National Guard Health Care Access and Expansion Act

Cosponsors: Booker, Welch,

Organizational Support: American Federation of Government Employees (AFGE), AMVETS, AIDS Healthcare Foundation, Business Leaders for Health Care Transformation, Center for Health & Democracy, Center for Popular Democracy, Coalition of Veteran Organizations, Common Defense, For All, Health Care Voices, Honor the Earth, Hunger Free America, National Rural Health Association, Save our VA (SOVA), SMART Recovery, Sojourners,

Background: Under current law, members of the National Guard and Reserves are not allowed to use the excellent, specialized health care resources available through the VA. To recruit and retain a skilled and ready military, all National Guard and Reserve service members must have access to comprehensive health care that meets their needs regardless of status.

In recent years Guard and Reserve service members have experienced the highest number of activations since WWII, leading to frequent changes in health insurance eligibility as they enter and exit active service. In 2019, roughly 60,000 members of the National Guard, or 14% of the force, reported no medical or hospitalization insurance, many due to cost. That is unacceptable.

A drilling E-4 earns roughly $351 per month in basic pay, while TRICARE Reserve Select premiums cost $46.70 a month for an individual or $229.99 monthly for family coverage, plus copays/coinsurance. Additionally, Guard and Reserve members are only eligible for TRICARE Prime if they serve on federal orders for more than 30 days, providing them and their families with no-cost health care.

The burden of not having affordable access to health care while not on active federal orders means that many members of the Guard and Reserve go without the health care they need. With the expanding scope of their missions, a significant increase in activations, and the need to recruit and retain a talented, skilled, and ready workforce, it is imperative that we find ways to ensure Guard and Reserve service members receive access to the healthcare benefits they deserve. The National Guard Health care Access and Expansion Act will ensure that members of the National Guard and Reserve have the health care needed to maintain force readiness by allowing them to access care through the Department of Veterans Affairs when not on active orders.
Section-by-Section

Sec. 1: Short Title

Sec. 2: Expansion of VA eligibility to members of the National Guard and Reserves.
- Directs the Secretary to provide healthcare to members of the Guard and Reserves during any period when they are not covered by DoD.
- Authorizes the Secretary to provide mental health care to members of the Guard and Reserve.
- The expansions in his bill are subject to advanced appropriations.
- The Secretary shall enroll all uninsured members of the guard and reserve by 12/31/23.
- The secretary shall enroll all remaining members of the guard and reserve by 12/31/24.
- After 12/31/23, new members shall be enrolled upon joining the Guard or Reserves.
- The Secretary shall evaluate the options for improving health care access for the guard and reserve and submit a report to Congress.
- The Secretary will work in consultation with the Secretary of Defence to enroll members.
- Defines the patient enrolment system as that established in Title 38 Sec. 1705(a).