

119TH CONGRESS
1ST SESSION

H. R. 3148

To direct the Secretary of Defense to carry out a pilot program to assist certain members of the Armed Forces and dependents with additional supplemental coverage relating to cancer.

IN THE HOUSE OF REPRESENTATIVES

MAY 1, 2025

Mr. JACK (for himself, Mr. AUSTIN SCOTT of Georgia, Mr. FIGURES, Mr. CARTER of Georgia, Mr. BRESNAHAN, Mr. MCCORMICK, Mr. MOORE of Alabama, Ms. SEWELL, Mr. COLLINS, Mr. GILL of Texas, Mr. BISHOP, Mr. MOORE of West Virginia, Mr. FINE, Mrs. WAGNER, Mrs. HOUCHIN, Mr. STRONG, Mr. GOLDMAN of Texas, Mr. MCGUIRE, Mr. ADERHOLT, and Mr. BACON) introduced the following bill; which was referred to the Committee on Armed Services

A BILL

To direct the Secretary of Defense to carry out a pilot program to assist certain members of the Armed Forces and dependents with additional supplemental coverage relating to cancer.

1 *Be it enacted by the Senate and House of Representa-*
2 *tives of the United States of America in Congress assembled,*

3 **SECTION 1. SHORT TITLE.**

4 This Act may be cited as the “Supporting America’s
5 Leaders Undergoing Tough Expenses Act” or the “SA-
6 LUTE Act”.

1 **SEC. 2. PILOT PROGRAM TO ASSIST CERTAIN MEMBERS OF**
2 **THE ARMED FORCES AND DEPENDENTS WITH**
3 **ADDITIONAL SUPPLEMENTAL COVERAGE RE-**
4 **LATING TO CANCER.**

5 (a) ESTABLISHMENT.—Not later than September 30,
6 2026, the Secretary of Defense shall establish a pilot pro-
7 gram under which a covered individual may obtain supple-
8 mental insurance for noncovered expenses under a fixed
9 indemnity supplemental benefit plan described in sub-
10 section (b)(1).

11 (b) AGREEMENT.—

12 (1) IN GENERAL.—In carrying out the pilot
13 program under subsection (a), the Secretary shall
14 enter into an agreement with not more than two
15 companies to each offer one or more fixed indemnity
16 supplemental benefit plans that—

17 (A) meet the requirements for a supple-
18 mental insurance plan under section 199.2 of
19 title 32, Code of Federal Regulations, and the
20 exception in section 199.8(b)(4) of such title, as
21 in effect on the date of the enactment of this
22 Act;

23 (B) are provided under a separate policy,
24 certificate, or contract;

25 (C) provide no coordination with any other
26 health benefit plan; and

1 (D) are designed to help participants pay
2 noncovered expenses.

3 (2) DURATION.—An agreement entered into
4 under paragraph (1) shall be for a period of at least
5 three years.

6 (3) REQUIREMENTS.—In entering an agreement
7 under paragraph (1) with a company, the Sec-
8 retary—

9 (A) may not select the company unless the
10 company is licensed in each State;

11 (B) shall award the contract based on the
12 expertise of the company;

13 (C) shall negotiate the terms and condi-
14 tions of the fixed indemnity supplemental ben-
15 efit plan provided under the contract, including
16 with respect to the ability of the company to
17 communicate with individuals not enrolled in
18 the plan and whether such communication may
19 include information on other insurance prod-
20 ucts;

21 (D) shall negotiate the cost of coverage
22 with the company that will cover the partici-
23 pants who elect to enroll in such plan;

1 (E) shall provide a method for verification
2 of the eligibility of applicants and procedures
3 for determination of eligibility; and

4 (F) shall provide a method for payroll de-
5 duction of premiums.

6 (4) PROVISION OF INFORMATION.—The Sec-
7 retary shall provide information to covered individ-
8 uals regarding the pilot program under subsection
9 (a) by making available on the online portal of the
10 TRICARE program the following information:

11 (A) A notice of availability of a fixed in-
12 demnity supplemental benefit plan provided
13 under the pilot program.

14 (B) A description of how to enroll in such
15 plan.

16 (C) A description and explanation of the
17 benefits provided under such plan.

18 (D) A description of the costs to the indi-
19 vidual through premiums and remittances to a
20 company providing such plan.

21 (c) ELECTION TO ENROLL.—A covered individual
22 may elect to enroll in a fixed indemnity supplemental ben-
23 efit plan provided under the pilot program under sub-
24 section (a).

1 (d) LIMITATIONS ON AUTHORIZATION OF APPRO-
2 PRIATIONS.—None of the amounts authorized to be appro-
3 priated by this Act to carry out the pilot program may
4 be used to subsidize the cost of a fixed indemnity supple-
5 mental benefit plan provided under the pilot program
6 under subsection (a).

7 (e) TREATMENT OF COMPANIES.—For purposes of
8 the pilot program under subsection (a), companies selected
9 to carry out the activities in subsection (b) shall not be
10 considered contractors of the Federal Government.

11 (f) PREEMPTION.—The provisions of this section
12 shall supersede the laws of any State except with respect
13 to State laws relating to licensing of an insurance com-
14 pany or plan solvency of such a company.

15 (g) REPORT.—Not later than three years after the
16 date on which the pilot program under subsection (a) com-
17 mences, the Secretary shall submit to the Committees on
18 Armed Services of the Senate and the House of Represent-
19 atives a report regarding such pilot program, including the
20 following:

21 (1) A description of the insurance products pro-
22 vided through a fixed indemnity supplemental ben-
23 efit plan provided under the pilot program under
24 subsection (a).

1 (2) The number of covered individuals who en-
2 rolled in such a plan.

3 (3) Feedback and examples of use cases by
4 such individuals.

5 (4) A determination by the Secretary with re-
6 spect to whether such pilot program should be made
7 permanent.

8 (h) SUNSET.—Unless the Secretary makes a deter-
9 mination under subsection (g)(4) to make the pilot pro-
10 gram under subsection (a) permanent, the pilot program
11 under subsection (a) shall terminate on the day that is
12 five years after the date of the enactment of this Act.

13 (i) DEFINITIONS.—In this section:

14 (1) The term “covered individual” means the
15 following:

16 (A) A member of the Army, Navy, Marine
17 Corps, Air Force, or Space Force.

18 (B) A dependent (as defined in section
19 1072 of title 10, United States Code) of such
20 a member who is enrolled in the TRICARE
21 program.

22 (2) The term “noncovered expense” means,
23 with respect to a covered individual, any expenses
24 relating to the screening for and diagnosis and treat-
25 ment of cancer that are not otherwise covered by the

1 health care benefits the individuals receives under
2 chapter 55 of title 10, United States Code.

3 (3) The term “State” has the meaning given
4 such term in section 901 of title 32, United States
5 Code.

6 (4) The term “TRICARE program” has the
7 meaning given that term in section 1072 of title 10,
8 United States Code.

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