



Health Reform for American Veterans and Military Personnel

Health Insurance Reform builds upon the Obama Administration's commitment to caring for veterans, military members, and their families and ensuring they have the highest quality health care possible. The Obama Administration has already provided a historic increase for veterans' health care and services and has signed into law advanced appropriations for veterans health care to ensure efficient, timely, and predictable medical services for veterans. The President is also expanding access to VA health care to an additional 500,000 veterans who were previously denied coverage and is improving medical care services for veterans in rural areas. Passage of health insurance reform legislation upholds the President's commitment to those who serve and have served our country proudly.

Protecting Access to Quality, Affordable Health Care that Veterans, Service Members, and their Families Have Now

- ✓ **Preserving VA Health Care**
 - The Act does not impact VA health care. Veterans eligible for VA health care remain eligible under health reform - nothing in the legislation affects veterans' access to the care that they currently are receiving. The Department of Veterans Affairs retains full authority over the VA health care system.
- ✓ **Preserving TRICARE and TRICARE for Life Benefits**
 - The Act does not affect TRICARE or TRICARE for Life. There is nothing in the legislation that leads to increases in co-pays, changes in eligibility requirements, or in any way modifies how TRICARE is administered. Those who are covered by TRICARE would meet the shared responsibility requirement for individuals to have insurance, thereby exempting such members of the uniformed services and dependants from being assessed any sort of penalty. The Department of Defense maintains sole authority to operate TRICARE.
- ✓ **Meeting the shared responsibility requirement**
 - Those covered by VA health care, TRICARE, or TRICARE for Life will meet the individual responsibility requirement. This means that veterans and service members and their dependents will be exempt from any penalty.

Offering Greater Flexibility and Choice to Veterans

Expanded Options for Affordable and Improved Care

- The Act includes provisions to ensure that veterans are provided additional choices for high-quality and affordable care. The legislation allows veterans receiving VA health care to also enroll in an insurance plan through the bill's health insurance exchanges.

Enhanced Flexibility

- The Act does not require anyone to change their health insurance coverage, but it does ensure increased health insurance options as well as expanded consumer protections to prevent insurance companies from denying or setting limits on coverage.

Lowering Costs, Providing Choices and Assuring Stable Health Care for Veterans Not Enrolled in the VA Health Care System

Improved Care for Veterans

- Uninsured veterans will have access to quality, affordable health insurance choices through health insurance Exchanges, which will foster competition and increase choice. They may also be eligible for premium tax credits and cost sharing reductions. The legislation will improve the private health care market and will help millions of America's veterans as well.

Expanded Coverage for Veterans

- Harvard researchers found that nearly 1.5 million veterans lacked health care coverage last year - with thousands suffering and dying prematurely because of reduced access to care. The Act will help these veterans gain access to much-needed care through access to coverage through health insurance Exchanges and premium tax credits and cost sharing reductions.