

TFL UPDATE - - - TRICARE FOR LIFE'S FUTURE?

Tricare For Life (TFL) was instituted just a few years ago to correct the broken promise that veteran military retirees would receive free healthcare coverage for life. It covers the Medicare co-pay amount.

A heavy assault has begun on military veteran's retiree benefits in order to pay for the things the current democratic president promised during his campaign . It's a high priority of this administration.

It should be an item of high interest to the retired military community. If approved by congress this first assault wave would hit in 2011 and it would hit hard. It would initiate TFL cost sharing requiring military retirees over 65 to pay the first \$525 of medical cost and then 50% of the next \$4,725. This could amount to a first year cost of \$2,888 per person. It would be indexed to increase with inflation. A reason given for this action (for PR effect) is "overuse" by retirees.

For those of you who are covered by TFL you'll want to pay attention (below) to what has surfaced about the future of TFL.

On page 189 of the Congressional Budget Office (CBO) report, (see the note below on how to get to that spot), there is a strong recommendation to eventually eliminate the TFL program as it is too expensive.

Another move to slight those who dedicated much of their adult lives to the defense of the country.

It's strongly recommended that all retired military vets contact their elected officials and register strong opposition to the addition of fees or the elimination of the TFL program.

At the CBO web site, please see:

a. Budget, Options, Volume 1: Health Care
(<http://www.cbo.gov/doc.cfm?index=9925>)

For those who have never opened one of these web sites from OMB :

1. double click on the above URL
2. click on PDF
3. click on the binoculars
4. do a search for TFL

It's guaranteed that if you sit on your behind and do nothing as these options are brought forward in the coming year, you'll lose a great health care benefit that Medicare eligible retired military have. It's a bit short of promises made that were fought so hard for back in the late 90s and

early 2000s, but it's still one of the best health care programs anyone in the United States has.

Washington's professionals always look for the channel of least resistance when it comes to cutting programs and budgets. Military retirees are one of those channels of least resistance. They're noted for sitting around, doing nothing, and waiting for 'old Joe' to do something for them. They need to wake up and take action. Their medical benefits are a prime target. Don't lose out due to apathy.

One way to secure the TFL benefit is to write your elected congressional representatives -- those in both the House and the Senate. And, keep writing, and writing, and writing. **ONCE IS NOT ENOUGH!!** Keep repeating until you are blue in the face. Remember the old adage, 'the squeaky wheel gets the grease'.

Now, this concerns the younger military retirees out there, those who aren't on Medicare and TFL yet. Health care will eventually become a dominating factor in your life! Remember that -- it will impact you big time in your later years, unless you're fortunate(?) enough to die young from a heart attack or being run over by a truck. By acting now you can save that TFL benefit you'll be eligible for when you reach Medicare age.

The various service organizations that we belong to will put up a fight, but, they can't do it alone. They'll need your help.

If you're an Obama fan, and believe that change cometh, the TFL option proposed by OMB is change in the wrong direction. And, it won't fade away of its own accord. The current in-power administration needs to save the money they now spend on TFL in order to finance their other programs. Yes, programs for people who produce nothing but votes to keep the politicians in office.

Please forward this on to those you know that are currently serving in the military, Retired Military and Veterans.