



HEALTH AFFAIRS

THE ASSISTANT SECRETARY OF DEFENSE

WASHINGTON, D. C. 20301-1200

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MEMORANDUM FOR ASSISTANT SECRETARY OF THE ARMY (M&RA)  
ASSISTANT SECRETARY OF THE NAVY (M&RA)  
ASSISTANT SECRETARY OF THE AIR FORCE (M&RA)

SUBJECT: TRICARE Policy for Access to Care and Prime Service Area Standards

- References: (a) DoD Directive 6000.14, SUBJECT: Patient Bill of Rights and Responsibilities in the Military Health System (MHS), certified current November 24, 2003
- (b) TMA Policy Guidance for Referral Management, dated May 5, 2004
  - (c) TMA Policy Guidance for Referral Management, dated July 29, 2004
  - (d) TMA Update to Policy Guidance for Referral Management Right of First Refusal, March 23, 2005
  - (e) ASD (HA) Policy Memorandum 05-014, "Policy Guidance for Enrollment of ADSMs into TRICARE Prime," dated August 19, 2005
  - (f) ASD (HA) Policy Memorandum 01-015, "Policy Memorandum to Refine Policy for Access to Care in Medical Treatment Facilities and Establish the TRICARE Plus Program," dated June 22, 2001

This policy supercedes both HA Policy 97-038, "Policy for Catchment Areas Under TRICARE" (dated March 5, 1997), and HA Policy 02-018, "Access to Care and Referral Times" (dated September 17, 2002), and clarifies standards for access to care, appointing, and use of Prime Service Areas for purposes of effectively managing delivery of the TRICARE Prime benefit. All procedures and business processes used for appointing and ensuring access to care of enrolled beneficiaries must comply with the standards of this policy.

### ACCESS TO CARE STANDARDS

Access to Care standards differ by the level of care sought. TRICARE Prime beneficiaries are entitled to the following access to care standards in accordance with 32 CFR 199.17(p)(5)(ii):

1. Emergency Care: Beneficiaries seeking emergency care should proceed to the nearest emergency room or call 911 (or other local emergency assistance number)

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for immediate medical attention. In accordance with DoDD 6000.14, reference (a) above, Military Health System (MHS) beneficiaries have the right to access emergency healthcare services when and where the need arises. Emergency services are covered in circumstances where acute symptoms are of sufficient severity that a "prudent layperson" could reasonably expect the absence of medical attention would result in serious health risks or death.

2. Urgent (Acute) Care: Beneficiaries should have an appointment to visit an appropriately trained provider within 24 hours and within 30 minutes travel time of the beneficiary's residence. If this appointment cannot be provided within these access standards in either a military treatment facility (MTF) or the civilian network, the beneficiary must be offered a referral and authorization to seek urgent care outside the civilian network. Urgent care is defined as a non-emergency illness or injury for which you need medically necessary treatment. An urgent care condition will not result in further disability or death if not treated immediately; however, treatment should take place within 24 hours of illness or injury to avoid further complications and unnecessary suffering.
3. Routine Care: Beneficiaries must have an appointment to visit an appropriately trained provider within seven calendar days and within 30 minutes travel time of the beneficiary's residence.
4. Wellness and Health Promotion Services: Beneficiaries must have an appointment with an appropriately trained provider within four weeks and within 30 minutes travel time from the beneficiary's residence.
5. Referrals for Specialty Care Services: Beneficiaries must have an appointment with an appropriately trained provider within four weeks and within one hour's travel time from the beneficiary's residence.

Office Waiting Times: 32 CFR 199.17(p)(5)(ii) states that office waiting times in non-emergency circumstances shall not exceed 30 minutes, except when emergency care is being provided to patients and the normal office schedule is disrupted. The Appointments Standardization Commander's Guide to Access Success further defines appointing practices and standard appointment types in relation to the above care categories (reference <http://www.tricare.osd.mil/tai/cguide.htm>).

Referrals and Authorizations: For referrals that originate within an MTF, the MTF will attempt to schedule the appropriate care in that facility or, in multi-Service markets, schedule the care with other MTFs in the direct care system. MTF-enrolled TRICARE Prime beneficiaries who cannot be accommodated within the established access to care standards through the direct care system must be offered a referral for care within the civilian network. If the beneficiary cannot be accommodated in the MTF, that MTF has one business day to forward the referral to their regional Managed Care Support Contractor (MCSC). If care cannot be provided within access standards from either the direct care system or the civilian network, the beneficiary must be offered a referral and authorization to seek care outside the civilian network in accordance with ASD (HA)

Policy Guidance for Referral Management, dated May 5, 2004 and July 29, 2004 (references (b) and (c)).

For referred care within the direct care system, the MHS access to care standard timeline begins when the referring provider enters the referral into the MTF automated system. For referred care within the civilian network, the access to care standard timeline begins when the referral request is received by the MCSC.

For non-referred care, MHS access to care standard timelines for both direct and civilian network care begin when the patient requests an appointment.

Beneficiary Category Priorities for Access: According to 32 CFR 199.17 (d)(1)(a-e) priority for care within the MTFs is as follows:

1. Active Duty Service Members (ADSM).
2. Active Duty Family Members (ADFM) and Transitional Survivors of service members who died on active duty, who are enrolled in Prime.
3. Retirees, their Dependents and Survivors who are enrolled in Prime.
4. ADFMs not enrolled in Prime, Transitional Survivors of service members who died on active duty who are not enrolled in Prime and TRICARE Reserve Select beneficiaries.
5. Retirees, their Dependents, and Survivors who are not enrolled in Prime.

If routine access is limited at the MTF, it may only be limited within the scope of the aforementioned priorities. For example, all ADSMs, regardless of Service affiliation, must be offered access to care within standards before other beneficiary categories. For those facilities that participate in the TRICARE Plus program, these beneficiaries, although not enrolled in TRICARE Prime, are assigned primary care managers (PCMs) and appointed in the same priority as Category 3 beneficiaries.

Special Provisions for Access Priority: There are special provisions for access priority with other specified individuals. NATO and other foreign military members who are entitled to MTF care pursuant to an applicable international agreement are associated with priority group 1, for the scope of services specified in their particular agreement. NATO and other foreign military members' family members, who are entitled to care under these same international agreements, are associated with priority group 2, for the scope of services specified in the agreement (reference (f)).

## **TRICARE PRIME SERVICE AREA STANDARDS**

TRICARE Prime Service Areas: TRICARE Prime Service Areas (PSAs) are geographical areas that have been defined and mapped within proximity to MTFs, Base Realignment and Closure (BRAC) installations, and in other areas that have been

developed by our MCSCs. Minimum Government standards for MTF PSAs and BRAC PSAs are geographically defined by zip codes that create an approximate 40-mile radius from the MTF or BRAC installation. MCSCs have, in some cases, expanded PSAs beyond the minimum government standard and have designated these expansions within their respective contracts.

The 40-mile PSAs are used as tools for the MTFs to identify the TRICARE Prime-eligible population in their healthcare market, and to define areas where our MCSCs must offer the Prime benefit. MTF commanders are authorized, through the use of the Memorandum of Understanding (MOU) between the MCSC and the MTF, to recommend revisions to the direct care zip-codes that facilitate their MTF enrollment and referral business rules. MTF commanders can manage their enrollment capacity by designating the desired zip-code area(s) around their MTF in their MOU with the MCSC. MOU enrollment guidelines should follow the access to care guidelines in accordance with 32 CFR 199.17 (p)(5)(i) which requires, under normal circumstances, that TRICARE Prime beneficiaries should not be required to travel more than 30 minutes for access to primary care services, or more than one hour for access to specialty care services. MTF commanders must forward all MOU revisions to their respective TRICARE Regional Office for approval.

MTF Enrollment Areas: MTF Enrollment Areas (previously identified as “catchment areas”) are the areas within 30 minutes drive time of an MTF in which a commander may require TRICARE Prime beneficiaries to enroll with the MTF. In certain circumstances, ADSM may be required to drive one hour for primary or specialty care services in accordance with TRICARE Prime Remote (TPR) regulations and policy.

To effectively standardize this travel access standard, MTF commanders must adopt, for common use, no fewer than three (3) web-based mapping programs (e.g., MapQuest<sup>®</sup>, Maps On Us<sup>®</sup>, Map Point<sup>®</sup>, Yahoo Maps<sup>®</sup>, or a substantially equivalent program) to determine, under normal circumstances, if the time required for the enrollee to travel to the MTF exceeds 30 minutes. If any of the three web-based mapping programs adopted for use by the MTF identify that the normal time for the beneficiary to travel to the MTF is 30 minutes or less, then the beneficiary must be enrolled to that MTF subject to PCM availability and capacity. TRICARE Prime Beneficiaries (not including ADSMs) who reside more than 30 minutes travel time from the MTF, as confirmed by the web-based mapping programs, must be afforded the opportunity to enroll with a civilian PCM in the network.

Expanded Prime Service Areas: Some TRICARE PSAs may be defined and mapped by the MCSC independent from proximity to either an MTF or BRAC installation. These Expanded PSAs are proposed by the MCSCs where it is cost-effective to offer the TRICARE Prime benefit. Expanded PSAs are included in the MCSCs’

contract and require a contract modification for any proposed changes to the benefit provided in these areas.

Expanded PSAs may affect enrollment of ADFMs in areas previously considered TPR for Active Duty Family Members (TPRADFM). The access standards cited in this policy for Prime beneficiaries are equally applicable for beneficiaries enrolled within Expanded PSAs.

With the exception of ADSMs, any Prime-eligible beneficiary may enroll in Expanded PSAs. In accordance with 32 CFR 199.16, ADSMs may only enroll with a civilian PCM under the rules applicable to TPR. ADSMs must live and work outside a 50-mile radius or approximately one hour's travel time from an MTF to be eligible for enrollment in TPR, and for their family members to be eligible for TPRADFM. Additional information on TPR can be obtained at: <http://www.tricare.osd.mil/tpr/>.

## **BENEFICIARY WAIVER OF ACCESS TO CARE TRAVEL STANDARDS**

This policy supercedes HA Policy 97-038, "Policy for Catchment Areas under TRICARE," which previously prohibited the use of catchment areas to limit enrollment of beneficiaries who reside outside of them.

Effective immediately, beneficiaries who reside outside of the MTF PSAs must request waivers of the access-to-care travel standards through the MTF commander during their enrollment. The MTF commander has discretion in approving these waivers; however, the commander may only approve and enroll those beneficiaries who they determine will travel less than 100 miles to the MTF to visit their PCM. MTF commanders shall not permit enrollment of beneficiaries who must travel 100 miles or greater to their MTF to visit their PCM. Exceptions to this policy may be forwarded by the MTF commander to the TRICARE Regional Office Director of jurisdiction for consideration of exceptions to this policy guidance.

While the MTF commander has the authority to allow enrollment of beneficiaries within this established limit, the commander must also ensure that beneficiaries who choose to waive these standards have a complete understanding of the rules associated with their enrollment, and the travel time standards they are forfeiting. Beneficiaries who elect to waive their access to care travel standards:

- Should expect to travel more than 30 minutes for access to primary care and more than one hour for access to specialty care services;
- Will be held responsible for point-of-service charges for care they seek that has not been referred by their primary care manager;

- Should consider whether any delay in accessing their enrollment site might aggravate their health status or delay receiving timely medical treatment.

The MTF commander must require enrollees who choose to waive their access to care travel standards to document this decision in writing. These written waivers will be maintained by the waiving MTF. MTF commanders should consider and forecast the impact that such waivers may have on their continued ability to enroll ADSMs and ADSM family members who will be assigned within their MTF PSA. Further, they should closely evaluate their MTF's capacity and capability to sustain effective care coordination and delivery of primary and specialty care services over the extended distances requested by all enrollees who waive their access-to-care travel standards.

ADSMs who are not eligible for TPR, as defined by 32 CFR 199.16, must enroll to a local MTF. The specific TPR eligibility criteria outlined in this regulation may result in circumstances where an ADSM works or resides greater than 30 minutes travel time from their PCM. These ADSM may not be enrolled to civilian PCMs, and no waiver of access to care travel standards is required by the MTF commander to enroll these ADSMs.

MTF Commanders should ensure all aspects of this policy are included in their outreach and beneficiary education programs, and that local customer service sites clearly convey the potential problems inherent with disenrollment and waiving access standards. My point of contact for this policy is Lieutenant Colonel Guy Strawder, Director of the TRICARE Prime Operations Division, TRICARE Management Activity. He may be contacted at (703) 681-0039 or email: [Guy.Strawder@tma.osd.mil](mailto:Guy.Strawder@tma.osd.mil).



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