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Military Retirees Face Increased Health Care Costs

An increase in the annual individual premium might mean an uncomfortable adjustment for more than 50,000 veterans living in Maryland.

March 23, 2011

WASHINGTON - The Pentagon is proposing an increase in insurance health care premiums for military retirees and their families to ease federal budget problems, but some veterans' groups are challenging that saying low payments are justified given the dangerous call-to-duty their members have answered.

An increase in the \$230 annual individual premium -- the first in the plan's 15-year history -- might mean an uncomfortable adjustment for more than 50,000 veterans living in Maryland.

Rick Jones, legislative director for the National Association for Uniformed Services, said those first in line to serve should not be first in line to pay for health care services.

"From Tidewater and Baltimore to the cities along the coast, Maryland veterans have already been on the front lines," said Jones. "Certainly, we could find other areas to (raise fees), rather than taking it from those who secure our freedom."

Known as Tricare Prime, health insurance for military retirees costs individuals \$230 and families \$460 each year, according to the company's website. It is available in the United States to all beneficiaries ineligible for Medicare benefits. Enrollees are assigned primary care managers either at a military treatment facility or from the Tricare network.

The Pentagon seeks to increase Tricare Prime premiums in an effort to rein in costs projected to top-off at \$65 billion in less than 10 years. Tricare Prime rates would rise 6.2 percent.

The Department of Defense has presented a formal request to lawmakers for higher Tricare fees as part of the president's fiscal year 2012 budget. The increase fits into a larger plan introduced by Defense Secretary Robert Gates to trim the military health system's budget by \$7 billion in the next five years.

The U.S. Department of Defense recorded 51,258 retired military personnel living in Maryland in 2009, according to Census.gov. Approximately 3,839 of them were disabled.

Deidre Parke Holleman, executive director of the Washington office of The Retired Enlisted Association, said this health care hike would hammer Maryland veterans especially hard.

"The proposal is very worrisome to us. Maryland, along with Virginia, Florida, Texas and Maine, has one of the highest percentages of military retirees," Holleman said. "With such a huge population of retirees, the hit would be dramatic."

Holleman said the proposed premium increase of 6.2 percent would sharply bite into retired military pay.

this away."

But other veterans' groups see the increase as reasonable.

Steve Strobridge, director of government relations for the Military Officers Association of America, called the proposals "modest" compared to past plans. "Three or four years ago, the Pentagon proposed an increase of \$1,000-\$2,000. We're nowhere near that now."

Given the nation's financial woes, Strobridge said, everyone needs to cutback somewhere -- it's unavoidable.

"It's unrealistic to think their premiums won't increase," he said.

Meg Reilly, spokeswoman for the Office of Management and Budget, agreed.

"The package of proposed health care savings reflects a shared responsibility between DoD and beneficiaries," she said. "It maintains benefits that are robust and affordable; and reflects the administration's commitment to those who serve this country."

Jones said Maryland and Washington, D.C., have "demonstrated neglect," when it comes to aiding military retirees, and he cited Walter Reed as an example. The Washington Post investigated claims of poor record keeping and improper administration of care at the hospital in 2007.

"Walter Reed has had a history of not giving to wounded warriors," said Jones.

Less than 1 percent of the U.S. population, Jones said, now serves in Iraq and Afghanistan.

Those disconnected from military life, meaning civilians who have never served or don't have enlisted relatives, might favor a hike because they fail to fully understand the sacrifices soldiers make, he said. "There really is a difference between health care plans provided in the civilian and military worlds," said Jones. "(In the military world), sacrifice is dire and folks face the enemy -- real war. There is a stark difference from running to catch the Metro in sneakers and running for protective cover in combat boots."

Holleman encouraged the Department of Defense to honor this sacrifice. An increase in premiums, she said, is blatant injustice.

"You're not allowed to grab that money from them," she said.

Increasing fees, Callaghan said, compounds an existing burden.

"These people are on fixed incomes. The American Legion's position is that if you spend 25 years overseas, fight in combat, lose limbs, leave your wife, husband or child, you've experienced enough hardship," Callaghan said. "Once you get out and retire, your fee should not be increased."

Both Jones and Holleman testified on Capitol Hill, urging the Department of Defense to reconsider its stance.

"The National Association for Uniformed Services does not discount the challenging fiscal situation, nor are we blind to the rising cost of providing our defense," said Jones. "We have cautioned against cuts that would adversely affect the



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Holleman echoed Jones, saying the national leadership should never shortchange the difficult call enlisted men and women have agreed to answer.

"What a strain the duties put on both their physical and mental health," she said. "The military is a fit style of life, but it is not a healthy one. And it is the duty of a grateful nation to provide medical care a military career truly requires."



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4:34pm on Wednesday, March 23, 2011 (http://eldersburg.patch.com/articles/military-retirees-face-increased-health-care-costs-2#comment_431840)

I would respectfully ask the our elected politicians; instead of continuing to take from the people, the tax payers, pay their own personal expenses, rent, leases, gas, utilities...NO MORE expense accounts...no more free parties, trips, plane travel...pay their bills and cost as we do. Trim the fat, don't continue to sacrifice the lean. Convicted elected officials remain eligible to receive pension benefits w/ all according raises. We lose our job, we scratch dirt. So many things are wrong! So much is asked for by those that simply have no more. So much is asked for for those that have sacrificed it all; (in the name of this great Nation)...what more i say. If you are going to evaluate cost cutting. Please start at your own table.



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