



Our Work Ahead: NMFA's Priorities for the 119th Congress

Since 1969, NMFA has been the leading voice for military families, championing for their needs through impactful advocacy, research, and programs. We provide scholarships for military spouses, camps for military kids, and programs for military teens, while also conducting research to better understand the unique challenges of military life.

NMFA urges Congress to build and expand upon the work of the House Armed Services Committee's Quality of Life Panel to prioritize these critical issues impacting military families today:



Expand and enhance the Work Opportunity Tax Credit (WOTC) to include military spouses.

Military spouses face unemployment rates nearly three times the national average due to frequent relocations and career disruptions. Improved tracking of military spouse employment and expansion of the WOTC to incentivize businesses to hire military spouses will help address low household income.



Expand TRICARE coverage to include assisted reproductive technology (ART), including IVF.

Currently, TRICARE only provides fertility treatment in extremely limited circumstances, leaving many families to bear significant out-of-pocket costs for necessary care. As federal civilian employees gain this coverage starting in 2025, Congress must ensure military families receive the same support to access care necessary to grow their families.



Recognize pregnancy as a Qualifying Life Event (QLE) under TRICARE.

Currently, pregnancy is not recognized as a QLE under TRICARE, preventing expectant mothers from switching plans outside the annual Open Season. This can create challenges, especially in areas with limited obstetric care or inadequate provider networks. Recognizing pregnancy as a QLE would allow families to select plans better suited to their maternity care needs, ensuring timely prenatal care and reducing financial strain.



Extend TRICARE coverage for young adult dependents up to age 26.

TRICARE currently ends coverage for young adult dependents at age 21 (or 23 for full-time students), forcing military families to shoulder additional costs for continued health care coverage. Civilian employer plans cover dependents up to age 26 at no extra cost, and TRICARE must be aligned to ensure continuity of coverage for young adults.



Improve the calculations for determining the Basic Allowance for Housing (BAH.)

Ensure that the methodology used by the Department of Defense (DoD) to calculate BAH rates adequately captures local housing costs and allows families to afford safe, high-quality housing.

A Stronger Nation Begins At Home: Advocating for Military Families in the 119th Congress

Military families are the backbone of our national defense. When they are secure and thriving at home, our nation is stronger. Yet too many military families face unnecessary struggles—insufficient household income, food insecurity, housing challenges, and gaps in health care coverage. These challenges impact readiness, retention, and the resilience of our all-volunteer force.

The National Military Family Association (NMFA) is committed to advocating for military families' financial stability and physical and mental well-being. We support policies that provide fair compensation, provision for basic needs, adequate housing allowances, and expanded employment opportunities for military spouses; as well as accessible and comprehensive health care, mental health resources, and family-focused programs to address the unique challenges of military life.

Wins for Military Families in 2025

The FY25 National Defense Authorization Act (NDAA) marked a historic step forward with a 14.5% pay raise for junior enlisted members, expanded child care access, and greater support for military spouses. These achievements reflect our nation's commitment to the recommendations of the House Armed Services Committee (HASC) Quality of Life Panel. However, critical gaps remain, and there is important work ahead to honor the sacrifices of military families through additional policymaking.



Together We're Stronger

Through lasting partnerships with Congressional champions, the Department of Defense, and allied organizations, NMFA has delivered real progress for all military families—whether currently serving, veteran, retired, wounded, or fallen. We are steadfast in ensuring every military family has the support they need to thrive, and we know that together, we're stronger.

Questions? Contact Eileen Huck, Acting Director of Government Relations, at EHuck@MilitaryFamily.org. Learn more: www.MilitaryFamily.org.