



UNDER SECRETARY OF DEFENSE
4000 DEFENSE PENTAGON
WASHINGTON, D.C. 20301-4000

PERSONNEL AND
READINESS

AUG 24 2023

The Honorable Jack Reed
Chairman
Committee on Armed Services
United States Senate
Washington, DC 20510

Dear Mr. Chairman:

The Department's substantive interim report in response to House Report 117-397, page 208, accompanying H.R. 7900, the National Defense Authorization Act for Fiscal Year 2023, "TRICARE Qualifying Life Events," is enclosed.

This substantive interim report includes detailed information regarding the first four report requirements. Specifically, it addresses Service member Qualifying Life Event (QLE) outreach, plans to improve notification, the strategy to improve beneficiary experience, and an analysis of the impact of increasing the time before and after a QLE for retiring Service members. The final report will include the summarized results of beneficiary surveys and provide detailed statistics on the number of Service members who have faced challenges when transitioning their health care needs at the time they left active duty service. The Department anticipates providing the final report by November 30, 2026, due to the length of time required to field an approved survey, collate the results, and prepare the report.

Thank you for your continued strong support for our Service members, veterans, and their families. I am sending a similar letter to the Committee on Armed Services of the House of Representatives.

Sincerely,

A large black rectangular redaction box covering the signature area.

Gilbert R. Cisneros, Jr.

Enclosure:
As stated

cc:
The Honorable Roger F. Wicker
Ranking Member



UNDER SECRETARY OF DEFENSE
4000 DEFENSE PENTAGON
WASHINGTON, D.C. 20301-4000

PERSONNEL AND
READINESS

The Honorable Mike D. Rogers
Chairman
Committee on Armed Services
U.S. House of Representatives
Washington, DC 20515

AUG 24 2023

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Thank you for your continued strong support for our Service members, veterans, and their families. I am sending a similar letter to the Committee on Armed Services of the Senate.

Sincerely,

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Gilbert R. Cisneros, Jr.

Enclosure:
As stated

cc:
The Honorable Adam Smith
Ranking Member

Interim Report to the Committees on Armed Services of the Senate and the House of Representatives



TRICARE Qualifying Life Events

August 2023

The estimated cost of this report or study for the Department of Defense is approximately \$5,030 for the 2023 Fiscal Year. This includes \$0 in expenses and \$5,030 in DoD labor.

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TRICARE Qualifying Life Events

1) **Executive Summary:**

This substantive interim report is in response to House Report 117–397, page 208, accompanying H.R. 7900, the National Defense Authorizations Act (NDAA) for Fiscal Year (FY) 2023, “TRICARE Qualifying Life Events,” which requests that the Secretary of Defense submit a report to the Committees on Armed Services of the Senate and the House of Representatives that includes the following: (1) specific information regarding the current outreach to Service members as they approach and pass a Qualifying Life Event (QLE); (2) a plan to improve notifications to Service members about their upcoming QLE with suggestions on how to best make changes to their healthcare plan; (3) a strategy to improve the TRICARE-eligible beneficiaries’ experience as they approach their QLE; (4) an analysis of the impact that increasing the time before and after a QLE that a retiring Service member can enroll in a TRICARE health plan would have; and (5) detailed statistics collected through a survey on the number of Service members who have faced challenges when transitioning their healthcare needs at the time they leave active duty service.

The Defense Health Agency (DHA) has a comprehensive communication effort in place to educate beneficiaries about QLEs. The goal is to provide the beneficiaries with the essential information needed to ensure health care coverage as they approach and pass a QLE. Beneficiaries are required to update their contact information in the Defense Enrollment Eligibility Report System and review TRICARE correspondences; they are also encouraged to visit the TRICARE.mil website. Improving communication and assisting beneficiary participation is essential to ensuring that there are no gaps in coverage.

As explained in the Department of Defense’s (DoD) prior interim response sent to Congress on March 24, 2023, we committed to providing a follow-on interim report for items 1 through 4 by September 30, 2023. This substantive interim report addresses the aforementioned congressional requests. The final report will be submitted by November 30, 2026, due to the length of time required to field an approved survey, collate the results, and prepare the report.

2) **Background:**

Section 701 of the NDAA for FY 2017, “TRICARE Select and Other TRICARE Reforms,” required retirees to enroll in either TRICARE Select or TRICARE Prime within 90 days of their retirement date to have TRICARE coverage. TRICARE beneficiaries experienced TRICARE Open Season for enrollment for the first time in November 2018. During the annual open season, beneficiaries can make one of three choices, if eligible: enroll in a plan, stay in their current plan, or change their plan. Beginning on January 1, 2019, these choices became available only during the open season or after experiencing a TRICARE QLE.

A QLE is a significant life changing event such as marriage, the birth of a child, or retirement from active duty, which may make additional TRICARE health plan options available to the beneficiary. There are more than 20 different TRICARE QLEs. A TRICARE QLE opens the beneficiary eligible enrollment for a period of 90-days for all eligible family members.

Since 2018, DHA has employed a proactive and comprehensive communication effort to educate beneficiaries about QLEs. We incorporate messaging in a myriad of products and communication platforms as we discuss in detail below. This approach leverages DHA Strategic Communication Platforms, as well as those of key stakeholders, and network partners. DHA continually analyzes enrollment data to ensure its communication strategies are reaching its targeted audiences.

As noted, the Committees on Armed Services of the Senate and the House of Representatives recognize the unique challenges Service members face when enrolling in new TRICARE health plans as they transition from active duty to the civilian sector. Pursuant to TRICARE Policy Manual, Chapter 10, Section 2.1, general requests for enrollment in a TRICARE health plan based on a QLE may be received up to 90 days before, and not later than 90 days after, the date of the QLE. DoD believes that every effort should be made to ease the burdens experienced by Service members as they transition into the next phase of their professional careers. To support the Service members' transition, DHA has implemented an exception to policy on April 22, 2019, which allows retired Service members and their family members to enroll in TRICARE Prime (if available) or TRICARE Select retroactively to the date of retirement, if the enrollment request is received within 12 calendar months of the retirement date. If the retiree elects to take advantage of this option, they are responsible for all applicable enrollment fees dating back to the date of retirement. The effective start date of coverage will reflect the member's date of retirement.

3) Discussion:

This interim report addresses four of the five congressional requests.

Request (1): Provide specific information regarding the current outreach that is done to Service members as they approach and pass a QLE.

TRICARE QLE communications are supported by a comprehensive set of enterprise-level communications, including beneficiary publications (e.g., publications, newsletters), digital ecosystem (e.g., web content, social media posts), and partner outreach (e.g., turnkey products). Since 2019, DHA has disseminated 623 communications products related to QLEs.

Beneficiary Publications:

DHA produces and maintains 5 publications that explain QLEs to beneficiaries and inform them of necessary actions:

- *Retiring from Active Duty Brochure-*
(https://www.tricare.mil/Publications/Brochures/retiring_active_duty)
- *Retiring from the National Guard or Reserve Brochure*
(<https://www.tricare.mil/LifeEvents/Retiring/GuardReserve>)
- *Maternity Care Brochure*
(https://www.tricare.mil/Publications/Brochures/maternity_care)
- *TRICARE and Medicare Turning Age 65 Brochure*
(<https://www.tricare.mil/LifeEvents/Medicare>)

- *TRICARE and Medicare Under Age 65 Brochure*
(<https://www.tricare.mil/LifeEvents/Medicare>)

Between January 1, 2019 – December 11, 2022, DHA printed and distributed 1.8 million copies of these publications. These publications, in addition to the *Qualifying Life Event Fact Sheet* (<https://www.tricare.mil/Publications/Fact-Sheets/qlc>) and *TRICARE Young Adult Fact Sheet* (virtual-only) (https://www.tricare.mil/Publications/Fact-Sheets/young_adult), were downloaded from [tricare.mil](https://www.tricare.mil) 125,000 times from January 1, 2019 – December 11, 2022.

Webinars:

DHA hosted several QLE-related webinars that provided opportunities for beneficiaries to submit questions and receive further information about QLEs:

- *Ask TRICARE*
- *Enrollment Options After TRICARE Open Season*
- *New Dental and Vision Coverage Options for TRICARE Beneficiaries*
- *Open Season is Here: Your Guide to Federal Benefits*
- *Prepare for First Annual TRICARE Open Season*
- *Take Command of Your Health: New Year, New TRICARE*
- *TRICARE Choices for National Guard and Reserve Members*
- *TRICARE Program Options for Maternity and Newborn Care Coverage*

These webinars collectively had over 7,400 participants.

Digital Ecosystem:

DHA has developed a robust digital ecosystem to increase awareness among TRICARE beneficiaries, educate them about QLEs, and inform them of actions that must be taken after experiencing a QLE. From January 1, 2019 – December 11, 2022, DHA published 64 articles that received a combined 1.1 million pageviews. Additionally, DHA sent 78 emails promoting articles and other QLE-related products to a mailing list of over 350,000 TRICARE subscribers. These emails generated a combined 8.9 million email opens and 483,000 link clicks, with an average open rate of 24.4 percent and a link click rate of 1.7 percent.

The [TRICARE.mil](https://www.tricare.mil) website provides examples of QLEs, explaining when they occur and the necessary actions after beneficiaries experience a QLE. Since the beginning of 2019, there have been 4.4 million pageviews on QLE-related content on [tricare.mil](https://www.tricare.mil). The TRICARE 101 section of the website was also updated in 2019 to include information to help beneficiaries understand health plan choices and the difference between plans after they experience a QLE. Between January 1, 2019 – December 11, 2022, this section received 756,000 page views.

Furthermore, DHA implemented a social media strategy to raise beneficiary awareness around QLEs. As part of this strategy, DHA posted 449 times on TRICARE’s Twitter and Facebook pages, resulting in 1.6 million impressions (i.e., potential views) and 38,000 engagements (e.g., comments, link clicks, shares). DHA also created 14 videos to help explain QLEs, and these videos collectively received 18,000 views across social media channels.

Service members who are undergoing life changes are the target audience for the outreach activities noted above to ensure they are equipped with the necessary tools for continued health care coverage.

Partner Outreach:

DHA provided partner organizations (listed below) with information on QLEs, as well as a toolkit containing a total of 44 turnkey products (e.g., key messages, infographics, social media graphics) that those organizations used to increase the reach of DHA’s messaging around QLEs. The toolkit was accessed 1,045 times by users in 44 States.

The partner organizations that received QLE information, include:

- Commissioned Officers Association of the U.S. Public Health Service
- The Elizabeth Dole Foundation
- Enlisted Association of the National Guard of the U.S.
- Fleet Reserve Association
- Gold Star Wives of America
- Iraq and Afghanistan Veterans of America
- Marine Corps League
- Military Child Education Coalition
- Military Family Advisory Network
- Military Officers Association of America
- Military Order of the Purple Heart
- National Military Family Association
- Non Commissioned Officers Association
- Reserve Officers Association
- Surface Navy Association
- The Independence Fund
- The Retired Enlisted Association
- Tragedy Assistance Program for Survivors
- Veterans of Foreign Wars
- VetsFirst
- Wounded Warrior Project

The aforementioned communication tactics and outreach partnerships allow the DHA to reach beneficiaries who are approaching or within their QLE windows. This timely information allows the beneficiaries to take the actions necessary to safeguard their family’s health care needs.

Request (2): Provide a plan to improve notifications to Service members about their upcoming QLE with suggestions on how to best make changes to their health care plan.

Every year, DHA develops a QLE Communications Plan based on input received from multiple sources (e.g., beneficiaries, Beneficiary Counselor and Assistance Coordinators and outreach partners) throughout the previous year. The purpose of this communications plan is to raise awareness and increase beneficiary knowledge of TRICARE QLEs. The communication goals

of the annual plan are to:

1. Raise awareness of QLEs in terms of what they are and how they may potentially impact health care options.
2. Inform beneficiaries when and how to take action when they experience a QLE.
3. Educate beneficiaries about QLEs, open season, and their plan options year-round.

In conjunction with the established communication goals, DHA develops beneficiary-focused Top Line Messages. The current Top Line Messages are below:

1. “When life changes for you and your family, your TRICARE health plan options may also change. These types of changes are called TRICARE Qualifying Life Events, or QLEs.”
2. “Depending on your eligibility, a QLE may allow you and your family to enroll in or change your health plan coverage.”
3. “You must take action within 90 days following the QLE.”

DHA’s QLE Communications Plan lays out strategies for meeting its objectives by reaching beneficiaries through existing channels. These efforts include online (TRICARE.mil, Health.mil, military treatment facility sites), print (newsletter, articles), social media, talking points, Questions & Answers, and more. For 2022, DHA Communications utilized a Game of Life concept for branding and graphics as seen on the next page.

Understanding the TRICARE

Q L E S

When certain life changes happen to you and your family, your TRICARE® health plan options may also change. These changes are Qualifying Life Events (QLEs).



Change in Sponsor Status That Results in Ineligibility to Continue Existing Coverage

Examples Include: retiring from active duty, separating from active duty, reserve component activating and deactivating



Change in Command Sponsorship (Overseas Only)

Examples Include: Gaining or losing permission to have family members accompany the military member, with full military benefits, during an overseas assignment



Change in Family Composition

Examples Include: Marriage, divorce or annulment, birth of a child, adoption of a child, placement of a child by a court in a member's home, children becoming adults, death in family



Change in Sponsor or Family Member Eligibility

Examples Include: Turning age 60 (retired reserve), turning age 65 (becoming eligible for Medicare), child ages out



Examples Include: Losing other health insurance



Losing Other Health Insurance (OHI)

To learn more about TRICARE Qualifying Life Events, visit www.tricare.mil/lifevents.



Request (3): Provide the strategy to improve the TRICARE-eligible beneficiaries experience as they approach their QLE.

DHA leverages the following QLE tools and outlets to improve the beneficiary experience:

- Toolkits – provide specific QLE information that can be selected by the beneficiary which includes factsheets, articles, videos, and upcoming webinars. Toolkits are available online at the following link:
<https://www.health.mil/Military-Health-Topics/MHS-Toolkits/QLE-Toolkit>.
- TRICARE 101 – helps beneficiaries get familiar with TRICARE terms, options, plans, and more. Whether new to TRICARE or already a TRICARE plan enrollee, learning the basics can help beneficiaries make informed choices and take command of their health. TRICARE 101 includes information which aids beneficiaries in understanding their options and ultimately choosing the plan most appropriate for their needs.
- Social media posts – DHA provides digital online toolkits which provide a variety of graphics that are accessible to military treatment facility directors and other outreach partners for use on their digital and social media platforms. This provides a personalized platform to educate beneficiaries regarding their benefits in the effort to improve their overall TRICARE experience.

Request (4): Provide an analysis of the impact that increasing the time before and after a QLE that a retiring Service member can enroll in a TRICARE health plan.

On April 22, 2019, DHA revised its QLE policy to provide more time for newly retired members and their eligible family members to enroll in a TRICARE health plan.

To ease and facilitate the Service member's transition, the aforementioned revision to policy allows retired Service members and their family members the ability to enroll retroactive to the date of retirement if the enrollment request is received within 12 calendar months of the retirement date and as long as all enrollment fees (if applicable) back to the retirement date are paid. The effective start date of coverage must be the member's retirement date.

A report of beneficiary cases regarding QLE enrollment issues was generated from the Assistance Reporting Tool (ART), a secure web-based system that captures feedback on TRICARE related benefits. Considering QLEs were implemented January 1, 2018, and our policy (to extend the enrollment window) was revised April 22, 2019, the ART report parameters were set at January 1, 2018 to January 5, 2023.

The aforementioned report included a total of 53 cases, 7 of which were retirees who missed their retiree QLE window. Of the seven applicable cases, four were reported in 2019, two were reported in 2020, and there was one case reported in 2021. This report shows a decline in the number of retirees needing assistance with missed retirement QLE enrollment actions. An analysis of the reported case specifics substantiates the conclusion that the policy revision has addressed the concern.

4) Conclusion:

DHA is fully aware of the unique challenges faced by Service members and their families as they transition from active duty service to civilian life. To combat these challenges, DHA has employed a strategic communication strategy and expanded the enrollment period to support these and other QLE. This broad approach leverages DHA's communication platforms, as well as those of its key stakeholders and civilian networks. The policy expansion allows retired Service members and their family members to enroll in an eligible TRICARE plan retroactive to the date of retirement, as long as the enrollment request is received within 12 calendar months of the date of retirement and all applicable enrollment fees are paid dating back to the date of retirement.

DoD is committed to delivering quality health benefits for our TRICARE eligible beneficiaries which includes providing the essential information that enables a seamless transition in health care coverage as they manage QLEs. Education and navigation support is essential to ensuring no gaps in coverage. Beneficiary feedback and monitoring enrollment trends are vital components of our continuous process improvement strategy as we continue to remove barriers.

This substantive interim report does not address the congressional survey requirement. The final report will be submitted by November 30, 2026, due to the length of time required to field an approved survey, collate the results, and prepare the report.