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THE SENATE OF MARYLAND
ANNAPOLIS, MARYLAND 21401

**Testimony in Support of SB0697 - Maryland National Guard - Tricare Premium
Reimbursement Program - Alterations**

Madame Chair, Madame Vice Chair, and Fellow Members of the Senate Finance Committee:

SB0697 would simply remove the \$60 monthly cap on the health and dental insurance premium reimbursement that was established under the Health Care for Heroes Act of 2023.

Background

Enrolled as Chapter 612 of 2023, last year's bill established a TRICARE Premium Reimbursement Program in the Maryland Military Department (MMD). The Department may award grants of up to \$60 per month to a member of the Maryland National Guard (MDNG) who is eligible for TRICARE Reserve Select. Grants may be provided for a premium paid for individual coverage or for any member of the applicant's immediate family under the TRICARE Reserve Select Program or the TRICARE Dental Program. The program officially launched on November 1, 2023.

TRICARE Reserve Select is a premium-based health insurance plan available for Selected Reserves members and their families who are not on active duty, not covered under the Transitional Assistance Management Program (TAMP), and not eligible for or enrolled in the Federal Employee Health Benefits Program. Individuals enrolled in TRICARE Reserve Select pay monthly premiums, an annual deductible, copayments for in-network covered services, and a percentage cost share for out-of-network covered services. For calendar 2024, premiums are \$51.95 per month for individual/sponsor coverage and \$256.87 per month for family coverage.

The TRICARE Dental Program is a premium-based dental plan for National Guard/Reserve members who are not on active duty, not covered under TAMP, family members of a National Guard/Reserve member, or family members of an active-duty service member. For calendar 2024, premiums are \$12.36 per month for sponsor-only coverage, \$30.89 for single coverage, \$80.33 for family coverage, and \$111.22 for sponsor and family coverage.

Solution

Because the \$60 reimbursement already covers all or most of the monthly premium for individual/sponsor coverage (depending on whether the member enrolls in health and dental

coverage), SB0697 is about extending the full benefit of Health Care for Heros to service-members' families. As Governor Moore declared, 2024 is the year for military families in Maryland. As a longtime advocate for military families and the spouse of a 24-year veteran of the U.S. Army, I am elated by this announcement. This bill is about lifting the financial burden of health care coverage for military families and ensuring those serving on the home front get the health care they need.

Per the Fiscal Note, SB0697 is projected to cost *up to* \$1.65M per year over the next five years, but the cost may end up being lower depending on enrollment. Obviously, we are in a more difficult fiscal environment than we have been in for several sessions. To pass a balanced budget, tough decisions will need to be made about which bills to pass. It is my hope that this body will have the ability to provide additional support to dependents of our Maryland National Guard members.

I therefore respectfully request a favorable report on SB0697.