MILITARY TREATMENT FACILITIES

Military treatment facilities (MTFs) play a integral role in delivering critical care to injured civilians in both Texas and North Carolina through the Brooke Army Medical Center (BAMC) in San Antonio and the Naval Medical Center – Camp Lejeune (NMCCL).

Both civilians and the military benefit from this arrangement:

- MTFs are integral members of their regional trauma/EMS systems and support their locale by providing optimal care for victims of trauma. BAMC, as the DOD's only Level 1 Trauma Center, cares for the most critically injured patients.
- Military medical teams that treat civilian trauma patients sustain the critical wartime skills needed to provide the best combat casualty care for America's fighting men and women.

Congressional Action Is Necessary

Current law requires MTFs to bill patients for the care received, and third-party payers, such as commercial health plans, are billed as a courtesy. However, unpaid amounts remain the patient's responsibility.

Ultimately, MTFs do not have statutory authority to waive the original or remaining debt. As a result, some patients face devastating financial hardships.

The Solution

The undersigned organizations strongly encourage Congress to modify current law to mandate a comprehensive medical debt management program for civilians receiving care at MTFs, including consideration of patient income, commercial insurance rejection and denial mitigation. The Texas Legislature has already provided relief through legislative solutions that affect state-regulated plans, such as 2019 relief for Workers' Compensation claims and 2021 relief for Texas Medicaid beneficiaries.

MTFs are concerned about the consequence of medical debt for patients, and they would like to provide relief. However, they are bound by federal debt management laws and regulations. As a result, it is critical for Congress to provide legislation that mitigates the financial impact of the emergency care provided for civilians at MTFs.

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