



**TREA WASHINGTON UPDATE FOR JANUARY 15, 2010**

It is only the second week of the New Year. The Senate won't even be (formally) back until next week. But the government is back in full gear. The focus is still the health reform legislation (though it is being done by the White House and the Congressional Democratic Leadership completely behind closed doors. So we are all trying to get clues as to what is going on-but none of us is sure.

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**1) Healthcare Reform Yet Again and What Will It Mean To You?**-We have been getting calls and e-mails reacting to all sorts of stories swirling around the country. Some are saying that TRICARE is damaged by the proposed bills, some say TFL is abolished, some say Medicare will be destroyed, some talk about the VA being subsumed. And what is true? No one knows (unless it is President Obama, Speaker Pelosi and Senator Reid and that does not seem likely either.) What we do know is that neither the present House nor Senate bills include either TRICARE or VA healthcare. However, as I have written many times, neither bill unequivocally states that they **do not** apply to TRICARE or the VA. (The House of Representative's version includes

language that says neither TRICARE nor VA is affected by this section. We would much prefer it to say "not affected by this Act" and are lobbying for that change.)

It is clear that Medicare **will** be affected by either bill if passed in their present forms. The Health Care reform is partially funded by planned cuts in Medicare of over \$500,000,000,000.00 (five hundred billion dollars or as some politicians like to say "half a trillion dollars."). Since Medicare is the first payor to TRICARE for Life this is a real long term worry for Military Retirees, their families and survivors. (It is clear that their first target for cuts is the Medicare Advantage programs throughout most of the country. **Except** in Florida where Senator Bill Nelson (D-FL) cut a deal to have his state's Medicare Advantage programs to be excluded from these cuts.) Medicare Advantage Plans are not something that Military Retirees who qualify for TFL and the TRICARE Pharmacy Plan would be interested in using. But that is clearly only the first target and obviously other Medicare cuts are planned.

So while everything is going on behind closed doors, who can you contact to voice your concerns? The House has not announced its conferees and won't until just before they present the finished bill on the House floor. However, the Senate always uses the members of the Committee of Jurisdiction as their conferees. Of course it is clear that there is not a real conference going on; the Republicans are not being consulted **at all**. So the only people that I can suggest are Speaker Pelosi (D-CA), Majority Leader Harry Reid (D-NV), Rep Charlie Rangel (D-NY) the chairman of the House Ways and Means Committee, Representative Henry Waxman (D-CA) Chairman of the Energy and Commerce Committee, Representative George Miller (D-CA), Chairman Democratic Steering and Policy Committee, and the Democrats on the Senate Finance Committee : Senators Max Baucus (D-MT), John D Rockefeller IV (D-WV), Kent Conrad (D-ND), Jeff Bingaman (D-NM), John F. Kerry (D-MA), Blanche Lincoln (D-AR), Ron Wyden (D-OR). Chuck Schumer (D-NY), Debbie Stabenow (D-MI), Maria Cantwell (D-WA), Bill Nelson (D-FL), Robert Menendez (D-NJ), and Thomas Carper (D-DE). You can find their web pages by going to [thomas.loc.gov](http://thomas.loc.gov), scroll down the left hand side of the page, hit Senate and then on the Senate page hit Senators-pick the Senator's name and you will find his or her address, phone number and web site. Decisions are being made now so you should contact them as soon as possible.

The scheduled cuts in Medicare payment levels for Physicians are of huge concern and worry of any TRICARE beneficiary. **It is not a part of the Health Care Reform bills.** The present law requires yearly cuts in the Medicare payment levels for doctors however year after year those cuts have been delayed. So now we have reached the point that the present statute calls for a 21% cut. Everyone (from both sides of the aisle) knows that this is unworkable. If this is put into effect, no one knows how many doctors would stop taking Medicare and TRICARE all together. Certainly many doctors would likely stop accepting **NEW** Medicare and TRICARE patient. It is, obviously of special concern to anyone with TFL because Medicare is first payer to TRICARE for Life. However, it is a serious concern to **EVERYONE** who is a TRICARE beneficiary since TRICARE payments rates are initially set by Medicare rates. (Indeed, TRICARE Prime negotiates rates **below** those rates if doctors wish to be in the TRICARE networks.) So what Medicare pays doctors is crucial to getting the doctors you want. A bill was passed that delay any cuts until the end of February (attached at the last minute to the NDAA) but a permanent solution is needed for this yearly drama.

Last year the Democrats tried to pass a bill that would abolish these yearly cuts but they had no way to pay for it and thus several Blue Dog Democrats joined Republicans and voted it down. There are at least 2 pending bills that would deal with the problem. The Democratic Bill (**HR3961**) sponsored by Rep. Dingell (D-MI) pays for it by re-instating Pay-Go but it only has 6 co-sponsors. Pay-Go is not all that popular. But this seems to be the bill that the Democratic leadership is planning to use to deal with this problem. The Republican Bill, (**HR4138**) sponsored by Rep Phil Gingrey (R-GA) would pay for it primarily with liability reform). It has 44 co-sponsors but the Democratic Majority won't support medical malpractice reform so there should be another bill proposed in the next month. As soon as we know what it is we will put the information in this Update and the Voice.

**2) The Next Worry-The Deficit**-While the health care reform bill is everyone's focus we should all remember that the more dramatic danger for military retirees' benefits is the huge deficit we see on the horizon. We will need to be playing hard defense, as well as offense in the next few years. Everyone (especially the Department of Defense) will be looking for places to cut costs or raise fees (practically the same thing) Co-pays and deductibles, enrollment fees, etc. will all be in play. This is important to remember and to gear up to contact your members of Congress and the White House when necessary.

**3) Still Looking for Members of the Guard and Reserve to Sign Up for TRICARE Reserve Select**-TREA's Legislative Director Larry Madison was at a meeting yesterday with several leaders of the Guard and Reserve. Assistant Secretary of Defense for Reserve Affairs Dennis M. McCarthy said that they were very surprised and worried that only 7%-8% of members of the Guard and Reserve who qualify for TRICARE Reserve Select (TRS) have signed up for it. This is both surprising and worrying. TRS is a good value for those in the Guard and Reserve. The federal government pays the equivalent of 72% of the calculated premium cost and the member pays 28%. The premium rates are set annually and take effect in January. The 2010 premiums are \$49.62 a month for members only and \$197.65 a month for member and family (This is a 4.4% increase from \$47.51 member only premium from 2009 and a 9.7% increase from \$180.17 a month for member and family premium in 2009). This is a very good program that includes prescription drug coverage and medical coverage equivalent to TRICARE Standard and TRICARE Extra. If you or anyone you know is a member of the Selected Reserve of the Ready Reserve, who is not eligible or enrolled in FEHB program, you should seriously consider joining this program.

**4) Free Family Retreats for the Families of Military Members Recently Returned from Deployment** -If you or someone you know has recently returned home after being deployed, you and your family may qualify for a free 4-day family retreat in some of the most beautiful National Parks in the country. The National Military Family Association (NMFA) is sponsoring these 2 programs with the funding provided by the Sierra Club and the Sierra Club Foundation. Service members and their families are qualified for the programs if they have been deployed in the last 15 months and will have been back 3 months by the time of the programs. When you arrive at the retreat each family will be given \$200 to help cover travel costs. The 2 sessions are:

*The Headlands Institute, Sausalito, CA: February 12 – 15, 2010*

The Headlands Institute is a private nonprofit organization that offers environmental education opportunities and conference facilities in the Golden Gate National Recreation Area near San Francisco.

*The Teton Science School, Jackson, Wyoming: March 19-23, 2010*

Teton Science Schools are a private, 501(c)(3) non-profit educational organization, operating year-round in Jackson Hole, Wyoming in partnership with Grand Teton National Park and as a permittee of the Bridger-Teton National Forest.

To get more information on the program and to apply go to NMFA's web page:  
[www.militaryfamily.org/retreats](http://www.militaryfamily.org/retreats)

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[www.treawireless.com](http://www.treawireless.com)



[www.brookdaleliving.com](http://www.brookdaleliving.com)

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What if TREA earned a penny every time you searched the Internet? Or how about if a percentage of every purchase you made online went to support our cause? Well, now it can!

[GoodSearch.com](http://GoodSearch.com) is a new Yahoo-powered search engine that donates half its advertising revenue, about a penny per search, to the charities its users designate. Use it just as you would any search engine, get quality search results from Yahoo, and watch the donations add up!

[GoodShop.com](http://GoodShop.com) is a new online shopping mall which donates up to 37 percent of each purchase to your favorite cause! Hundreds of great stores including Amazon, Target, Gap, Best Buy, ebay, Macy's and Barnes & Noble have teamed up with GoodShop and every time you place an order, you'll be supporting your favorite cause.

Just go to [www.goodsearch.com](http://www.goodsearch.com) and be sure to enter **Retired Enlisted Association (Aurora, CO)** as the charity you want to support. And, be sure to spread the word!



<http://www.goodsearch.com/?charityid=815089>

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**MAKE A DONATION TO TREA, JUST BY SHOPPING! CLICK BELOW:**



<http://www.mypowermall.com/mall/111349>

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**AS YOU ARE PLANNING YOUR 2010 CHARITABLE DONATIONS, PLEASE CONSIDER A DONATION TO THE RETIRED ENLISTED ASSN. MAKE YOUR DONATION ONLINE AT:**

[www.trea.org/DonationPage.html](http://www.trea.org/DonationPage.html)

**OR MAIL YOUR DONATION TO: TREA HQ, 1111 S ABILENE CT., AURORA, CO 80012**

**YOU MAY EARMARK YOUR DONATION TO SUPPORT WHATEVER YOU WOULD LIKE. (GENERAL FUND, THE VOICE/WEB, MEMORIAL FOUNDATION, SCHOLARSHIP, OR JUST MARK "WHERE IT IS NEEDED MOST")! DONATIONS TO TREA ARE TAX DEDUCTIBLE.**

**THANK YOU FOR YOUR CONTINUED SUPPORT!!!**

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[www.nebenefit.com/trea](http://www.nebenefit.com/trea)



<http://www.nebenefit.com/trea>

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If you do not receive the Legislative Update delivered to your email box, click the above link, and sign up!

Don't forget to "Tell A Friend" about our Legislative Updates, GoodSearch, GoodShop, and TREA's My Power Mall.

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