

Military Children Six Foundation



TRICARE FOR YOUNG ADULTS

Military families commonly struggle to find high-quality, affordable childcare. While a lack of affordable childcare is a national issue, the problem is even more acute for service members, who move frequently, often work irregular hours, or live far from extended family. [Read more here.](#)

The Problem

HOW IT AFFECTS MILITARY FAMILIES

Unfairly penalizes those who do not go to college

Forces those who wouldn't thrive in college to go, simply to keep coverage

Financially burdens families already sacrificing for our freedom

Further widens the gap of inequity between military and civilian benefits

Under the Affordable Care Act, commercial health insurers are required to automatically cover young adult dependents under their parents' plans up to age 26. However, TRICARE is exempt from this requirement. Instead, TRICARE only covers young adult dependents up to age 21, or 23 if enrolled in college. Military families who want their young adult children to retain TRICARE coverage must purchase a separate premium-based plan, TRICARE Young Adult.

Not only is this inequity unfair to military families, it's also a financial burden on young adult dependents and their parents. Under law, TRICARE Young Adult must

operate at no cost to the government, so enrollees and their families bear the entire cost. And those costs have skyrocketed. From 2020 to 2021, the monthly premium for TRICARE Young Adult Prime increased by more than 20 percent, to over \$450 per month.

The current system also unfairly penalizes young adult dependents who are unable or choose not to attend college. Those young adults lose coverage under their parents' TRICARE plan upon turning 21. Today's young adult military dependents are the same kids who watched their service member parent deploy over and over again. Their childhoods were disrupted by multiple PCS moves. Now in many cases their job prospects and educational plans have been upended by the COVID-19 pandemic. They deserve the same health care coverage as their civilian peers.

What We Advocate

Eliminate the TRICARE Young Adult program and allow young adult dependents to remain covered under their parents' TRICARE plan at no additional cost.

Legislation We Support

[H.R. 475, the Health Care Fairness for Military Families Act](#) — modifies the extension of dependent coverage under TRICARE by allowing a dependent under the age of 26 to be covered without an additional premium.

No military family, serving and sacrificing so much for this country already, should have to decide between their child's future and their child's health care coverage. Today's young adult dependents are the same kids who watched their parents deploy multiple times to Iraq and Afghanistan. They deserve the same protection afforded to other young adults whose parents have employer-based health coverage. Congress must pass H.R. 475 and address this inequity. — Military Children's Six Foundation in support of the Health Care Fairness for Military Families Act.

MILITARY KIDS DESERVE BETTER: END TRICARE YOUNG ADULT



One of the best parts of parenthood is celebrating milestones with your child. As parents, we savor these moments. But for military parents, milestones like turning 21 or graduating from college that should come with celebration now come with a new worry, one that isn't shared by most of their civilian neighbors and friends: what health care coverage will our child have now?

Aging Out of TRICARE and Into TRICARE Young Adult

Military kids are only covered by TRICARE until the age of 21, or 23 if they're enrolled in college. Parents are left with the question: what do we do about coverage for health care? For many military families, the answer is to enroll their child in [TRICARE Young Adult](#) (TYA). TYA is a premium-based plan available to young adult military dependents until the age of 26. Families can choose either TYA Prime or Select. The plans offer the same coverage as the basic TRICARE benefit, but at a hefty price tag. For 2021, it costs \$257 per month for TYA Select. Premiums for TYA Prime are a whopping \$459 per month.

Is TRICARE Young Adult Worth the High Price Tag?

The high cost of TYA forces some families to make difficult decisions about their children's future. One military parent shared, "Our daughter is college-age but has special education concerns. So full time college is not ideal, but we feel we must encourage it because of health insurance."

TRICARE policies also penalize young adults whose academic achievements allow them to finish college early. Another military parent told us her oldest child worked hard in college and graduated in three years, at age 21, "She lost a year's worth of free coverage by graduating early."

Some families are surprised to learn that TRICARE coverage for their young adult children requires a separate enrollment and premium. They point to their civilian neighbors with commercial employer-based health coverage, whose kids are automatically covered by their policies up to age 26 and wonder, why the disparity? We wonder the same thing.

Young Adult Dependents Deserve a Better Option for Health Care Coverage

We're proud to support H.R. 475, the Health Care Fairness for Military Families Act. Sponsored by Rep. Elaine Luria (D-VA) and Rep. Michael Waltz (R-FL), this bill would eliminate TRICARE Young Adult and automatically extend TRICARE coverage to young adult dependents up to the age of 26, just like every other employer-based insurance plan.

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