



## Health Benefits for Members of Congress

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# Health Benefits for Members of Congress

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## **Health Benefits for Members of Congress** Ada S. Cornell

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). FEHBP is the largest employer-sponsored health plan in the United States, covering more than 8 million federal employees, retirees, and their families.

Retired federal employees, including retired Members, who meet the minimum enrollment period requirements and who are eligible for an immediate annuity may continue to participate in FEHBP in retirement. Current federal employees, including Members of Congress, may also participate in the Federal Flexible Spending Account Program (FSAFEDS) to set up tax-exempt flexible spending accounts for reimbursement of health care, child care, and elder care expenses not otherwise reimbursed or covered by insurance. Current and retired federal employees, including Members of Congress, may enroll in the Federal Employees Dental and Vision Insurance Program (FEDVIP) for supplemental dental and vision insurance coverage. They may also apply for long-term care coverage under the Federal Long Term Care Insurance Program (FLTCIP).

All federal employees, including Members of Congress, pay the same payroll taxes as other workers for Medicare Part A coverage, and they are eligible to enroll in Medicare Part B, Part C, and Part D. Current Members, unlike other federal employees, are also eligible to receive health care services from the Office of the Attending Physician in the U.S. Capitol and at military hospitals.

The Patient Protection and Affordable Care Act (ACA; P.L. 111-148) requires health benefit exchanges to be established in every state by January 1, 2014. A provision in ACA requires that the only health plans 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 language implies that Members of Congress and certain congressional staff will no longer be eligible to enroll in FEHBP. The director of OPM concluded that this provision is not effective until the health insurance exchanges become operational. Therefore, the provision does not currently affect Members of Congress or their staff's participation in FEHBP.

This report covers health benefits made available to Members of Congress through federal government employment, including FEHBP, dental and vision insurance, flexible spending accounts, long-term care insurance, services at the Office of the Attending Physician and military hospitals, and Medicare. It also offers a comparison of FEHBP to health benefits offered by the private sector and state and local governments and a discussion of the effect of the ACA on Members' health benefits.

This report will be updated as warranted.

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