

The Healthcare Savings & OCONUS Equity Act

A voluntary Medicare Part B suspension framework for Americans living overseas

The issue

About 9 million Americans living overseas must pay Medicare Part B premiums of \$2,100–\$4,500 a year for coverage that has no provider network, no legal standing, and no usable value where they live. Stopping payment triggers a permanent 10% penalty for every unenrolled year on return to the U.S. The Treasury subsidizes about 75% of each premium — roughly \$6,300 per person per year — for a benefit that delivers zero service.

Who it affects

- **Private-sector & federal-civil-service retirees abroad** — pay out of fear of the penalty for coverage they cannot use.
- **Spouses who turn 65 overseas** — must enroll to keep secondary insurance, doubling household cost to ~\$9,000/yr for zero local value.
- **Military retirees on TRICARE For Life** — must pay Part B solely to keep TFL, though Medicare pays \$0 for overseas care.

The fix

- **Voluntary suspension.** Pause Part B without penalty for any American OCONUS 180+ days/year who carries creditable coverage (a host-nation system or qualifying private insurance).
- **Guaranteed re-entry.** A 90-day Special Enrollment Period on return to the U.S., modeled on the Peace Corps provision. A pause, not a withdrawal.
- **Military retiree choice.** Exempt OCONUS retirees from forced Part B; in lieu of TFL, enroll them in TRICARE Select Overseas (~\$300–\$400/yr) with MTF access on a space-available basis and full coverage for local civilian care.
- **Treasury savings.** A conservative 500,000 suspensions × ~\$6,300 = ~\$3.15 billion saved per year. Savings recapture, not new spending — no new taxes.

By the numbers

9M Americans abroad affected · \$2,100–\$4,500 annual premium for unusable coverage · ~\$6,300 federal subsidy per person · \$3.15B saved per year

The ask

Support a voluntary Medicare Part B suspension for Americans overseas who carry creditable coverage, a guaranteed re-enrollment window on return, and a TRICARE Select Overseas choice for military retirees — so they keep military healthcare and MTF access without a forced premium. It removes a lifetime penalty on a legal choice and cuts documented federal waste, serving fiscal hawks, expat advocates, and veterans alike.

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Full white paper available on request. A Fortify Community initiative — free, voluntary, non-commercial.