



BOB CASEY

FIGHTING *for* PENNSYLVANIA FAMILIES

Stop Copay Overpay Act

U.S. Senator Bob Casey and U.S. Representatives Chrissy Houlahan and Guy Reschenthaler

Mental health issues affect millions of Americans every year, with approximately 22 percent of American adults experiencing mental illness and 56 percent of Americans seeking or wanting to seek mental health services for themselves or a loved one. A poll recently found that 90 percent of Americans feel the Nation is in a mental health crisis.

Servicemembers and veterans, particularly those that have deployed, are even more likely than civilians to experience mental health conditions. In addition to compromising quality of life, these conditions can lead to substance use disorder, homelessness, and suicide, in addition to taking a toll on military members' families. Affordable mental health treatment is critical to help both active and former servicemembers and their families get the care they need to grapple with the stress and trauma that military service may inflict.

TRICARE is the health care program of the Department of Defense (DoD) Military Health System, providing care to active, Reserve, and National Guard servicemembers, retirees, and military dependents. Most TRICARE plans do not include deductibles (set amounts paid by beneficiaries before TRICARE starts to pay for the services), but most include copays (fixed amounts paid for covered services) for basic services such as outpatient visits, emergency services, and urgent care. TRICARE copays for mental and behavioral health visits have more than tripled since 2017, out of proportion with the civilian Federal Employee Health Benefits Program and comparable private sector plans. By disproportionately raising costs for mental health care, TRICARE has made it more difficult for military families to seek treatment, undercutting efforts by the military services and the VA to destigmatize mental health and reduce suicide rates.

Specifically, to reduce TRICARE mental and behavioral health patient costs, the **Stop Copay Overpay Act** would:

- Establish pay parity, capping copays at a level equal to those for normal primary care visits.
- Shift the cost of mental health care from military families back to DoD.
- Require the Secretary of Defense to submit a report to Congress on how this legislation would impact the copay structure.
- Direct the Secretary of Defense to provide recommendations to alleviate future cost increases.