



Before the Joint Standing Committee on Veterans and Legal Affairs

January 21, 2026

In Support of LD2130 An Act to Support Employment Opportunities for Military Spouses

Senator Hickman, Representative Supica, and distinguished members of the Joint Standing Committee on Veterans and Legal Affairs, my name is Melinda Kinney, and I am here today on behalf of Martin's Point Health Care in support of LD2130, An Act to Support Employment Opportunities for Military Spouses.

Martin's Point Health Care is a not-for-profit organization serving our community's health care needs with the highest-quality care and coverage. As an organization providing both direct health care services and health insurance plans, we are uniquely positioned to fulfill our mission to create a healthier community through authentic relationships built on trust. Martin's Point offers a military health plan under the Uniformed Services Family Health Plan (USFHP) to over 46,000 beneficiaries in six states - Maine, New Hampshire, Vermont, upstate New York, Ohio, and Pennsylvania. USFHP is a TRICARE Prime program delivering health benefits to active-duty family members and retired military veterans. Martin's Point also offers Medicare Advantage plans and has six health primary care centers in Maine and New Hampshire.

In Maine, Martin's Point covers over 15,000 lives through USFHP and we work firsthand with active-duty family members including the spouses that are the focus of LD2130. Supporting our military members and their families is at the heart of our mission at Martin's Point. Economic stability plays a key role in providing families with the essential items needed to stay healthy and to strengthen family readiness. Active-duty spouses face several significant employment challenges due to frequent relocations; each move often means starting over professionally which often includes building new networks and navigating completely different dynamics. There are frequently geographic limitations since military installations are often in areas with limited job markets or there is an employer reluctance to hire military spouses due to the shorter-term length of employment. In some cases, there are employment gaps and resume concerns that arise from frequent relocations. These are just a few examples active-duty spouses face in the employment arena which can unfairly dismiss their qualifications and talent. By giving a qualified candidate, the opportunity to meet with the hiring employer, it helps eliminate one more barrier and/or bias that may overshadow the candidate's talent and skill set.

Please support LD2130, thank you.



High-quality civilian health care for military beneficiaries for over 40 years.

The US Family Health Plan is a TRICARE Prime® program delivering benefits through community-based, not-for-profit designated providers across the USA.



Established by order of Congress in 1981.



Expands access to civilian doctors and hospitals.



Enhances military readiness and retention.

Contracted with Department of Defense.

Six designated providers care for over 150,000 active-duty family members, retirees and their dependents.

1 Martin's Point Health Care
Serving ME, VT, NH, upstate NY, northern and western PA, and parts of OH.

2 Brighton Marine, Inc.
Serving MA, including Cape Cod, RI, and parts of northern and eastern CT.

3 Saint Vincent Catholic Medical Centers
Serving parts of NY, all of NJ, eastern PA, and southern CT.

4 Johns Hopkins Medicine
Serving central MD, Washington DC, and parts of PA, VA, and WV.

5 Christus Health
Serving southeast and northern TX, Houston, San Antonio, Corpus Christi, and Alexandria, Leesville, and Lake Charles, LA.

6 Pacific Medical Centers
Serving western WA, most of central and eastern WA, northern ID, western OR, and most of CA.

Exceptional quality.

The program outperforms national benchmarks in satisfaction and quality with consistently high CAHPS® and HEDIS® scores.

Satisfied members.

Beneficiaries have high rates of satisfaction and plan loyalty. Continuity of care from longtime membership helps improve health and quality of life.



Providing great value for great care.

Capitated Payments Reduce Government Risk

Providers of US Family Health Plan receive an annually negotiated fixed-price, per capita payment per beneficiary per year and do not pass costs through to DoD. By law, the cost of health care provided cannot exceed the cost of care under other TRICARE programs.

Incentives for Better Health

The capitated payment model aligns US Family Health Plan financial incentives with patient health outcomes—encouraging providers to deliver coordinated care, preventive services, early interventions, and other programs that help members stay healthy and avoid the need for costly services like emergency room visits and hospital admissions.

Expanding access to care.

Filling Gaps and Lowering Costs

US Family Health Plan brings TRICARE Prime to many areas where it isn't normally available—creating choice and lowering health care costs for military beneficiaries.

Networks of Care

Robust networks of thoroughly credentialed, local civilian providers offer faster appointment times and more choices.

Increasing Access

In areas where Military Treatment Facilities have limited networks or availability, US Family Health Plan provides access to civilian doctors and hospitals at lower cost shares.

Local Representation

Benefit Advisors provide local TRICARE expertise and assist beneficiaries in their communities.

Not-for-profit and mission-driven.

US Family Health Plan providers are invested in their local communities and work closely with military organizations in their service areas.

More about Martin's Point Health Care.



Military Health Plans

US Family Health Plan for military families.

46,000+ Members



Medicare Advantage

Maine's largest Medicare Advantage plan.

60,000+ Members



Primary Care

Six locations across Maine and New Hampshire.

87,000+ Patients

- » Our US Family Health Plan is offered to active-duty and retiree military families
- » Comprehensive, managed-care plan
- » Wide network of local, civilian providers
- » Offered in ME, NH, VT, upstate NY, northern and western PA, and parts of OH

- » Our Generations Advantage plans own 36% market share in Maine
- » Offering plans with high Medicare Star Ratings year after year
- » Available statewide in Maine
- » Wide network of over 15,000 providers includes all major health care systems in Maine and New Hampshire

- » Six state-of-the-art health care centers: Portland, Brunswick, Scarborough, Gorham, Biddeford, Maine, and Portsmouth, New Hampshire
- » Over 70 health care providers