

## Life Expediency of the Now Known "Tricare for Life"

This is true. It is on pages 77, 172, 218, and 434. You have to dig to see the charges. We (retirees) would lose the Medicare for life benefit and would have to pay. We would lose TRICARE as a total care package. We would not be allowed to keep TRICARE.

This is a "Heads Up" on a battle we are facing now and down the road with the new Administration. The Congressional Budget Office (CBO) has already drafted proposed legislation that would basically reduce our TRICARE for Life benefits to a system whereby we pay deductibles and co-pays up to \$6,301 the first year for you and your spouse, with future years being indexed to increase with inflation. What can we do? The article below, obtained from an Air Force Association and written by BG Bob Clements, best describes what we can do. Please read it and check the links for CBO language and do what Bob says-Send this email to every Military Retiree you know and write and email your Congressman often.

### TRICARE FOR LIFE'S FUTURE . . .

TRICARE For Life was instituted to correct the broken promise that military retirees would receive free healthcare coverage for life and it covers the Medicare co-pay. Now a heavy assault has begun on Veterans'/Retirees' benefits to pay for other programs our President promised during the campaign. And it is a high priority of his administration. The one item of most interest to Retired Military is in Article 189. If approved by Congress the first assault wave would hit in 11 and would hit hard. It would initiate cost sharing to require retirees to pay the first \$525 of medical cost and 50% of the next \$4,725 for 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 will want to pay attention (Below) to what BG Bob Clements has surfaced about the future of TFL. In any case, on page 189 of the Congressional Budget Office report, see the note below on how to get to that spot, there is a strong recommendation to eventually eliminate the program as it is too expensive. Just another move to slight those of us who dedicated much of our adult lives to the defense of our country.

I strongly recommend that you contact your elected officials and register your strong opposition to the elimination of the TFL program. Heads-up from BG Bob Clements, USAF Ret (P38 Bob)

The following has been added to the Congressional Budget Office Web Site [www.cbo.gov/](http://www.cbo.gov/) <blocked<http://www.cbo.gov/>> a. Budget, Options, Volume 1: Health Care ( [www.cbo.gov/doc.cfm?index=9925](http://www.cbo.gov/doc.cfm?index=9925) blocked<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

Now here it is folks and I will guarantee if you sit around on your behind and do nothing about it as they bring these options forward this coming year, you will lose one of the best healthcare benefits that the Medicare eligible retired military have. It ~~blocked~~<http://have.it/> is short of the promises made that we fought so hard for back in the late 90s and early 00s but it is still the best healthcare program that anyone in the United States has, bar none.

People who are professionals always look for the channel of least resistance when it comes to cutting money out of the Federal and DOD budget. I can tell you this straight on, military retirees are one of those channels of least resistance noted for sitting around, doing nothing, and waiting for ole Joe to do it for them. You had better wake up. Your medical benefits are prime target. If you lose them, you have nobody to blame but yourself. Let me repeat that . . . you have nobody to blame but yourself.

The way to secure your benefits is to write to your members of Congress and to keep writing and writing and writing. ONCE IS NOT ENOUGH!! Keep repeating the above statement until you are blue in the face.

Now I'm going to make one more statement to all of you younger people out there who are not yet eligible for TRICARE for Life. HEALTH CARE WILL EVENTUALLY BECOME THE DOMINATING FACTOR IN YOUR LIFE. Remember that . . . it will impact you big time with the utmost in cruelty unless you are fortunate enough to die from a heart attack or get run over by a truck.

The service organizations will put up a fight, but, they will need your help and can't do it by themselves. I hope this makes it clear as to what you can expect if you do nothing.

To show you how stupid these professionals can be at times just read the data on the noted sites closely. You will see that in spite of the MTFs (Military Treatment Facility) need to get patients back to keep their doctors busy and the hospitals from going to clinic status, these people from OMB would employ a means to keep retirees from using MTF facilities by charging them a fee for services. How dumb can you get.

Even if you are an Obama fan, and believe that changeth cometh, TFL option from OMB will not go away. They need the money they spend on you for other programs. If you know of anyone who is Retired Military, please forward this on to them.

Remember- TFL is an "Earned Benefit" that's been granted by a previous Congress.