

# ***Servicemember Healthcare Freedom Act of 2025***

*This bill allows Reservists and Guardsmen to purchase Tricare Reserve Select (TRS) health insurance for themselves and their families, giving them the choice between TRS and the standard federal employee health benefits (FEHB) plan.*

## **Key Legislative Provisions**

- Allows members of the Selected Reserve and National Guard employed by the federal government the choice between military and civilian healthcare plans.
- Opens TRS enrollment for federal employees who are also Reservists or Guardsmen in 2026. Under current law, federal employees are ineligible to purchase insurance until 2030.

## **Background**

- Nearly all members of the Selected Reserve and Guard are entitled to purchase TRICARE Reserve Select (TRS) as a service-provided benefit.
- Current federal law prohibits Guardsmen and Reservists who are also eligible for, or enrolled in, the Federal Employees Health Benefit Plan (FEHBP), from participating in TRICARE Reserve Select (TRS).
- Over 113,000 eligible Selected Reserve and National Guard members are Federal employees.
- TRS is a more affordable option for members of the Selected Reserve/National Guard, and therefore an important recruitment and retention tool.

