

## **319th Medical Group Third Party Collection Program**

### **From the 319th Medical Group Resource Management Office**

The Third Party Collection Program (TPCP) was legislated by Congress in 1986. It obligates Department of Defense Military Treatment Facilities to bill private health insurance carriers such as Aetna, Blue Cross/Blue Shield, Mail Handlers, etc., for the cost of medical care furnished to retirees and family members covered by their own health insurance policies. This includes all medical benefits and ancillary services such as pharmacy items.

#### **Help us help you!**

It is important to note the TPCP only works with current and accurate information for Other Health Insurance (OHI) policies you carry. When you visit your military treatment facility, you will be asked to verify your OHI information regardless of if you have insurance.

The 319th Medical Group has an automated system for gathering and updating your OHI information. Using this system, active duty dependents, retirees and their family members are asked to verify their address, phone number, name of employer, and OHI information. Any informational changes are made “on-the-spot” during check in. After signing a signature pad verifying your information, you’re done. It only takes a few minutes. This process helps the Medical Group maintain your most current information. It is our way of ensuring all beneficiaries are informed and active participants in the program.

If you have OHI the obligation to pay medical care costs apply only to the insurance carrier. By law your insurance policy rates cannot be raised or canceled just because a claim was filed. Your insurance company pays the benefits directly to the 319th Medical Group and you will not be billed or responsible for any uncollected charges.

**How does this process benefit you?** As a beneficiary, you will have no co-pay, deductible, or any patient charges indicated in the Explanation of Benefits received from the insurance company. This means you may pay less out-of-pocket expense when later seeking health care through a civilian provider. For example, let us assume you have a health insurance policy with a \$250 deductible for outpatient care. You are treated within the 319th Medical Group Clinic which generates a bill for \$230 worth of services. The Clinic will bill your insurance company for the \$230. The insurance company does not pay but would credit that \$230 towards your deductible. The next time you received a referral for medical treatment downtown you would only owe the remaining \$20 of your \$250 deductible before your insurance would start to pay.

Remember, the TPCP helps our 319th Medical Group help you. Much of the money earned through this program goes directly towards providing patient care. In fiscal year 2011 over \$220,000 was recovered to support treatment within our clinic. Our goal is to continue providing service excellence and the highest quality healthcare to you -- the patient.

For further assistance with the Third Party Collections Program, please stop by the Budget Office located on the 1st floor in room 703 or call our Third Party Collections representatives at (701) 747-5376 or (701) 747-6127.

8 August 2012