



Brief for New and Expecting Parents

Agenda



- 1) TRICARE and the Affordable Care Act (ACA)
- 2) Tidewater Military Health System (MHS)
- 3) TRICARE Regions and Managed Care Support Contractors
- 4) TRICARE Eligibility, DEERS and ID Cards
- 5) Access to Care in a Military Treatment Facility (MTF)
- 6) TRICARE Triple Options – Prime, Extra and Standard
- 7) Additional Health Care Benefits and Special Programs
- 8) Internet and Telephone Resources for Information and Assistance

TRICARE and the Affordable Care Act



- All TRICARE programs (except line-of-duty care or direct-care-only) meet the minimum essential requirements (MEC) of the Affordable Care Act (ACA)
- Eligibility information in DEERS must be up-to-date and accurate to ensure compliance
- www.healthcare.gov



Tidewater Military Health System

Military Treatment Facilities in Tidewater

Naval Medical Center Portsmouth (NMCP)

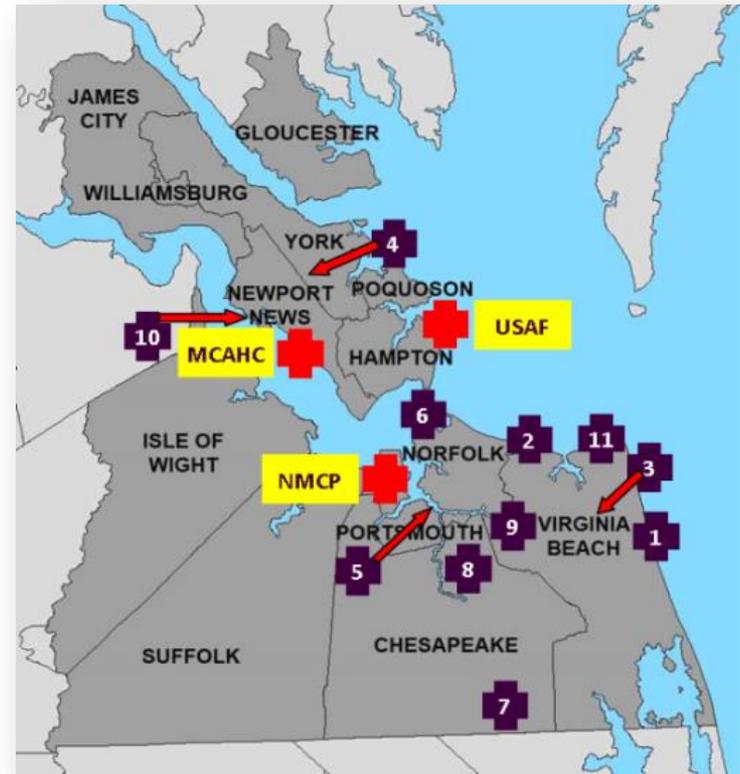
- Branch Health Clinic (BHC), Dam Neck (1)
- BHC, JEB Little Creek (Boone Clinic) (2)
- BHC, Naval Air Station Oceana (3)
- BHC, Naval Weapons Station Yorktown (4)
- BHC, Norfolk Naval Shipyard (5)
- BHC, Norfolk Naval Station (Sewell's Point) (6)
- BHC, Northwest Annex (7)
- TRICARE Prime Clinic (TPC) Chesapeake (8)
- TPC Virginia Beach (9)

McDonald Army Health Center (MCAHC)

- Troop Medical Clinic 1 (10)
- Troop Medical Clinic 2 (10)
- JEB Fort Story Health Clinic (11)

USAF Hospital Langley (USAF)/633 MDG

USCG Clinic Portsmouth, Yorktown and Elizabeth City, NC



TRICARE Regions and Contractors



TRICARE Regional Offices (TRO)

TRO North
1-866-307-9749

www.tricare.mil/tronorth

TRO South
1-800-554-2397

www.tricare.mil/trosouth

TRO West
1-800-558-1746

www.tricare.mil/trowest



TRICARE Overseas Program International SOS

1-888-777-8343

www.tricare-overseas.com

Regional Contractors

North Region

Health Net Federal Services

1-877-874-2273

www.hnfs.com

South Region

Humana Military

1-800-444-5445

www.humanamilitary.com

West Region

United Healthcare

1-877-988-9378

www.uhcmilitarywest.com

TRICARE Eligibility, DEERS and ID Cards



- DEERS (Defense Enrollment Eligibility Reporting System)
 - Military personnel function
 - Update with any change in status
 - Rapids sites (ID card offices)
 - Information – 1-800-538-9552
 - www.milconnect.dmdc.mil
 - Site locator
 - www.dmdc.osd.mil
 - Appointments
 - <https://rapids-appointments.dmdc.osd.mil>



TRICARE-Eligible Beneficiaries



- Sponsor/service member (active, retired, National Guard, Reserves, Medal of Honor recipient)
- Family members
 - Spouse
 - Former (divorced) spouse – specific criteria must be met
 - Children – unmarried to age 21 (23 if full-time student)
 - TRICARE Young Adult to age 26
 - Considerations for adult incapacitated children
- Survivors (spouse and children)
- Others (limited, space-available direct care only)

Eligibility for Newborns



- Newborns or newly adopted children are “deemed” TRICARE Prime for the first 60 days (as long as at least one other family member is covered under Prime)
 - Claims processed following Prime guidelines, except:
 - Referral and authorization requirements waived
 - Point-of-service (POS) charges do not apply
- To continue Prime after 60 days, must register in DEERS and enroll in Prime during the first 60 days
 - If not, coverage reverts to Extra/Standard on day 61
- If not registered in DEERS by first birthday, eligibility will be lost



Unwed Dependent Daughters



- A newborn of an eligible, unwed dependent daughter will not be covered by TRICARE unless the baby's father is a service member, or the dependent daughter's sponsor adopts the newborn, and registers the baby in DEERS
- The dependent daughter remains eligible for TRICARE
- For paternity issues, test as soon after birth as possible
 - Testing is not covered by TRICARE, is not performed at an MTF, and is done at the patient's expense
- Limited space-available care in an MTF may be available
 - Secretary of the Navy Designee Program at NMCP
 - (757) 953-7750

Losing TRICARE Eligibility



- Active duty service member
 - Separate from active duty (not retiring)
 - End of TAMP
- Guard or Reserve member
 - Inactive
 - Retired (under age 60)
 - Eligibility for other programs may apply
- Spouse – divorce (some exceptions)
 - Former (divorced) spouse – remarriage or employer coverage
 - Former (widowed) spouse – remarriage
- Children – age or marriage

Options when Eligibility is Lost



- Transitional Assistance Management Program (TAMP) – 180 days of ADFM coverage for certain separating service members and families
- Continued Health Care Benefit Program (CHCBP)
 - Optional, temporary (18 – 36 months) coverage
 - Similar to Standard and Extra, but not including use of MTFs
 - Quarterly premiums - \$1,300/individual; \$2,925/family
 - Managed by Humana – www.humana-military.com
- TRICARE Young Adult (TYA)
 - Optional, premium-based coverage to age 26
 - Monthly premiums - \$306/Prime; \$228/Standard

MTF Access-to-Care Priorities



- 1) Active duty service members (ADSMs)
- 2) Active duty family members (ADFMs) in Prime
- 3) Retirees, family members and survivors in Prime
- 4) TRICARE Plus
- 5) ADFMs not in Prime (includes TRS enrollees)
- 6) Retirees, family members and survivors not in Prime (includes TFL beneficiaries and TRR enrollees)
- 7) Others – space-available direct care only

Note: MTF ancillary services (emergency room, pharmacy, immunizations, laboratory and radiology) usually available to all TRICARE-eligible beneficiaries on a walk-in basis

TRICARE Programs



- Triple Options
 - Prime – managed care; enrollment required
 - Mandatory for ADSMs; optional for others
 - Related – Prime Remote, Overseas Prime and Prime Remote, and USFHP
 - Extra – civilian preferred provider network
 - Standard – civilian fee-for-service non-network
- TRICARE for Life (TFL) – Medicare wrap-around coverage
- TRICARE Reserve Select (TRS)
- TRICARE Retired Reserve (TRR)
- TRICARE Plus – MTF-managed primary care program
- TRICARE Young Adult (TYA)

TRICARE for ADSMs



- All ADSMs have TRICARE Prime and priority access to care in military treatment facilities (MTF)
 - Update enrollment with duty station or status change
 - Assigned to PCM at command Medical Department or designated MTF
- PCM gives routine care and coordinates specialty care
- All non-emergency health care is through the Military Health System (MHS)
- MTF appointments in Tidewater scheduled by the Hampton Roads Appointment Center - 1-866-645-4584

Emergency Care for ADSMs



- In an emergency, call 911 or go to the nearest hospital ER
- ADSMs must notify their Medical Department or PCM after receiving emergency care
 - The patient, hospital staff or a patient representative can contact the NMCP Clinical Communication Center at (757) 953-6289 for assistance
- ADSMs (and other Prime patients) admitted to a civilian hospital after an ER visit may be transferred to a military inpatient facility (such as NMCP) if the patient is stable and the necessary level of care is available at the MTF
- Follow-up care must be coordinated through the PCM

TRICARE Triple Options for ADFMs



	Prime	Extra	Standard
Annual Deductible (Fiscal Year – FY)	None (except POS)	Sponsor E-4 and below: \$50/individual; \$100/family All others: \$150/individual; \$300/family	
Point-of-Service (POS) Outpatient Deductible (FY)	\$300/individual; \$600/family	N/A	
POS Cost-Share	50%	N/A	
Civilian Provider Visit	\$0	15%	20%
Hospitalization		\$18/day	
Outpatient Behavioral Health		15%	20%
Provider Category	MTF or Network	Network	Non-Network
Balance Billing	No		Up to 15%
Family Catastrophic Cap (FY)	\$1000		

TRICARE Triple Options for Retirees



	Prime	Extra	Standard
Annual Enrollment Fee	\$282.60/single \$565.20/family	N/A	
Annual Deductible (FY)	None (except POS)	\$150/individual; \$300/family	
Point-of-Service (POS) Outpatient Deductible (FY)	\$300/individual; \$600/family	N/A	
POS Cost-Share	50%	N/A	
Civilian Provider Visit	\$12	20%	25%
Hospitalization	\$11/day	\$250/day or 25%	\$810/day or 25%
Outpatient Behavioral Health	\$25/individual \$17/group	20%	25%
Provider Category	MTF or Network	Network	Non-Network
Balance Billing	No		Up to 15%
Family Catastrophic Cap (FY)	\$3000		

TRICARE Prime Enrollment



- Coordinated by the regional contractor
 - Health Net for the North Region – 1-877-874-2273
 - Update enrollment when status (including retirement), duty station or address changes
 - Split enrollment – members in different regions
 - New enrollments – 20th of the month rule
 - PCM assignment – priority assignment to MTF PCM, where available, or to civilian network PCM

Prime Appointment Access Standards



- Appointments and access-to-care (ATC) standards
 - Emergency – immediately (911 or nearest ER)
 - Urgent care – 24 hours, or less
 - Routine care – 7 days, or less
 - Specialty or wellness care – 28 days, or less
 - Follow-up care – doctor’s discretion
- Drive-time/distance ATC standards
 - PCM – 30 minutes (beneficiary can waive up to 100 miles)
 - Specialty care – 60 minutes
- MTF Prime appointments in Tidewater
 - Hampton Roads Appointment Center (HRAC)
 - 1-866-645-4584

Prime Point-of-Service (POS)



- Beneficiary liability for unauthorized non-emergency care
 - Includes urgent care and most specialty care without a referral and authorization
 - Does not apply to ADSMs
- Outpatient FY deductible – \$300/individual; \$600/family
- Inpatient and outpatient cost-share – 50% of the TRICARE-allowable charge
 - Possible additional 15% balance-billing for services received from non-network providers
- POS costs do not apply towards the catastrophic cap, and there is no upper limit

Traveling with Prime



- If medical care is needed when traveling away from home, use an MTF, if available
 - Emergencies – call 911 or go to the nearest ER
 - Notify PCM within 24 hours
 - Coordinate all follow-up care with PCM
 - Urgent care – medically-necessary within 24 hours
 - Coordinate with PCM
 - Call the Nurse Advice Line – 1-800-874-2273
 - Unauthorized urgent care is point-of-service
 - Coordinate all follow-up care with PCM
 - Routine care not authorized

TRICARE Claims



- Charges for services received from civilian providers
- Network providers (Prime and Extra) file the paperwork
- Beneficiary claim form for reimbursement – *Patient’s Request for Medical Payment (DD Form 2642)*
- North Region processor – Health Net/PGBA (www.mytricare.com)
- Coordination of benefits with OHI
 - OHI is usually primary coverage (pays first)
- Explanation of Benefits (EOB) – monthly statement
 - Individual EOBs sent for denied claims or payment due
 - EOBs available online at www.mytricare.com
- For claims assistance, contact the provider’s billing office, PGBA or a Health Benefit Advisor

Breastfeeding Support



- Eligibility – any pregnant beneficiary, or a eligible female who adopts and intends to breastfeed an infant
- Coverage – prescription required for items and services
 - Heavy-duty hospital-grade breast pump and supplies
 - Medical necessity criteria applies
 - Manual or standard electric pumps, supplies and kits
 - Breastfeeding and lactation counseling



Dental



- Active Duty Dental Program (ADDP) – for ADSMs
 - Military dental treatment facility
 - Authorized civilian care coordinated by United Concordia – <https://secure.addp-ucci.com/ddpddw/>
- TRICARE Dental Program (TDP) – for ADFMs
 - Optional, premium-based coverage
 - MetLife – <https://mybenefits.metlife.com/tricare>
- TRICARE Retiree Dental Program (TRDP) – for retirees and retiree family members
 - Optional, premium-based coverage
 - Delta Dental Plan of California – www.trdp.org

Mental Health

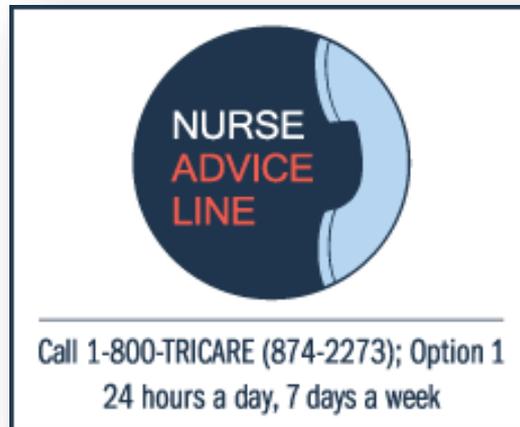


- Inpatient and outpatient services available from:
 - Psychiatrists and other physicians
 - Clinical psychologists and licensed clinical social workers
 - Certified psychiatric nurse specialists
 - Certified marriage and family therapists
 - Counselors
- ADSMs must coordinate all mental health care through the military health system (MHS); non-ADSMs can self-refer for the first 8 outpatient visits each FY
 - Subsequent visits require Health Net authorization
 - www.tricare.mil/mentalhealth

Nurse Advice Line (NAL)



- For all beneficiaries in the U.S., including Alaska and Hawaii (does not include USFHP enrollees)
- Answer health care questions and concerns
- Advise on need for care – self, routine, urgent or emergent
- Communicate with MTF PCMs and schedule appointments for MTF Prime-enrolled patients



OB and Maternity Care



- Prime patients in Tidewater receive OB and maternity care through Women's Health at NMCP (953-4300), or USAF Hospital Langley (764-6994/6992)
- Maternity care includes:
 - Prenatal care, including OB visits and medically-necessary ultrasounds
 - Antepartum care for high risk pregnancies
 - Hospitalization for labor and delivery
 - Postpartum care for up to 6 weeks after delivery
 - Breastfeeding support

OB and Maternity Care - Costs



TRICARE Prime		
Service	ADSM/ ADFM	Retirees and Retiree Family Members
FY outpatient deductible	No Cost	\$0
Global maternity fee*		\$11/day (\$25 minimum)
Inpatient newborn care		\$11/day (\$25 minimum)
Newborn cost-share for hospital services		Admission date matches date of birth: \$11/day (\$25 minimum) applies to 4th and subsequent inpatient days Admitted after birth date: \$11/day (\$25 minimum) applies to all inpatient days
Professional services fee (home or outpatient delivery)		\$12/visit for mother
Authorized birthing center or hospital-based outpatient birthing room		\$25/day
* After pregnancy is confirmed, most costs are grouped under one diagnosis code. The global fee covers prenatal, inpatient, delivery and postnatal care. Costs depend on beneficiary status, TRICARE program used, and provider (military or civilian).		

OB and Maternity Care - Costs



TRICARE Prime Point-of-Service (unauthorized non-emergency care; does not count towards catastrophic cap)	
FY outpatient deductible	ADSM – N/A; All others – \$300/individual or \$600/family
Inpatient and outpatient cost-share	ADSM – N/A; All others – 50% of TRICARE allowable charge
TRICARE Extra (Network) and Standard (Non-network)	
Annual FY outpatient deductible	<ul style="list-style-type: none"> – ADFMs sponsor E-4 and below – \$50/individual; \$100/family – All others – \$150/individual or \$300/family
Global fee* for ADFMs and TRS	– \$18/day (\$25 minimum); No cost share for separately billed professional services
Global fee* for all others	<ul style="list-style-type: none"> – Extra: less of \$250/day or 25% billed charges, plus 20% professional services – Standard: less of \$810/day or 25% billed charges, plus 25% professional services
* After pregnancy is confirmed, most costs are grouped under one diagnosis code. The global fee covers prenatal, inpatient, delivery and postnatal care. Costs depend on beneficiary status, TRICARE program used, and provider (military or civilian).	

Pharmacy Choices and Costs



Pharmacy	# Days Supply	Formulary		Non-Formulary
		Generic	Brand Name	
Military Treatment Facility www.tricare.mil/coveredservices/pharmacy	90	No Cost		Not Available
Home Delivery (1-877-363-1303) www.express-scripts.com/tricare		No Cost	\$20	\$49
Retail Network (1-877-363-1303) www.express-scripts.com/tricare	30	\$10	\$24	\$50
Retail Non-Network		50% of the total cost after POS deductible is met		
Prime		Greater of \$24 or 20% of the total cost after Standard/Extra deductible is met	Greater of \$50 or 20%, after deductible	
ADFM Non-Prime				

- ADSMs do not pay for any authorized prescription medications at any pharmacy.
- The annual TRICARE Standard/Extra deductible or TRICARE Prime point-of-service (POS) deductible for all other beneficiaries does not apply to prescriptions filled through home delivery or at a retail network pharmacy.
- Limited availability of non-formulary medications at retail pharmacies.
- TRICARE pharmacy formulary – www.express-scripts.com/static/formularySearch/

Pharmacy Home Delivery



- Mandatory use of home delivery for select, brand-name maintenance medications (such as allergy, blood pressure, cholesterol or thyroid medications)
- Effective October 1, 2015, required for all beneficiaries, except ADSMs, in the U.S. and U.S. territories
 - Exceptions and waivers
 - Prescriptions filled at an MTF pharmacy
 - Acute care meds (antibiotics, pain meds, etc.)
 - Beneficiaries with OHI prescription coverage
 - Generic versions of maintenance medications
 - If medication is on back-order at Express Scripts
 - Program notifications by mail from Express Scripts

Pharmacy Electronic Prescriptions (eRx)



Tidewater MTF Pharmacy Site	Published e-RX Site Name	NCPDP/NPI
Branch Health Clinic (BHC) Dam Neck	DoD PORTS VA DAM NECK ePhcy	4845345 / 1396158168
BHC JEB Little Creek-Fort Story (Boone)	DoD PORTS VA LITTLE CRK ePhcy	4845357 / 1205249075
BHC Naval Air Station Oceana	DoD PORTS VA BHC OCEANA ePhcy	4845410 / 1578977666
BHC Norfolk Naval Station (Sewells Point)	DoD PORTS VA BHC SEWELLS PT ePhcy	4845369 / 1205249059
BHC Naval Weapons Station Yorktown	DoD PORTS VA BHC YORKTOWN ePhcy	4845460 / 1952717472
BHC Northwest	DoD PORTS VA NORTHWEST NSG ePhcy	4845888 / 1548664949
Kenner Army Health Clinic, Fort Lee	DoD FT LEE ePhcy	4845395 / 1417361866
McDonald Army Health Center (MCAHC)	DoD FT EUSTIS ePhcy	4845458 / 1861807703
Naval Medical Center Portsmouth (NMCP)	DoD PORTS VA NMC ePhcy	4845371 / 1548673205
Scott Center Annex NNSY Portsmouth	DoD PORTS VA SCOTT CENTER ePhcy	4845838 / 1013319755
TRICARE Prime Clinic (TPC) Chesapeake	DoD PORTS VA TPC CHESAPEAKE ePhcy	4845383 / 1508270950
TPC Virginia Beach	DoD PORTS VA TPC VA BEACH ePhcy	4845408 / 1851704431
USAF Hospital Langley	DoD LANGLEY ePhcy	4845523 / 1720494834
TRICARE Mail Order (Home Delivery)	Express Scripts Home Delivery	2623735 / 1558443911

Preventive Health and Wellness



Services	Prime ¹	Standard, Extra and TRR
Breast MRIs Clinical Preventive Exams Colon Cancer Screenings Immunizations and Vaccines Mammograms PAP Smears Well-Child Care Visits	No copayment	No cost-share
Cardiovascular Screenings Eye Exams ² Genetic Testing Infectious Disease Screenings School Physicals ²	No copayment	Network: 20% Non-network: 25%
1 Prime, USFHP, Young Adult Prime 2 Benefit restrictions and limits may apply		

Prior Authorization



- Required for all beneficiaries when TRICARE is the primary payer
 - Certain medications
 - Adjunctive (medically-necessary) dental
 - Home health care and hospice
 - Non-emergency substance abuse or behavioral health admissions
 - Outpatient behavioral health (after the 8th visit)
 - Skilled nursing facility care (after day 100 for TFL)
 - Most organ transplants
 - ECHO (ADFM benefit only)
- Not required for services authorized under Medicare or OHI

Online Information



- Medicare – www.medicare.gov
- NMCP – www.med.navy.mil/sites/NMCP2/
- Reserve Affairs – www.defenselink.mil/ra
- Social Security – www.ssa.gov
- TRICARE – www.tricare.mil
- Veterans Affairs – www.va.gov
- Veterans Health Administration – www.va.gov/health



Tidewater Health Benefit Advisors



- Beneficiary Counseling and Assistance Coordinators and Debt Collection Assistance Officers in Tidewater
 - McDonald Army Health Center – (757) 314-7939
 - NMCP – 953-2610
 - USAF Hospital Langley – 225-5111
 - Branch Health Clinic (BHC) Dam Neck – 953-9522
 - BHC Little Creek (Boone Clinic) – 953-8182
 - BHC Norfolk (Sewell’s Point) – 953-8708
 - BHC Northwest – 421-8220
 - BHC Oceana – 953-3933 (option 7)
 - BHC Yorktown – 953-8441
 - TRICARE Prime Clinic (TPC) Chesapeake – 953-6382
 - TPC Virginia Beach – 953-6710



Tidewater Military Health System

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