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Congress of the United States
House of Representatives
Washington, DC 20515-2302

December 4, 2020

The Honorable Christopher C. Miller
Acting Secretary of Defense
Department of Defense
1000 Defense Pentagon, Room 3E880
Washington, DC 201310-1000

Dear Acting Secretary Miller:

I write on behalf of the veterans in our district and across the country who must pay a new enrollment fee for their TRICARE Select coverage beginning in 2021. Given the current global health crisis, I respectfully request that the Department of Defense implement a twelve-month grace period to ensure that no retired military member or their family lose access to health coverage during a pandemic.

The enrollment fees are an unfortunate new reality for many retirees and their families. The 2017 National Defense Authorization Act instituted fundamental changes to TRICARE's structure, including the establishment of an open enrollment period and cost-sharing fees for the first time. Under the law, Group A beneficiaries, those who originally enlisted before 2018, must pay an enrollment fee before January 1st, 2021 to maintain their coverage.

I recognize the efforts the Department and its contractors have made to inform beneficiaries of these changes. However, I am concerned that too many retirees remain unaware of the new enrollment fees. According to the most recent publicly released figures, TRICARE Select provides coverage to 407,431 retirees and 825,882 retired family members and survivors. Recent reports indicate that only 14% of potential beneficiaries have enrolled as of November 2020, which suggests that as many as several hundred thousand retirees have not yet obtained coverage for 2021. My fear is that many of these retirees will enter the new year without coverage and not realize it until they try to access services.

The request is simply that the Department extend the reinstatement period from six to twelve months. Under current requirements, if a retiree misses the open enrollment period or loses coverage due to non-payment, they have six months to contact their TRICARE administrator to reinstate their coverage. Otherwise, they must wait until the next open enrollment season or a qualifying life event. Instead, I ask that DOD allow a twelve-month reinstatement period to reduce the likelihood of beneficiaries losing their coverage during a public health crisis. A twelve-month reinstatement period would be consistent with the one-year grace period offered to beneficiaries when the TRICARE open enrollment period was first implemented in 2018.

We are experiencing an unprecedented public health crisis. Given the extraordinary circumstances, I urge DOD to exercise its authority to offer flexibility to TRICARE Select Group A beneficiaries. A twelve-month reinstatement period will help prevent veterans and their families from losing access to health coverage during a pandemic.

Our former servicemembers served their country honorably through decades of service and we owe them the health benefits they earned. Thank you for your consideration of my request.

Sincerely,

A handwritten signature in blue ink that reads "Angie Craig". The signature is fluid and cursive, with the first letters of both names being capitalized and prominent.

Angie Craig
Member of Congress