SUBMARINERS' ADVOCACY GROUP
Submariners Helping Submariners
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THE HIDDEN COSTS OF SUBMARINE EXPOSURES

Macroeconomic Cost-Shifting & Epidemiological Data Fragmentation among Veterans of the U.S. Submarine Force

THE CORE ISSUE: Veterans of the U.S. Submarine Force face unique challenges when seeking healthcare and disability benefits associated with military occupational exposures. Because the DoD continues to classify operational records, and the VA cannot formally recognize submarine-specific exposures without statutory direction, existing administrative systems fail to evaluate these claims accurately. When the VA denies healthcare and disability claims, the resulting medical and financial burdens do not disappear. Instead, this denial structure forces those costs elsewhere into the healthcare system, creating both fiscal and scientific consequences.

1. THE FISCAL CRISIS: Cost-Shifting Across Federal and Civilian Systems

- **The Federal Healthcare Burden:** When veterans are unable to access healthcare and benefits tied to service-related exposures, this failure to provide targeted care forces Medicare, Medicaid, and other federally funded programs to absorb the treatment costs. As a result, the federal government inadvertently distributes these military occupational expenses across multiple agencies rather than accounting for them within a unified VA healthcare framework.
- **The Private Sector Burden:** Many former Submariners rely on private insurance to obtain specialized treatment for chronic illnesses. This shifts a portion of the long-term healthcare costs associated with military service into civilian insurance systems and family resources.
- **The Fiscal Visibility Problem:** Research involving dual-enrolled veterans demonstrates that denied claims increasingly scatter healthcare spending across multiple systems. While this denial structure may artificially reduce one agency's budget, the overall financial impact remains, forcing other federal and civilian networks to pay the bill.

2. THE SCIENTIFIC CRISIS: Epidemiological Data Fragmentation

- **The Fragmentation Effect:** When former Submariners receive care across thousands of independent healthcare systems, the fragmented network scatters valuable service-related health information among multiple databases and providers.

- **The Research Blind Spot:** Because much of this information remains outside centralized VA research systems, identifying long-term trends, latency periods, and disease patterns specific to submarine service becomes significantly more difficult.
- **The Administrative Catch-22:** Effective research requires access to a defined population and reliable data. Without a centralized mechanism for tracking submarine-specific health outcomes, the government's ability to evaluate potential exposure-related conditions and develop evidence-based policy is substantially limited.

THE LEGISLATIVE SOLUTION: The SEACR Act of 2026: The *Submarine Exposure and Combat Recognition (SEACR)* Act addresses both challenges simultaneously. By establishing a Submarine Exposure Registry and directing targeted medical research, Congress can improve healthcare outcomes, strengthen data quality, support evidence-based policy decisions, and provide a more accurate accounting of the long-term health impacts associated with submarine service. The legislation establishes a framework to recognize submarine-specific occupational exposures, improve continuity of care, support scientific research, and ensure that comprehensive, reliable data informs future policy decisions.

ACTION REQUESTED: Support the *Submarine Exposure and Combat Recognition (SEACR) Act of 2026* to improve healthcare outcomes, strengthen research capabilities, enhance fiscal transparency, and address longstanding challenges affecting veterans of the United States Submarine Force.

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