for Life program will remain intact, but the increased cost of prescriptions would significantly reduce the financial well-being and quality-of-life for our oldest retirees, their family members, and survivors. Other proposals being considered could further degrade the value of the retiree health care benefit. Specifically, DoD seeks to:

• Progressively raise TRICARE Prime for enlisted retirees over the next three years from the current \$230 per individual and \$460 per family to \$300 per individual and \$600 per family in 2006, \$375 per individual and \$750 per family in 2007, and to \$450 per individual and \$900 per family in 2008.

- Establish *for the first time*, a TRICARE Standard enrollment fee--\$100 for individual coverage and \$200 for family coverage next year; \$150 per individual and \$300 per family in 2007; and \$200 for individual coverage and \$400 per family in 2008.
- Increase annual deductibles under TRICARE Standard and TRICARE Extra programs. Currently, the deductible is \$150 for individual coverage and \$300 for families. These deductibles would rise to \$175 for individual and \$350 per family next year, and rise again to \$200 per individual and to \$400 per family in 2008.
- Increase TRICARE pharmacy co-payments. A \$5 co-payment would be levied for generic drugs obtained from Retail Network Pharmacies; no co-payment would be imposed for those ordered by mail. The current \$9 co-payment for brand name drugs would increase to \$15 from TRICARE Retail Network Pharmacies and to \$10 by the Mail Order Pharmacy. The cost for all non-formulary drugs would remain at \$22 per prescription.

We've learned that the Joint Chiefs intend to endorse the DoD plan when it comes before Congress in the spring. Since this is a concerted, coordinated, Administration effort, that's to be expected. The Joint Chiefs do what they are told; they can do nothing else. They work for DoD, and their livelihood depends on keeping the Secretary of Defense happy. Especially disconcerting are reports that members of Congress privately support these changes. Members of Congress work for you and should be acting to represent your best interests--*but they won't know what to do until you tell them.* To be successful in stopping these onerous DoD plans, our members <u>must</u> tell Congress that in order to gain the support of the military electorate, these current and potential elected officials need to speak out now against increases in the cost of military health care and the pharmacy benefit.

Every AFSA member, their family, and friends need to act *without delay* and send a very clear message to elected officials that they <u>must</u> publicly oppose any DoD proposals to significantly degrade the military health care benefit. Let your elected representatives know that you are aware that every seat in the House of Representatives and one-third of the Senate seats will face re-election this November, and that your vote will depend on their overt response at this time.

The following sample letter will help guide you in preparing your message to the President and Congress. You should personalize it by using some of your own thoughts and words (i.e. how the increases will affect you) to ensure your message gets through.

(Date)

The Honorable (Full Name) House of Representatives (or United States Senate) Washington, DC 20515 (or 20510 for the Senate)

Dear Representative (or Senator) (Last Name),

I need your action on a voting issue. I have learned from the Air Force Sergeants Association that the Administration,

through the Department of Defense, is about to virtually destroy a major career incentive-the military health care system. This change would affect not only those who have served and their families and survivors, but it also would significantly impact those currently wearing the uniform. It would certainly impact their willingness to remain in the military. I have heard repeated, orchestrated comments from DoD officials that service members, retirees, and survivors cost too much, but this latest DoD step represents a final straw. Those in the House and Senate who do not immediately act to stop these DoD plans will NOT get my vote in any upcoming elections. Many of my colleagues and civilians who honor those who serve have told me they feel the same way.

The military retiree health care benefit has evolved (due to progressively broken promises by DoD and congressional acquiescence) from free lifetime health care, to having an enrollment fee and co-payments, to the latest, impending DoD scheme to transfer a far greater cost to the military retiree. DoD plans are to triple TRICARE Prime enrollment fees by 2008 for officers and double them for enlisted members; TRICARE Standard deductibles would double for officers and rise by a third for enlisted members; an enrollment fee would be established for the first time for TRICARE Standard; and pharmacy co-payments for all would be significantly raised. DoD's stated goal is to reduce spending on military health care and to drive hundreds of thousands of retirees out of the military system and toward civilian-employer-funded health care. Decency alone would defer any such changes to future service entrants-not those retirees and survivors whose current economic status depends on trust in current government programs.

Military retirees and their survivors are not normal citizens. They should be given special regard, and <u>the funding of their</u> <u>benefits should be a national priority</u>. They have already paid an extraordinary price for this nation. Government officials were happy to have these members put their lives on the line, suffer hardships, and make sacrifices. Now that same government wants to renege once again on its promises as it works to get out of the health care business. Frankly, anyone who supports these proposed DoD changes are ungrateful, and they should be ashamed. Benefits for people who fight and die for you should not be determined by the "bottom line." As I said, funding for them should be accepted as a national obligation. DoD statements that projected future costs necessitate these changes are ludicrous when you consider many other spending priorities this nation honors.

As a voter, I urge you to immediately and unequivocally speak out against these impending DoD changes. I ask for a response to this letter since it will determine my future vote and, I am quite certain, that of other military member, retirees, and survivors--and the many citizens who honor and value those who serve and have served this nation.

Very Sincerely, (Signature) Your full name and contact information

The addresses and phone numbers for your elected officials can be obtained by visiting the "Legislative Information" section on the AFSA homepage and clicking on the link entitled "Contacting Your Elected Officials." Simply follow the instructions provided. Members without internet access can contact AFSA's Military and Government Relations Directorate for assistance.

Once you have sent your letter (e-mail), be sure to follow it up with a call to your elected officials and let them know you expect action—and a response. One of AFSA's Coalition partners, the Military Officers Association of America has graciously allowed AFSA members to utilize their toll-free free line which enables members to connect directly with the Washington D.C. offices of your elected officials. The number is 866-272-6622. We strongly recommend you take advantage of this opportunity.

Remember, it often takes more than one contact with your elected officials to get action. If they haven't answered you within a reasonable time, send a follow-up letter or call the office again. Express your disappointment at the lack of action/response, and restate your expectations. Doing so is not being pushy, it's called grassroots pressure. Remember they work for you.

It's disappointing to know that the very people charged with the responsibility of ensuring the safety and welfare of those who serve (the Administration through DoD) are now leading the

effort to further renege on the promise of free, lifetime healthcare. By shifting the cost of the benefit onto the backs of military retirees, their family members, and survivors, this Administration has already risked losing the faith and trust of the men and women in the armed forces--something we simply cannot allow to happen during a time of war. Ensuring funding for the military health care benefit should be a National priority, and Congress is the only one that can ensure that happens. AFSA members have a great deal of power, but only if they engage and exercise their franchise as voting citizens. Don't wait to get involved and don't assume somebody else will get the job done for you. Take the time to protect your benefits by contacting your elected officials ASAP! The future of your benefits is in your hands. Every AFSA leader and member needs to get engaged NOW!

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