



---

## Uploaded to VFC Website

▶▶ July 2013 ◀◀

---

This Document has been provided to you courtesy of Veterans-For-Change!

Feel free to pass to any veteran who might be able to use this information!

For thousands more files like this and hundreds of links to useful information, and hundreds of "Frequently Asked Questions, please go to:

[Veterans-For-Change](http://www.veteransforchange.org)

---

*Veterans-For-Change is a A 501(c)(3) Non-Profit Organization  
Tax ID #27-3820181  
CA Incorporation ID #3340400  
CA Dept. of Charities ID #: CT-0190794*

***If Veteran's don't help Veteran's, who will?***

We appreciate all donations to continue to provide information and services to Veterans and their families.

[https://www.paypal.com/cgi-bin/webscr?cmd=\\_s-xclick&hosted\\_button\\_id=WGT2M5UTB9A78](https://www.paypal.com/cgi-bin/webscr?cmd=_s-xclick&hosted_button_id=WGT2M5UTB9A78)

---

**Note:**

VFC is not liable for source information in this document, it is merely provided as a courtesy to our members & subscribers.



## **Health Benefits Available for Members of Congress: Fact vs. Fiction**

*Feb 27 2013/Published by CAPT Kathryn M. Beasley, USN.Ret. at 4:07 pm under Health Care News, Health Care Questions, Health Care Resources*



From time to time, we at MOAA receive comments and questions regarding the health benefits members of Congress receive.

Thus, it is worthwhile to address some of the myths surrounding this sometimes sensitive and contentious issue. We'll explore, and hopefully clarify, some of the "fact versus fiction" as it pertains to the actual health benefit package which is available for members of Congress and their dependents.

### **Fact or Fiction?:**

#### **Members of Congress get their healthcare for free -**

Answer – Fiction. Members of Congress and retired Members are eligible for private insurance coverage under the same system as other federal employees, the Federal Employees Health Benefits Program (FEHBP). This program is the largest employer-sponsored health plan in the country, covering over 8 million. They pay the same individual or family premiums as any federal employee would for their choice of plan option ( of which there are several options to choose from). The average FEHBP bi-weekly enrollee contribution to premiums for 2013 are \$80.74 for individuals and \$178.24 for a family.

#### **Congressional Members can obtain free care at Military Hospitals -**

Answer – Fact. Yes, Members can get their care at military hospitals and clinics. They are authorized to receive medical and emergency dental care. There is no charge for outpatient care if it is provided in the National Capital Region (outside the region all full charges apply). For inpatient care, Members are billed at full reimbursement based on rates set by the Department of Defense. Their FEHBP insurance may cover these expenses after a deductible or co-payment is met. Out of pocket expenses not covered must be paid by the Member.

**Members of Congress do not pay for Medicare -**

Answer – Fiction. Members of Congress are subject to the same requirements and regulations as all individuals aged 65 and over. This includes the tax on their wages for Medicare hospital insurance (Medicare Part A). That is workers and employers each pay a tax of 1.45% of earnings. Participation in Medicare Part B, Medicare Advantage, and Medicare Part D is voluntary (of course they are subject to the same penalties as all). Note, however, that individuals over 65 covered by FEHBP, may wait until either they or their spouse retires to enroll in Part B without incurring a penalty.

**Members of Congress passed Healthcare Reform (the Affordable Care Act (ACA), but don't have to participate in it -**

Answer – Fiction. The ACA requires that the only health plans the federal government may make available to Members of Congress and certain congressional staff as a benefit of their federal employment are health plans created under the ACA or offered through health insurance exchanges, as created by the ACA. The effective date of this provision will not be effective until the health insurance exchanges become operational. This is estimated to take place, based upon the bill language, in 2014.\*

*\* The ACA requires health insurance exchanges to be established in every state by January 1, 2014, either by the state itself or by the federal government. The exchanges will not be insurers, but will provide a marketplace for eligible individuals and small businesses to purchase private health insurance plans.*

- See more at: <http://www.moaablogs.org/healthcare/2013/02/health-benefits-available-for-members-of-congress-fact-vs-fiction/#sthash.2TcSorxA.dpuf>