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Veterans lose ground on medical coverage
Under new policy, civilian employers can't supplement military health insurance

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Beginning next year, civilian employers will no longer be able to offer supplemental insurance to veterans they employ who use government health insurance for the military known as TRICARE.

James Belson of Piedmont thinks that stinks.

"When I was in the military, the promise was free medical care for life," said the 60-year-old Vietnam veteran, who is retired from the Air Force. "They're penalizing the veterans who earned the entitlement."

TRICARE insurance covers about 80 percent of medical costs, Belson said. And up to now, companies that employed veterans could purchase supplemental coverage that paid most of the rest.

Advertisement But Congress voted to change that in the 2007 National Defense Authorization Act, saying the supplemental insurance served as an incentive for veterans not to use their employer's plan.

"Congress doesn't want businesses or state governments paying people to drop their private insurance to enroll in TRICARE," said Kevin Bishop, spokesman for Sen. Lindsey Graham, who voted for the measure, though he has asked the Defense Department to re-examine how the change was implemented.

"Unfortunately, there have been examples where employees were offered hundreds of dollars a year to drop the company plan and enroll in the government-funded system," Bishop said. "That's simply not fair to the taxpayer."

Rep. Bob Inglis, R-Greenville, also believes the change was reasonable.

"The private company's objective is to get military retirees to be covered by TRICARE because it's no cost to them. But the government's objective is the opposite, that retirees will be covered under the employer's plan because that saves the government money," he said. "This is a legitimate way to balance the choice between the retiree being covered by the private sector employer's plan or TRICARE."

TRICARE served 9.1 million beneficiaries on a budget of \$39.32 billion in 2006, according to the Defense Department.

Inglis said veterans are still entitled to coverage under TRICARE -- that's the commitment the military made.

But Belson says he'll now have to pick up the entire tab, which amounts to \$56 a month instead of \$12, rather than sharing it with his employer.

"This is really hurting the people who spent 20-30 years protecting the country," he said. "It's just not right."
