



**NEWS RELEASE**  
**Defense Health Agency**  
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**Oct. 28, 2015**

## **TRICARE Young Adult premiums to increase Jan. 1, 2016**

Premiums for the Military Health System's benefit plan for adult children between 23 and 26 years old have been announced. The premiums for TRICARE Young Adult (TYA) program will increase on Jan. 1, 2016 to \$306 per month for TYA Prime, and \$228 per month for TYA Standard.

"Offering the option to have young adults covered under these plans falls in line with what all Americans are able to do with their adult children under the Affordable Care Act," said Mary Kaye Justis, director of the TRICARE Health Plan. "We want to make sure those wanting this coverage know all the facts as they go into the open enrollment season for health care plans in this country."

Justis explained the increase is due to the requirement in the National Defense Authorization Act of 2011 that TRICARE set TYA premiums to cover the full cost of health care received by the program's beneficiaries. Previous years' premiums were lower because TRICARE did not yet have sufficient cost data to set annual premiums. This coming year marks the first time TRICARE has had enough actual cost data to set the premiums based on actual costs rather than predicted cost.

"We are required by law to be cost-neutral to the government, so the premiums had to be raised to cover the actual cost of care," Justis said.

TYA offers very generous, competitive coverage for young adults, Justis said. Although the premiums do not go into effect until Jan. 1, 2016, TRICARE leaders want to make sure TYA beneficiaries have all the facts now to make the best decision possible, based on their needs and circumstances, during the open enrollment season from Nov. 1, 2015, through Jan. 31, 2016.

"We like having young adults in our system and welcome them to stay on," said Justis. "But they do have options."

Other health care options for young adult beneficiaries include:

- Purchasing TYA Standard – lower premiums, higher cost shares – instead of TYA Prime
- Enrolling in a parent's civilian health insurance plan, if available
- Purchasing coverage through the college or university, if enrolled

- Purchasing a plan offered through the Health Insurance Marketplace at [www.healthcare.gov](http://www.healthcare.gov).

Lower cost plans may be available depending on income and residence, and assistance paying premiums may be available if beneficiaries qualify for government subsidies through commercial plans.

Visit [www.tricare.mil/TYA](http://www.tricare.mil/TYA) for more information.

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The Military Health System and the Defense Health Agency administer the worldwide health care plan for 9.5 million eligible beneficiaries of the uniformed services, retirees and their families.

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Note to editors: For further questions on this release please contact Military Health System Strategic Communications Office at (703) 681-1770.