

Tricare Testimony final BGC.pdf

Uploaded by: Andrew Collins

Position: FAV

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Approximate speaking time: 2:00 minutes

Tricare Premium Program Reimbursement

For Brigadier General Andrew Collins

Good afternoon Chairman Beidle and members of the Senate

Finance Committee, my name is Brigadier General Andrew

Collins and I am here today to speak on behalf of the dedicated men

and women of the Maryland National Guard and advocate for the

cap removal of the Health Care for Heroes TRICARE premium

reimbursement program.

As a member of the National Guard, I can attest to the sacrifices that

my fellow Citizen Soldiers and Airmen make to ensure the safety

and well-being of our great state and nation. Providing our Guard

members and their families with affordable health care ensures

readiness when we are called to serve our nation or our state.

Medical readiness is a key component in our ability to provide ready

service for the mission.

Removal of the cap will have NO fiscal impact on the FY25 budget as explained in our written testimony, and I am happy to answer any questions from the Committee.

With the cap removed, service members like Staff Sgt. James Whiting, a firefighter with the Maryland Air National Guard, said he would use the extra money from his reimbursed premiums to help fund his retirement savings. For other Guard members, the extra money could go toward daycare, gas for commuting to work, groceries, or college tuition for themselves or their kids.

I know firsthand the challenges of balancing military service and civilian life. The demands of the Guard often require service members to take time away from work and their families to serve their country. It is only fitting that we provide them with the support they need, including affordable health care.

Governor Moore proclaimed 2024 as Maryland's "Year of the Military Family." Providing health care for them is an important tool for recruiting and retention of Maryland's citizen soldiers and airmen.

Please consider this critical readiness issue for Guard members to be always there when the state and nation needs them. Our citizen Soldiers and Airmen are worth the investment and I know it will make us a better state now and into the future as we can retain their incredible talent and dedication.

In conclusion, I respectfully ask the Committee for a favorable report on the Health Care for Heroes Tricare Premium Reimbursement Program.

Thank you for your time and consideration.

DG Written Testimony_SB0697.pdf

Uploaded by: Senator Gile

Position: FAV

DAWN D. GILE
Legislative District 33
Anne Arundel County

Finance Committee

Chair

Anne Arundel County
Senate Delegation



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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.

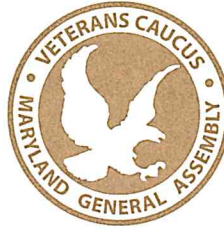
I therefore respectfully request a favorable report on SB0697.

SB697_VeteransCaucus_FAV

Uploaded by: Veterans Caucus Maryland General Assembly

Position: FAV

SENATE EXECUTIVE OFFICERS
MICHAEL A. JACKSON, SENATE CHAIR
JOHNNY RAY SALLING, SENATE VICE CHAIR



HOUSE EXECUTIVE OFFICERS
MIKE ROGERS, HOUSE CHAIR
MIKE GRIFFITH, HOUSE VICE CHAIR

MARYLAND GENERAL ASSEMBLY
VETERANS CAUCUS

February 16, 2024

Senator Pamela Beidle, Chair
Senate Finance Committee
3E Miller Senate Office Building
Annapolis, MD 21401

Dear Chair Beidle,

Please let this letter serve as notice of the support of the Maryland Senate Veterans Caucus for Senate Bill 697 (Maryland National Guard – Tricare Premium Reimbursement Program – Alterations).

After review by our Legislative Support Committee, the Senate Veterans Caucus believes that the above-mentioned legislation would provide a valuable benefit to the veterans of the State of Maryland.

Sincerely,

A handwritten signature in blue ink, consisting of a large, stylized 'M' followed by a horizontal line that extends to the right.

Senator Michael A. Jackson
Senate Chair

Cc: Senator Dawn Gile

OUR MISSION STATEMENT

To study, develop, and promote legislation designed to improve the quality of life for veterans in the State of Maryland in the areas of benefits, employment, education, economics, training, and health, and to assist the Maryland Department of Veterans Affairs in achieving its mission and goals, on behalf of all veterans in the State.

MMC Sb 697 Favorable with Amendment.pdf

Uploaded by: Jayson Spiegel

Position: FWA



MARYLAND MILITARY COALITION

Serving Veterans through Legislative Advocacy

February 21, 2024

Honorable Pam Beidle
Chair, Senate Finance Committee
3 East Senate Office Building
Annapolis, MD 21401

Subject: **Request for FAVORABLE Report with Amendment** – SB 697 - Maryland National Guard – Tricare Premium Reimbursement Program – Alterations

Dear Chair Beidle and members of the Finance Committee:

The Maryland Military Coalition (MMC) requests a **Favorable report with Amendment** by the Committee on ***SB 697 - Maryland National Guard – Tricare Premium Reimbursement Program – Alterations***, sponsored by Senator Gile.

Recognizing that health care for members of the National Guard is a readiness issue, the General Assembly enacted the Health Care for Heroes Act of 2023 which reimburses National Guard personnel for the cost of Tricare health, dental and vision coverage. This bill would extend the benefit by reimbursing National Guard personnel for the cost of Tricare family coverage. The program could be a useful tool if targeted to recruiting new enlistees who are struggling to pay for family health insurance and retaining personnel who are nearing completion of their initial enlistment contract.

We request an amendment to extend the Tricare Reimbursement Program to members of the Federal Reserve (Army, Navy, Air Force, Marine Corps and Coast Guard) who are also eligible to receive health insurance under Tricare Reserve Select. During his town hall meeting with veterans last year, Governor Moore **discussed supporting** reimbursing Tricare Reserve Select premiums for members of the Federal Reserve.

Members of the Army and Air National Guard frequently transfer back and forth to the Army and Air Force Reserve to accept a promotion, command or new assignment. No National Guard Citizen Soldier should be forced to decline a promotion or enhanced assignment available only

within a Maryland Federal Reserve unit in order to keep the Tricare Reserve Select reimbursement. Typically, declining a promotion is a career ending decision.

Accordingly, we look forward to working with the administration, General Assembly and other stakeholders to develop options for extending this program to Citizen Warriors of the Federal Reserve.

The Maryland Military Coalition is a registered non-profit, non-partisan advocacy organization comprised of prominent Maryland-based veteran and military groups, representing over 150,000 service-connected individuals, including those currently serving, veterans, retirees and their families, caregivers, and survivors.

We want to thank Senator Gile for her commitment to our veterans and uniformed services community in Maryland.

Respectfully,

A handwritten signature in black ink, appearing to read "Jayson Spiegel". The signature is fluid and cursive, with the first name "Jayson" and last name "Spiegel" clearly distinguishable.

Jayson L. Spiegel
LTC USA (Ret)
President, Maryland Military Coalition

Member Organizations, Maryland Military Coalition

James P. Monahan
Air Force Sergeants Association

John P. May
American Military Society

Elwood R. Raphael Gray
American Minority Veterans Research Project

W. W.
Association of the United States Navy

Lynn A. Gask
Commissioned Officers Association of the
US Public Health Service

Wilbur B. Fisher
Disabled American Veterans

Seldon H. Freedy
Distinguished Flying Cross Association

Phyllis J. Collins
Fleet Reserve Association

Seldon H. Freedy
Jewish War Veterans of the USA

Steve L. Brooker
Maryland Air National Guard Retirees'
Association

Emmett R. Robert
Maryland Veterans Chamber of Commerce

Robert J. Winton
Military Officers Association of America

Charles E. Spahr
Military Order of the Purple Heart

E.
Montford Point Marines of America

M. L. Messer
National Association for Black Veterans

Michael P. Hays
Naval Enlisted Reserve Association

Christian Andreasen
NOAA Association of Commissioned Officers

John S.
Reserve Organization of America

Catherine L. McGraw
Society of Military Widows

E.
National Active and Retired Federal Employees
Veterans Affairs Directorate, NARFE MD

M. Blackwell
Veterans of Foreign Wars

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