

Florida Council of Chapters Convention

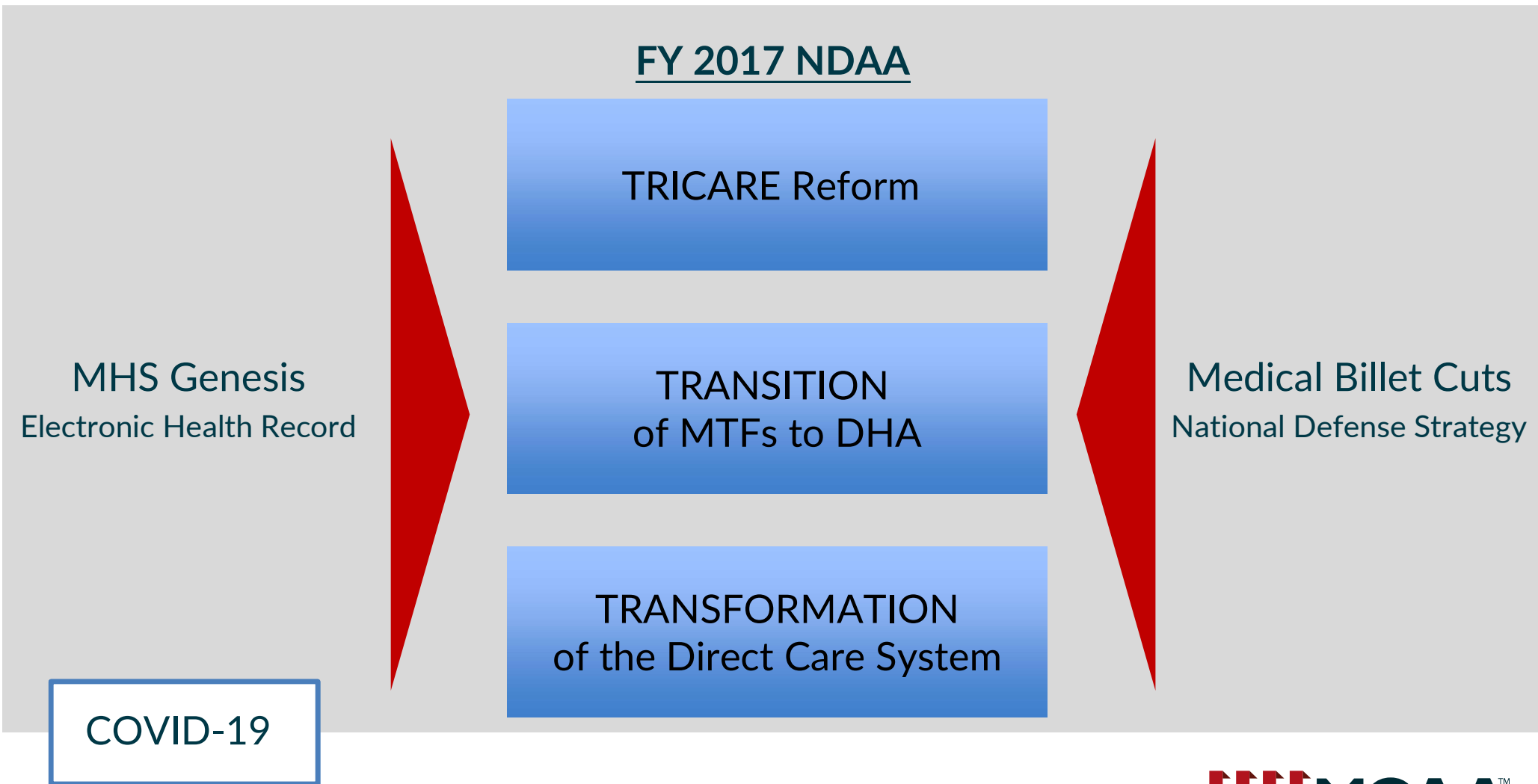
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Military Health System

Recap of MHS Reform & Other Factors



MHS Reform and TRICARE Fee Increases

Group A/Grandfathered Beneficiaries Sponsor entered Service before 2018

<u>Fee Increase since 2018 (✓)</u>	<u>ADSMs</u>	<u>ADFMs</u>		<u>Working Age Retirees</u>		<u>TFL (Age 65+)</u>
		<u>Prime</u>	<u>Select</u>	<u>Prime</u>	<u>Select</u>	
Enrollment Fee				✓	✓	
Catastrophic Cap					✓	
Deductible						
Medical Encounter Copays			✓	✓	✓	
Pharmacy Copays*		✓	✓	✓	✓	✓

✓ TRICARE Prime Retiree enrollment fee indexed to COLA since 2012

* Retail and Mail Order Pharmacy (MTF prescriptions still \$0 copay)

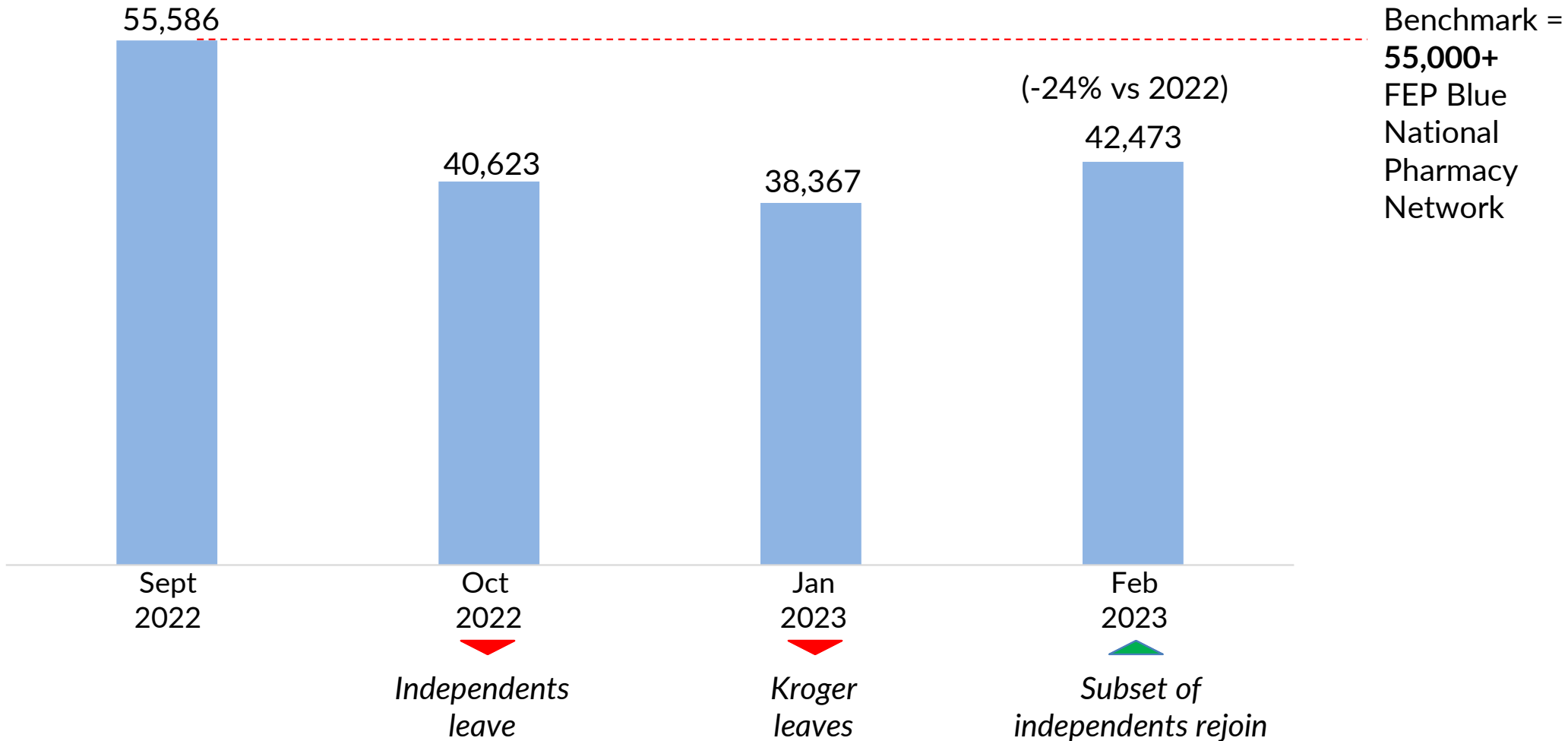
Erosion of Military Health Care Benefit

TRICARE Beneficiaries – Paying More but Getting Less

- TRICARE Pharmacy
 - New Tier 4/Non-covered drugs
 - More restrictive prior-authorization policies
 - Retail pharmacy network cut
- Reduced MTF capacity → shifting beneficiaries to TRICARE network
- Failure to evolve coverage policies to keep up with commercial plan benchmarks
 - Young adults
 - Chiropractic
 - Diagnostic genetic testing

118th Congress - Restore the TRICARE Pharmacy Network

Number of TRICARE Retail Network Pharmacies



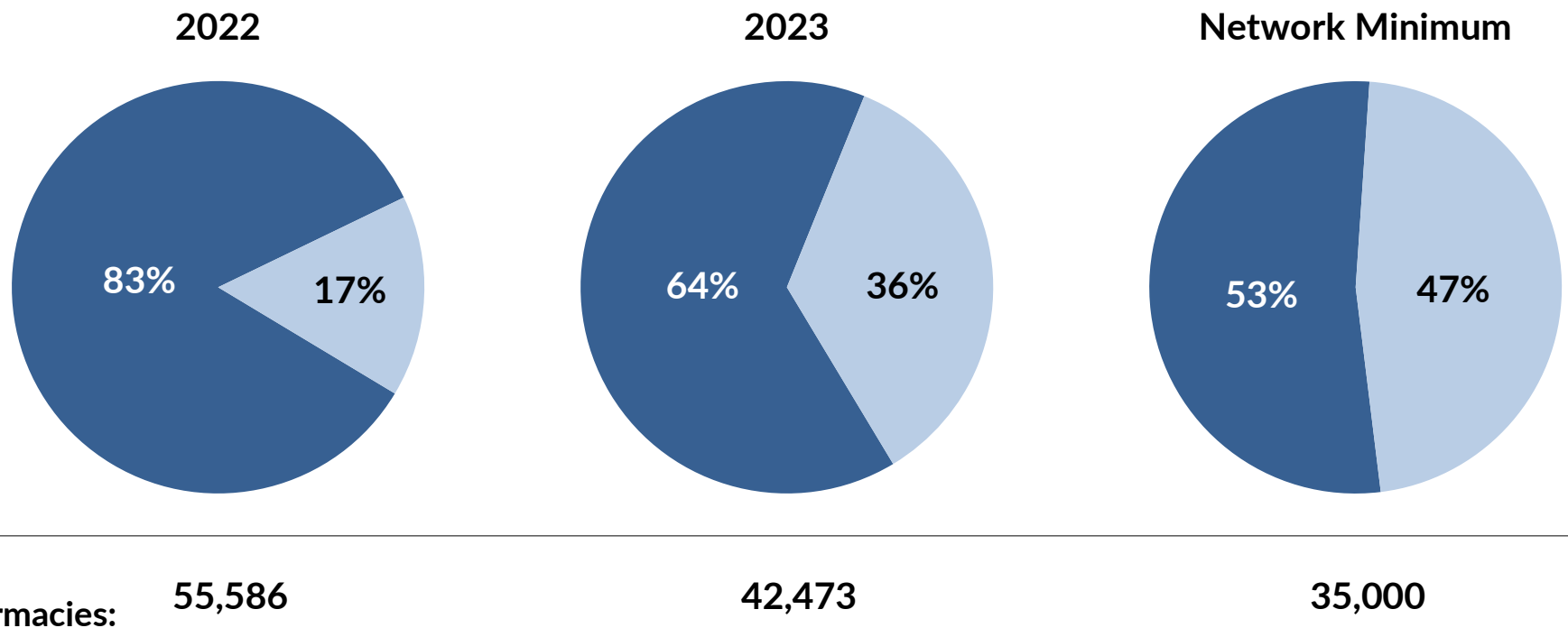
Background & Beneficiary Impact

- DHA cost savings measure per Congressional Research Service
- DHA: 98% of beneficiaries have a network pharmacy within a 15-minute drive
- Beneficiaries: Narrowed network has increased barriers to access for the elderly, rural residents, those with serious chronic health conditions
- Latest in a series of cuts that reduce TRICARE protections

118th Congress - Restore the TRICARE Pharmacy Network

Percent of U.S. Pharmacies in TRICARE Network

Number of U.S. Pharmacies = 66,000



■ TRICARE Network ■ TRICARE Non-Network



FY2024 NDAA: Process/Timing



Restore TRICARE Pharmacy Network

- Response from Congress to Date
- MOAA's Goal: Report on beneficiary impact
- Report language request
- Stand-alone bill

Discussion