

# **TRICARE** 2012



#### **TRICARE Regions**



TRICARE North Health Net 1-877-874-2273 www.hnfs.com

TRICARE South Humana 1-800-444-5445 www.humanamilitary.com

TRICARE West TriWest 1-888-874-9378 www.triwest.com



HNFS Go Mobile

TRICARE Overseas - International SOS 1-888-777-8343

www.tricare-overseas.com

- Latin America & Canada
- Eurasia-Africa
- Pacific

#### **TRICARE Hampton Roads**

#### **Military Treatment Facilities in Hampton Roads**

#### <u>Navy</u>

Naval Medical Center Portsmouth Boone Branch Health Clinic, Little Creek Dam Neck Branch Health Clinic, Dam Neck Annex Norfolk Naval Base Branch Health Clinic Norfolk Naval Shipyard Branch Health Clinic Northwest Branch Health Clinic, Northwest Annex Oceana Branch Health Clinic, Oceana Naval Air Station Yorktown Branch Health Clinic, Naval Weapons Station TRICARE Prime Clinic Virginia Beach TRICARE Prime Clinic Chesapeake

#### <u>Army</u>

McDonald Army Health Center, Fort Eustis Fort Story Health Clinic

#### **Air Force**

633rd Medical Group, Langley Air Force Base

Hampton Roads Appointment Center <u>MTF Appointments</u>

1-866-645-4584



#### **TRICARE Eligibility**

- Service member sponsor
- Medal of Honor recipient
- Spouse
- Former spouse
- Children
  - Unmarried to age 21; age 23 if full-time student
  - TRICARE Young Adult to age 26
  - Possibly indefinite for special-needs children
- Survivors
- Others

#### DEERS

- Update DEERS
  - Changing status
  - Changing address or phone #
- Phone: 1-800-538-9552; Fax: 1-831-655-8317
- Online: <u>www.tricare.mil/DEERS</u>
- Mail: Defense Manpower Data Center Support Office
  - Attn: COA 400 Gigling Road Seaside, CA 93955-6771
- ID Cards
  - Required at age 10
  - Rapids site locater <u>www.dmdc.osd.mil/rsl</u>
  - Schedule appointment https://rapids-appointments.dmdc.osd.mil



#### **Eligibility – National Guard & Reserves**

- TRICARE Retired Reserve until sponsor reaches age 60
- Full TRICARE benefits when sponsor reaches age 60
  - For sponsor and eligible family members
  - Age 60, even if qualified for early retirement pay (NDAA 2008)
- TRICARE for Life at age 65
  - Or as early as age 60, if eligible for Medicare at a younger age because of disability
- TRICARE Retiree Dental Program

#### **Newborn Eligibility**

- "Conditionally enrolled" in TRICARE Prime for 60 days from the date of birth
  - Claims for care received from network providers will process following Prime rules (no deductible; no co-pay for ADFMs)
  - Referrals & authorizations for specialty care are not required for newborns "conditionally enrolled"
- To continue uninterrupted Prime coverage, the newborn must be registered in DEERS & enrolled in Prime before the 60<sup>th</sup> day
  - If both actions are not taken, the newborn will be covered by TRICARE Standard/Extra starting on day 61
  - If both actions are taken, referrals & authorizations for specialty care are required for newborns enrolled in Prime
- If not registered in DEERS by the 1<sup>st</sup> birthday, TRICARE eligibility is lost

#### **MTF Priorities for Care**

- Active duty
- Active duty family members in Prime
- Retirees, family members and survivors in Prime
- TRICARE Plus
- Active duty family members not in Prime
- Retirees, family members and survivors not in Prime
- Others



#### **MTF Walk-in Ancillary Services**

- Emergency room
- Pharmacy
- Laboratory
- X-ray/Radiology
- Immunizations





#### **NMCP Organization**



www.med.navy.mil/sites/nmcp/Pages/default

#### **NMCP Health Care Services – Primary Care**

- Adolescent Medicine
- Family Practice
- Internal Medicine
- Pediatrics
- TRICARE Plus
- Branch Health Clinics
  - Boone Clinic (JEB Little Creek/Fort Story)
  - Dam Neck
  - Norfolk Naval Shipyard (Portsmouth)
  - Norfolk Naval Station (Sewell's Point)
  - NSA Northwest
  - Oceana Naval Air Station
  - Yorktown Naval Weapons Station
- TRICARE Prime Clinics
  - TPC Chesapeake
  - TPC Virginia Beach

## **NMCP Health Care Services – Specialty & Surgical Care**

- Allergy
- Ambulatory Infusion
- Ambulatory Surgery
- Anesthesiology
- Anticoagulation
- Bariatric Surgery
- Behavioral Health
- Bone & Joint Institute
- Breast Clinic
- Cardiology
- Cardio-Thoracic Surgery
- Clinical Nutrition
- Dental
- Developmental Pediatrics Occupational Therapy
- Dialysis
- Emergency Medicine
- Endocrinology
- Endoscopy
- ENT

- Gastroenterology
- General Surgery
- Hematology
- Immunology
- Infectious Diseases
- Inpatient Services
- Internal Medicine
- Nephrology
- Neurology
- Neurosurgery
- Nuclear Medicine
- OB/GYN
- Occupational Medicine
- - Oncology
  - Ophthalmology
  - Oral/Maxillofacial Surgery
  - Orthopedics

- Otorhinolaryngology
- Pain Medicine
- Pediatric Specialties
- Pediatric Surgery
- Physical Therapy
- Plastic Surgery
- Podiatry
- Psychiatry
- Psychology
- Pulmonology
- Radiation Health
- Rheumatology
- Sleep Lab
- Sports Medicine
- Urology
- Vascular Surgery
- Women's Health
- Wound & Ostomy Care
- Wounded Warriors

#### **NMCP Health Care Services – Support Services**

- Academic Affairs (Graduate Medical and Dental Education)
- American Red Cross
- Appointment Center (Humana Military Health Care Services)
- Blood Program
- Case Management
- Child Development Center
- Command Fitness
- Command Suite
- Customer Services (Patient and Guest Relations)
- Discharge Planning
- Fleet and Family Support Center
- Health Benefits (Beneficiary Counseling and Assistance Coordinators)

- Immunizations
- Laboratory
- Liaisons (Army, Coast Guard, Fleet, Marine Corps)
- Library Services
- Medical Records
- Pharmacy
- Population Health
- Public Affairs
- Radiology
- Security
- Social Work
- Transportation
- TRICARE Service Center (Health Net Federal Services)
- Vendor Services

#### **TRICARE** Options for Active Duty Service Members

- TRICARE Prime
- TRICARE Prime Remote
- TRICARE Overseas Prime

All health care services for active duty service members are provided by or coordinated through the Military Health System, including:
Primary and specialty medical care
Behavioral health care
Dental care

## **Triple Options**

Option	Prime/Prime Remote*/ Overseas Prime*	Extra	Standard	
Program Type	HMO – Managed Care	Preferred Provider	Fee-for-Service	
Annual Enrollment Fee	Active duty family - \$0 ** Retiree - \$260 individual \$520 family	N/A		
Annual Outpatient Deductible (waived for activated reserves & afterwards during TAMP)	None (except for the Point-of- Service option)	E-4 & below: \$50 individual/\$100 family E-5 & above: \$150 individual/\$300 family Retirees: \$150 individual/\$300 family		
Point-of-Service Outpatient Deductible	\$300 individual \$600 family	N/A		
Point-of-Service Co-Pay	50%	N/A		
Office Visit Co-Pay	Active duty family - \$0 Retiree family - \$12	Active duty family – 15% Retiree family – 20%	Active duty family – 20% Retiree family – 25%	
Emergency Services Co-Pay	Active duty family - \$0 Retiree family - \$30	Active duty family – 15% Retiree family – 20%	Active duty family – 20% Retiree family – 25%	
Hospitalization Co-Pay	Active duty family - \$0 Retiree family - \$11/day (\$25 minimum)	Active duty family - \$17.05/day (\$25 minimum) Retiree family - \$250/day or 25%	Active duty - \$17.05/day (\$25 minimum) Retiree - \$708/day or 25%	
<b>Referrals &amp; Authorizations</b>	Required for most specialty services	Pre-authorization required for certain services		
Providers	TRICARE Network		TRICARE Authorized	
			Participating	Non-Participating
Balance Bill	N/A		N/A	Up to 15%
Claims	Provider files		Provider may file	
FY Catastrophic Cap	Active duty family - \$1,000; Retiree family - \$3,000 (does not include POS or balance bill charges)			

\* Prime Remote/Overseas Prime for qualified active duty service members & family members, & family members of activated National Guard and Reserve; not available during TAMP; \*\* FY-2011 - \$230/\$460; FY-2013 - \$269.28/\$538.56 (NDAA-12 allows for annual increase based on COLA)

#### **Catastrophic Cap**

• Annual (fiscal year) out-of-pocket liability for TRICARE-covered services

- Active duty families \$1000/family
- Retirees & their families \$3000/family
  - Includes TFL beneficiaries
  - Includes TRICARE Prime enrollment fees
- Exclusions:
  - TRICARE Prime point-of-service charges
  - TRICARE Standard balance-billing charges
  - Non-covered services
  - Medicare or other health insurance premiums



#### **TRICARE Standard**

- Old CHAMPUS; fee-for-service program
- No enrollment; DEERS eligibility required
- Annual deductible \$150/single; \$300/family (\$50/\$100 E4 & below)
- Cost share
  - Active duty family members 20%
  - Retiree family members 25%
- No referrals required
  - Prior authorization required for some services
- TRICARE-authorized providers
  - Non-network
  - Participating
  - Non-participating may balance-bill up to 15% above TMAC
  - May or may not file claims

#### **TRICARE Extra**

- Preferred-provider organization PPO
- No enrollment; DEERS eligibility required
- Annual deductible \$150/single; \$300/family (\$50/\$100 E4 & below)
- Cost share
  - Active duty family members 15%
  - Retiree family members 20%
- No referrals required
- Prior authorization required for some services
- TRICARE-authorized providers
  - Network
  - Provider files claims
  - No balance-billing

## **TRICARE Prime**

#### **TRICARE Prime**

- Health Maintenance Organization HMO (managed care)
- Prime Service Areas PSA
  - Near MTFs and other designated areas
- Regional contractor Provider Directory
  - North Region Health Net Federal Services, LLC
    - 1-877-874-2273
    - <u>www.healthnetfederalservices.com</u>
  - South Region Humana Military Healthcare Services, Inc.
    - 1-800-444-5445
    - <u>www.humana-military.com</u>
  - West Region TriWest Healthcare Alliance Corp.
    - 1-888-874-9378
    - <u>www.triwest.com</u>

#### **Prime Enrollment Procedures**

- Submit enrollment application
  - In person -TRICARE Service Center
    - Active duty service members may update their enrollment through a Health Benefit Office at NMCP or one of the branch clinics
  - On line Beneficiary Web Enrollment Site (<u>www.dmdc.osd.mil/appj/bwe/</u>)
  - By mail
- $20^{\text{th}}$  of the month rule enrollment effective first of the following month
- Primary Care Manager (PCM)
  - First priority military treatment facility
  - Otherwise, civilian network
- Newborn enrollment conditionally Prime for 60 days
- Split enrollment family members living in different Regions
- Retiree enrollment fee (current rates effective 01 October 2011)
  - Single \$260/year (\$269.28 on 01 October 2012)
  - Family \$520/year (\$538.56 on 01 October 2012)
- New enrollment at retirement
  - Submit during month prior to retirement
- Prime Remote and Overseas Prime not available for Retirees

#### **Moving & Transferring Prime Enrollment**

- Within same region PCM Change Request
- Between regions Portability
- By phone (for ADSMs & ADFMs only)
  - Contact current regional contractor before moving to start the process; or
  - Contact new regional contractor after arrival at new location to transfer the enrollment
    - If moving within the same region, current contractor will assist with the entire process
- Online via the Beneficiary Web Enrollment (BWE) site
  - <u>www.tricare.mil/bwe</u>
- By mail, to the new regional contractor
- In person, by visiting a TRICARE Service Center



### **Primary Care Manager**

- Military treatment facility
  - No co-pay
- Civilian network
  - \$12 co-pay per office visit
- "Medical Home" concept
  - Team approach to health care



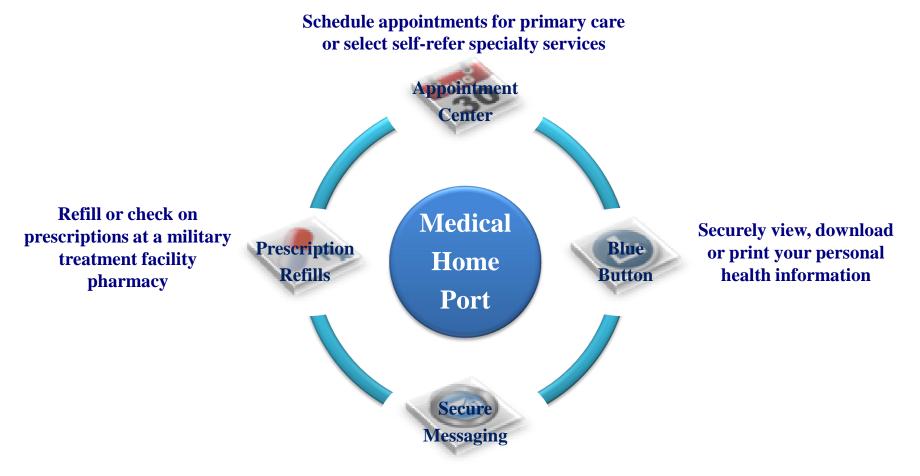
#### **TRICARE Prime Medical Home Port**

- New MTF primary care model
- Health care team concept
- Patient and family-centered
- Improved:
  - Access-to-care
  - Continuity-of-care
  - Communication
  - Disease prevention
  - Wellness and healthy living



http://www.med.navy.mil/sites/nmcp/Pages/MedHome.aspx

#### **TRICARE Prime Medical Home Port**



Communicate directly with your health care team through Relay Health





#### **Prime Access-to-Care**

- Emergency 911 or nearest ER
- Urgent care 24 hours, or less
- Routine care 7 days, or less
- Specialty care 28 days, or less
- Wellness care 28 days, or less
- Follow-up care doctor's discretion
- Distance/drive time
  - Primary care 30 minutes
  - Specialty care 60 minutes

#### **Prime Appointments**

- Military Treatment Facility
  - Call the Hampton Roads Appointment Center (HRAC)
    - 1-866-645-4584
  - Call the clinic directly
- Civilian network
  - Call the office



#### **Prime Referrals**

- Most specialty care requires a referral and authorization
  - Except some preventive services
- Offered first at an MTF
  - Right of first refusal
- Approved for a specific time frame and number of visits
  - Evaluation only / second opinion
  - Evaluation and treatment
- Avoid costly Point-of-Service charges
- With other health insurance follow OHI rules
  - Patients with OHI, such as an employer-sponsored group health plan, are encouraged *not* to enroll in TRICARE Prime

#### **Prime Point of Service**

- For unauthorized, non-emergency care
- Outpatient deductible \$300 per person/\$600 per family
- 50% cost-share of TRICARE-allowable charge
- Possible additional 15% balance-billing
- No upper limit
- Does not apply to catastrophic cap



## **Traveling with Prime**

- •Use an MTF, if available
- Emergencies



- •Call 911 or go to the nearest hospital-based emergency room
- If Prime notify the PCM or Health Net within 24 hours so follow-up care can be coordinated
- Urgent care
  - Medically-necessary treatment needed within 24 hours for an acute illness or injury
  - Prime patients must contact their primary care manager or Health Net before obtaining urgent care
- Unauthorized urgent care for Prime-enrolled beneficiaries falls under the pointof-service option

#### **Prime Travel Benefit**

• If referred for specialty care more than 100 miles from their PCM, Prime patients (& a non-medical attendee, in some cases; such as the parent of a pediatric patient) may be entitled to reimbursement for "reasonable travel expenses," including:

- Meals & lodging
- Fuel & tolls
- Parking & public transportation
- Prior authorization & travel orders are required
- NMCP points-of-contact:
  - Health Benefits (HBA/BCAC)
    - Building 3, 3<sup>rd</sup> Floor
    - Phone: 1-757-953-2610/2611
  - Travel Office
    - Phone: 1-757-953-9375/9376/9380/9787
- <u>www.tricare.mil/primetravel</u>

#### **Disenrolling from Prime**

- Does not apply to active duty service members
- Submit "TRICARE Prime Disenrollment Request", DD Form 2877
- May result in 1-year lock-out from Prime
  - Applies to voluntary disenrollment by retirees before annual renewal date, or if disenrolled because of missed payment
  - Applies to active duty family members of sponsor in pay grade E-5 or above after 2<sup>nd</sup> change in enrollment status
  - Does not apply to active duty family members of sponsor in pay grade E-1 to E-4
  - •TRICARE Standard and Extra cost-shares and deductibles apply
- MTF appointments space-available only



#### **Prime Remote**

- Eligibility
  - Active duty personnel assigned to designated remote duty stations (50 miles or 1-hour drive time from an MTF)
  - Eligible family members who live with the sponsor
  - Activated Guard & Reserves who live in a designated remote location
  - Eligible family members who reside with the sponsor at the time of activation
- Not an option during TAMP
- Same benefits as TRICARE Prime

#### **Triple Options – Changes at Retirement**

- Prime enrollment fee
- Prime civilian provider office visit co-payment
- PCM as an ADSM or ADFM may change
- Lower priority for access-to-care in the MTF
- Higher TRICARE Standard & Extra cost-share
- Higher family catastrophic cap
- Loss of ECHO benefits
- Reduced vision benefit
  - Prime one routine eye exam every two years
  - Standard & Extra not covered



### **Other Health Care Programs**

- Behavioral Health
- Continued Health Care Benefit Program
- Dental
- Extended Care Health Option
- Pharmacy
- Transitional Assistance
- TRICARE for Life (Medicare-eligible)
- TRICARE Plus (MTF-specific; NMCP Internal Medicine)
- TRICARE Overseas Program
- TRICARE Reserve Select
- TRICARE Retired Reserve
- TRICARE Young Adult
- U.S. Family Health Plan
- Veterans Affairs

#### **Behavioral Health**

- Behavioral & mental health conditions & disorders
- Providers
  - Psychiatrists & other physicians
  - Clinic psychologists
  - Certified psychiatric nurse specialists
  - Licensed clinical social workers
  - Certified marriage & family therapists
  - Counselors
- Services
  - Outpatient
  - Inpatient
  - TRICARE Assistance Program (TRIAP)
  - Telemental Health Program

## TRIAP

- Web-based, online video-conferencing (i.e., Skype) assistance 24/7
  - Assessments, short-term counseling & referrals
  - 1-800-404-5085
- No cost
- Eligibility
  - Active duty service members & family members
  - Spouses
  - Children age 18 & older
  - Eligible for TAMP
  - TRICARE Reserve Select
- <u>www.tricare.mil/triap</u>

#### **Telemental Health**

- For TRICARE-eligible beneficiaries in the U.S.
- Network of telemental health sites & providers to evaluate, treat & refer patients via video
  - TRICARE behavioral health care rules (prior authorization & applicable cost-shares) apply
- All aspects of behavioral health services
  - Psychotherapy
  - Medication management
- 1-800-404-5085
- <u>www.tricare.mil/telementalhealth</u>

#### **Continued Health Care Benefit Program**

- Temporary, transitional coverage
  - Enroll within 60 days after loss of TRICARE eligibility
- Available for 18 to 36 months
- Benefits similar to TRICARE Standard & Extra
  - Does not include use of an MTF
- Quarterly (90-day) premiums
  - Individual: \$1,065
  - Family: \$2,390
- Program managed by Humana Military Health Care Services, Inc.
  - www.humananmilitary.com
  - Phone: 1-800-444-5445
- Application (DD Form 2837) is available online



## Dental

- TRICARE Active Duty Dental Program
  - Active duty service members and activated Guard and Reserves
  - Military Dental Treatment Facility
  - United Concordia
  - <u>https://secure.addp-ucci.com/ddpddw/</u>
- TRICARE Dental Program for Active Duty Family Members
  - Active duty family members, and National Guard & Reserve members and their families
  - MetLife (effective 01 May 2012)
  - <u>www.tricare.mil/dental</u>
  - <u>https://mybenefits.metlife.com/tricare</u>
- TRICARE Retiree Dental Program



- Retirees & families, Medal of Honor recipients and families, and certain survivors and former spouses
- Delta Dental Plan of California
- <u>www.trdp.org</u>

## **Extended Care Health Option (ECHO)**

- For active duty family members with qualifying physical or mental conditions
  - Moderate to severe mental retardation
  - Serious physical disability
  - Condition requiring the beneficiary to be homebound
- Supplements basic TRICARE benefits
- Monthly cost-share based on sponsor's pay grade
- Sponsor must be enrolled in EFMP
- Pre-authorization required for all benefits
- Health Net Federal Services
  - 1-877-874-2273
  - <u>www.healthnetfederalservices.com</u>

## **Autism Demonstration**

- Enhanced access to autism services
- March 15, 2008 March 14, 2014
- For active duty family members over 18 months old with an ASD diagnosis
- Sponsor must be enrolled in EFMP
- Family member must be registered in ECHO
- Improved access to educational interventions
- Applied behavioral analysis therapy provided hands-on by:
  - Primary care provider
  - Educational Interventions for Autism (EIA) supervisors & tutors



## **Pharmacy Choices**

- Military hospital or clinic
  - www.tricare.mil/pharmacy
- Mail order (home delivery) and retail pharmacy
  - 1-877-363-1303
  - <u>www.express-scripts.com/TRICARE</u>
- Mail order pharmacy (overseas)
  - 1-866-275-4732
- Retail network
  - www.express-scripts.com/TRICARE
- Retail non-network



Note: prescriptions filled overseas must be written by a U.S.-licensed physician

NMCP Formulary: https://online.lexi.com/lco/action/home/switch

## **Pharmacy Costs**

Pharmacy	Generic (Tier 1)	Brand Name (Tier 2)	Non-formulary (Tier 3)	
Military (up to 90 days)	\$0	\$0	N/A	
Mail Order (TMOP) (up to 90 days)	\$0	0 \$9		
Retail Network (up to 30 days)	\$5	\$12	\$25	
Retail Non-network (up to 30 days)	Non-Prime: \$12 or 20%, after deductible is met		Non-Prime: \$25 or 20%, after deductible is met	
	Prime: 50%, after point-of-service deductible is met			

http://www.tricare.mil/mybenefit/home/Prescriptions/PharmacyProgram

There is no deductible for prescriptions filled at an MTF, through TMOP, or at a retail network pharmacy

#### **Transitional Assistance Management Program (TAMP)**

- 180 days transitional coverage for certain separating service members and their families
  - Involuntarily separated from active duty under honorable conditions
  - National Guard & Reserve called-up for a contingency operation for more than 30 days
  - Separated from active duty after an involuntary retention for a contingency operation
  - Separated following a voluntary extension for less than one year in support of a contingency operation

#### **TRICARE for Life**

- Medicare-eligible
  - 65 and over
  - Under 65 with certain disabilities
- Entitled to Medicare A, and enrolled in Medicare B
  - Exception active duty and active duty family members are not required to purchase Medicare B
- Monthly Medicare B premium
  - No TRICARE enrollment fee
- TRICARE secondary to Medicare
- Claims processor
  - Wisconsin Physician Services
  - <u>www.tricare4u.com</u>



## **TRICARE Plus**

- Primary care program at select MTFs
  - NMCP Internal Medicine Clinic
- Often by invitation only
- Clinic manages enrollment
- Most patients are TFL
- No costs
- Primary care benefits similar to TRICARE Prime
- Specialty care not guaranteed

#### **TRICARE Overseas Program - Standard**

- TRICARE Standard
  - Prime not available for retirees
  - Space-available care in an MTF
- No enrollment
- Annual deductible \$150/single; \$300/family
- Cost share 25%
- No referrals required
  - Receive care from host nation providers
  - May have to pay first, then file claim for reimbursement
- To locate a provider:
  - TOP Area Office
  - MTF
  - U.S. Embassy
- 1-888-777-8343 (in the U.S. only)
- <u>http://www.tricare-overseas.com/default.htm</u>



## TOP

Latin America & Canada 1-703-588-1848

- Central & South America
- Caribbean Basin
- Canada
- Puerto Rico
- U.S. Virgin Islands

Eurasia – Africa 011-49-6302-67-6314

- Europe
- Africa
- Middle East

1-888-777-8343 (in the U.S. only) http://www.tricare-overseas.com/default.htm Pacific 011-81-6117-43-2036

- Asia
- Guam
- Australia
- New Zealand
- Remote Western Pacific Countries

#### **National Guard & Reserves**

- TRICARE Reserve Select
  - Selected Reserve & family members
  - Monthly premiums (January 1 December 31)
    - 2012 \$54.35/member only; \$192.89/member & family
- TRICARE Retired Reserve
  - "Gray Area" retirees (under age 60) & family members
  - Monthly premiums (January 1 December 31)
    - 2012 \$419.72/member only; \$1,024.43/member & family
- Both programs
  - Not eligible for or enrolled in FEHB
  - Same benefits as TRICARE Standard & Extra (no Prime)
  - Space-available care in an MTF

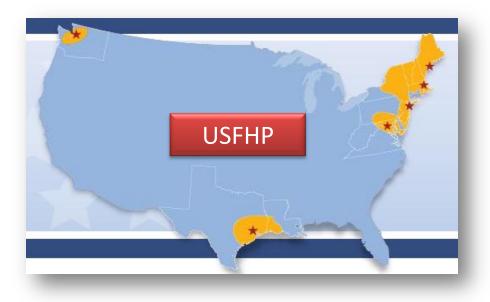
## **TRICARE Young Adult**

- Unmarried dependent child of an eligible sponsor
  - Inactive Selected Reserve member
    - Sponsor must be enrolled in TRICARE Reserve Select
  - Retired Reserve member
    - Sponsor must be enrolled in TRICARE Retired Reserve
- At least age 21 (23 if full-time student)
- Not eligible for an employer-sponsored health plan
- Not otherwise eligible for TRICARE coverage
  - Such as children with disabilities who retain TRICARE eligibility into adulthood
- Monthly premiums
  - Prime \$201
  - Standard/Extra \$176



## **Uniformed Services Family Health Plan (USFHP)**

- Similar to TRICARE Prime
- 6 geographic locations
- Eligibility
  - Active duty family members
  - Retirees & family members
- Except for emergencies, enrollees cannot use TRICARE facilities
- <u>www.usfhp.com</u>
- 1-800-748-7347



- Martin's Point Health Care
- Brighton Marine Health Center
- Saint Vincent Catholic Medical Centers of New York
- Johns Hopkins Medicine
- CHRISTUS Health
- Pacific Medical Centers

## **Veterans Affairs Health Care Benefits**

- Eligibility
  - Service history & separation status
  - Service-connected disability
    - Non-service-connected lower priority group
  - <u>www.va.gov/healtheligibility</u> or <u>www.myhealth.va.gov</u>
- Enrollment
  - VA Form 10-10EZ Application for Health Benefits
  - 1-877-222-8387
  - <u>www.va.gov/1010ez.htm</u>
- Priority Group 1 8 assignment (PG 1 highest; PG 8 lowest)
- Income thresholds
- CHAMPVA
- Dependents of veterans with total & permanent disability
- <u>www.va.gov/hac</u>

#### **TRICARE & VA Health Care Benefits**

Status	<b>TRICARE Benefits</b>	VA Health Care Benefits
Active Duty	Prime	N/A
Separated – no service-connected injury/illness	TAMP CHBP	N/A
Separated – service-connected injury/illness	TAMP CHBP	If eligibility is established
Activated Reserve	Prime	N/A
Inactivated Reserve – no service-connected injury/illness	TAMP TRICARE Reserve Select	N/A
Inactivated Reserve – service-connected injury/illness	TAMP TRICARE Reserve Select	If eligibility is established
Retired from active duty – no service- connected injury/illness	Prime, Extra, Standard TRICARE for Life	N/A
Retired from active duty – service- connected injury/illness*	Prime, Extra, Standard TRICARE for Life	If eligibility is established

#### **Prior Authorization**

- For all TRICARE beneficiaries when TRICARE is the primary payer
  - Certain medications
  - Adjunctive dental
  - Home health care
  - Hospice
  - Non-emergency substance abuse admissions
  - Non-emergency behavioral health admissions
  - Outpatient behavioral health (after 8<sup>th</sup> visit)
  - Transplants (solid organ and stem cell)
  - ECHO (only for qualified active duty family members)

#### Claims

- Payment for covered services
- Network (Prime and Extra) providers file paperwork
- Claim form Patient's Request for Medical Payment (DD Form 2642)
- Explanation of Benefits
- Denied claims and appeals
- Third party liability
- Coordination with OHI
- Processors
  - North Region Health Net (PGBA)
  - TRICARE For Life Wisconsin Physician Services
  - Overseas Wisconsin Physician Services

EOB

- PGBA mails monthly EOB summaries
- Individual EOBs are mailed for:
  - A claim for rejected services that have appeal rights
  - A claim that includes a payment to the beneficiary
- Beneficiaries can choose to get EOBs online instead of by mail
  - <u>www.myTRICARE.com</u>
  - Will get an electronic notification (email) each time a claim processes
- The EOB is not a bill

TRICARE PO BOX XXXX CITY, STATE 1				nt of the action taken p this notice for your		laim.
2 Prime Contractor logo for your region			ite of Hotice: consor SSII: consor Name: cneficiary Name:	May 15, 2006 000-00-000 NAME OF SPONSOR NAME OF BENEFICIARY		
			Benef	its were payable to		
ADDRE	IT, PARENT/GU, SS STATE ZIP CODE			IDER OF MEDICAL ESS STATE ZIP CODE	CARE	
8)Claim Number: Services Provided By/ Date of Services	919535695-00-0 9	) Services Provided	Amount 1	TRICARE 12	APC# 13 Rem	e arks (14
PROVIDER	Office/outpatier	22 - 22	is contact of	\$38.92		1
04/08/2006		etabolic panel (8805)		19.33		1 1
04/08/2006	Automated her			12.00		1 1
04/08/2006	Automated her	nogram (0502	3) <u>11.00</u>		11111	6)
Totals:			\$77.00	\$70.25		
Claim Summary 15		Beneficiary Liability Summ	ary 16	Benefit Period Summary	18	
Amount Billed:	77.00	Deductible:	0.00	Fiscal Year Be	ginning:	
TRICARE Approved:	70.25	Copayment:	0.00	October 01, 20	105	
Non-Covered:	6.75	Cost Share:	17.56		Individual	Famil
Paid by Beneficiary:	0.00	Patient Respor	nsibility: 0.00 🚺	Deductible:	150.00	150.0
Other Insurance:	0.00			Catastrophic C	Cap:	856.3
Paid to Provider:	52.69					
Paid to Beneficiary:	0.00					
Check Number:						
Remarks (19)						
I - CHARGES ARE MOR	RE THAN ALLOWA		20	1		
			)-XXX-XXXX S NOT A BILL			
lf you have que	estions regarding	this notice, please ca	all or write us at the t	elephone number/ado	dress listed above	

## **Other Health Insurance**

- OHI types
  - Primary
    - Employer-sponsored health plan
    - Medicare
  - Secondary
    - TRICARE Supplement
    - Medicaid
- Coordinating benefits
  - Works best with TRICARE Standard/Extra
  - Follow OHI rules



#### **Health Benefit Advisors**

- Boone Branch Health Clinic JEB Little Creek (757) 953-8183
- Fort Eustis (757) 314-7939
- Fort Lee (804) 734-9447
- Langley AFB (757) 225-5111
- Naval Medical Center Portsmouth (757) 953-2610
- Northwest Branch Health Clinic Chesapeake (757) 421-8220
- Norfolk Naval Base Branch Health Clinic (Sewell's Point) -(757) 953-8708
- Oceana Branch Health Clinic NAS Oceana (757) 953-3933 (opt 7)
- TRICARE Prime Clinic Chesapeake (757) 953-6382
- TRICARE Prime Clinic Virginia Beach (757) 953-6710
- Yorktown Branch Health Clinic Naval Weapons Station (757) 953-8441
- Yorktown Coast Guard Clinic (757) 856-2147

## **TRICARE Service Centers**

- Health Net Federal Services
  - 1-877-874-2273
  - <u>www.healthnetfederalservices.com</u>
- Hampton Roads locations
  - Naval Medical Center Portsmouth, Building 249
  - Fort Eustis
  - Langley Air Force Base
  - Fort Lee

## **Telephone Resources**

- TRICARE Service Center (Health Net Federal Services) 1-877-TRICARE (1-877-874-2273)
- TRICARE Mail Order Pharmacy (Express Scripts) 1-866-DoD-TMOP (1-866-363-1303)
- TRICARE Retail Pharmacy (Express Scripts) 1-866-DoD-TRRx (1-866-363-1303)
- Hampton Roads Appointment Center 1-866-MIL-HLTH (1-866-645-4584)
- TRICARE Online 1-800-600-9332 or 1-210-767-5250
- TRICARE Dental Program (MetLife) 1-855-638-8371
- TRICARE Retiree Dental Program (Delta Dental) 1-888-838-8737
- TRICARE For Life

1-866-773-0404 (or TTY/TDD callers use 1-866-773-0405)

## **Internet Resources**

- DEERS
- Health Net Federal Services
- Naval Medical Center Portsmouth
- Reserve Affairs
- TRICARE Claims Information
  - PBGA
  - TRICARE For Life (WPS)
- TRICARE Dental Information
  - AD Family Member Dental Program
  - Retiree Dental Program
- TRICARE For Life Information
  - Claims (Wisconsin Physician Services)
  - Information
  - Medicare & Social Security
- TRICARE Management Activity (TMA)
- TRICARE Online (Appointments)
- TRICARE Pharmacy Information

www.tricare.mil/DEERS www.healthnetfederalservices.com www.med.navy.mil/sites/nmcp www.defenselink.mil/ra

www.mytricare.com www.tricare4u.com

www.tricare.mil/dental https://mybenefits.metlife.com/tricare www.trdp.org

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# Thank You Questions?

A copy of this presentation is available online at: <u>http://www.med.navy.mil/sites/nmcp/Pages/TRICARE.aspx</u>