

BMP/TRICARE TRANSITION QUESTION AND ANSWER DOCUMENT

Background

In the past, many members of the Commissioned Corps of the Public Health Service and the Commissioned Corps of the National Oceanic and Atmospheric Administration joined TRICARE (previously CHAMPUS) for health care services. Others, who were in remote locations or had received exceptions, used the alternative Beneficiary Medical Program administered by the Medical Affairs Branch (MAB) in the Division of Commissioned Personnel. In recent years, TRICARE has expanded both its services and areas of coverage, including a TRICARE Prime Remote program, and provides high levels of service and satisfaction to its participants.

As a result, the Public Health Service has decided to phase out the Beneficiary Medical Program. After an initial period of transition, Commissioned Corps beneficiaries will access medical benefits and care through TRICARE in the same manner as their counterparts in the other branches of the Uniformed Services.

The TRICARE website (www.tricare.osd.mil) will provide you with your main source of information about the TRICARE program. When you sign on, click the icon on the home page entitled “For TRICARE Beneficiaries,” You will find information on each component of the TRICARE benefit including:

- ✓ Three options of care
- ✓ Costs and co-payments
- ✓ Eligibility
- ✓ Claims filing.

Tip:
Don’t forget to enroll in
www.mytricare.com!

In addition, you will see detailed information about the pharmacy and dental benefits, TRICARE Prime Remote, and travel and non-medical entitlements. You can also access information about the special cancer program, chiropractic care, the Program for Persons with Disabilities, and the Uniformed Services Family Health Plan, which grew out of

the old Public Health Service Hospitals.

The website contains the TRICARE handbook, fact sheets, Frequently Asked Questions, news releases, brochures, provider directories and a Medical Treatment Facility finder. A link allows you to get personalized help through TRICARE Service Centers, Beneficiary Counseling and Assistance Coordinators, and debt collection assistance officers. You will also find toll free numbers for your geographic area, as well as a description of the appeals process should you need that service.

Tip:
Don’t forget to enroll in
DEERS!

TRICARE Online (www.tricareonline.com) provides detailed information on program services and benefits as well as claims information and personal health information.

Frequently Asked Questions

1. What is the TRICARE Program?

The TRICARE program is the Department of Defense's health care system which includes both the direct care component—the Military Treatment Facilities—and the purchased care which is managed by the geographically-selected TRICARE contractors.

TRICARE offers three health care choices:

✓ TRICARE Prime

TRICARE Prime operates as an HMO for active duty members and their families with no enrollment fee. It gives you access to a regional network of providers who manage your healthcare. Active duty members **MUST** use this option.

TRICARE Prime Remote (TPR) (www.tricare.osd.mil/remote) serves those on remote assignments by providing access to quality, convenient health care as well as other benefits of TRICARE Prime. Active Duty Members of the PHS or NOAA who live and work more than 50 miles (or approximately an hour's drive) from the closest Military Treatment Facility (MTF) are eligible for TRICARE Prime Remote.

✓ TRICARE Extra

TRICARE Extra is a plan that allows family members to select their health care providers from the TRICARE Provider Directory.

✓ TRICARE Standard

TRICARE Standard is the new name for the former CHAMPUS fee-for-service program. Members of this plan have the broadest choice of providers, but pay more for this flexibility. Although dependents pay no enrollment fee for either plan, they do pay annual deductibles and a share of the cost.

2. I want to sign up for TRICARE. How do I get started?

Enrollment is a two-step process. First, you need to be enrolled in the Defense Enrollment Eligibility Reporting System (DEERS) to make use of your TRICARE benefits. DEERS is a worldwide database of TRICARE beneficiary information that shows your eligibility for TRICARE. It contains basic personal information, including Social Security numbers, addresses, contact information, family status, birth, adoption, death and divorce records. If you have not done so already you will need to complete and submit an application for Uniformed Services Identification Card DEERS Enrollment (DD-1172). Your Identification card must be up to date in order to ensure appropriate access to care. If you have questions about DEERS, the DEERS Support Office can be reached at 1-800-538-9552. Second, you must enroll through the TRICARE contractor in your geographic area.

3. How do I file a claim for services?

One of the advantages of being a TRICARE Prime beneficiary is that your primary care manager will file your claims for you. If you seek care from a non-network provider you

will be responsible for ensuring that the claim is filed. If you have other health insurance (OHI), you or your provider must file a claim for your health care with your OHI before sending a claim to TRICARE. After your OHI makes a decision on the amount it will pay, a claim may be filed with TRICARE. In this case, TRICARE is the secondary payor.

If you are filing your own claim, you must submit it on the DD 2642 – CHAMPUS Claim form, which you can download from www.tricare.osd.mil/claims or pick one up at a military treatment facility or request one from TMA at 16401 E. Centretch Parkway, Aurora, CO 80011-9066. Where you send the claim depends on your state of residence. You can access those addresses from www.tricare.osd.mil/claims. [These are harder to actually list here as each state has its own P. O. Box although many go to the same company.] You can use www.mytricare.com to check on the status of a claim.

4. Once I am in TRICARE, how can I get assistance and keep up with changes that impact my healthcare?

There are several ways to get information: www.tricare.osd.mil always provides the most up to date information on the internet. DoD Worldwide TRICARE Information Center (Toll-Free) 1 888-DoD-LIFE, 1-877-DoD MEDS, or 1 888-DoD-CARE. You can get TRICARE help via e-mail by sending a message to TRICARE_Help@amedd.army.mil or QUESTIONS@tma.osd.mil. You can also be added to an electronic mailing list for update messages by sending a message to Health-ON@PASBA2.amedd.army.mil. You can also use www.mytricare.com to check on the status of a claim.

5. I have heard about the U. S. Family Health Plan. Is that another option I can use?

The U. S. Family Health Plan is a TRICARE Prime option available through the former Public Health Service Hospitals. Active duty personnel are not eligible to receive care through the U.S. Family Health Plan. Six facilities still exist to provide this service. They are in: Portland, Maine; Boston, Massachusetts; New York City, New York; Baltimore, Maryland; Seattle, Washington; and Texas. Service areas extend beyond the specific cities listed as identified by specific zip codes. You can find out if you're eligible for one of these sites at www.usfamilyhealthplan.org.

6. What types of services are available under TRICARE Prime?

For a complete list of services covered under TRICARE (and also a list of what is not covered) please refer to your TRICARE handbook or visit the TRICARE web site at www.tricare.osd.mil.

7. How do I access care through TRICARE?

If you enroll in TRICARE Prime, your Primary Care Manager will be your point of access. Generally, if you live within a catchment area of a Military Treatment Facility, you must try to get inpatient care from that facility first, except in a true medical emergency. If you live outside of a catchment area of a Military Treatment Facility, you may receive care from a civilian provider. Civilian provider networks exist in over 90% of the country to ease your access outside an MTF area. Active duty personnel, under full-time orders with a permanent duty assignment, who live and work more than 50

miles or one hour's drive time from a military treatment facility, in TRICARE Prime Remote-designated ZIP codes, must enroll in TRICARE Prime Remote. Family member of active duty service members residing with their TRICARE Prime Remote enrolled sponsors are eligible for TRICARE Prime Remote for Active Duty Family Members.

You should check with your nearby MTF or the TRICARE contractor for the region in which you live before getting any care but emergency care. For a more detailed explanation, please refer to the TRICARE Handbook or visit the TRICARE website at www.tricare.osd.mil.

8. Whether I live within or outside a catchment area makes a difference in how I access care. If I lived/worked outside a catchment area as determined by the Beneficiary Medical Program, will that remain the same under TRICARE?

TRICARE considers a catchment area as a geographic area determined by the Assistant Secretary of Defense (Health Affairs). It is defined by a set of five-digit ZIP codes, within a 40 mile radius of an inpatient MTF. The definition of a catchment area under TRICARE is based on the location of the nearest Military Treatment Facility (MTF). The catchment areas may differ from those the BMP has used.

9. What if I live in a remote area where there is neither a federal health facility nor TRICARE providers?

The TRICARE benefit was recently enhanced through the addition of TRICARE Prime Remote. TRICARE Prime Remote brings a version of TRICARE Prime to members of the Commissioned Corps who do not live near a military installation in the United States. Individuals must use a network provider if one is available in the local community; otherwise, they will be allowed to any local provider that has been authorized by TRICARE. See www.tricare.osd.mil/tpr.

10. In the past I called the Beneficiary Medical Program (BMP) to get my care preapproved. Whom do I call now?

Once in the TRICARE system before you seek care from a civilian health care provider, you should speak with your Primary Care Manager or personnel at your nearest TRICARE Service Center (TSC) before you seek any non-emergency health care. In an emergency, TRICARE beneficiaries should call 911 or go to the nearest emergency room.

11. What will the Beneficiary Medical Program's (BMP) role be in coordinating my healthcare in the future?

BMP will assist with the transition to TRICARE for a period or time, but the TRICARE program will act as the coordinating entity.

12. How long will I have to wait to see a doctor?

TRICARE's access standards are in line with those in the private sector. TRICARE's standards for access are easy--one day or less for urgent care, one week for routine care, one month for specialty or wellness care. Emergency services are available and accessible within the TRICARE Prime service area 24 hours a day, seven days a week. In

an emergency, TRICARE beneficiaries should call 911 or go to the nearest emergency room.

13. Do I have to wear my uniform when I go to a MTF for an appointment?

The Military Treatment Facility considers active duty service members its highest priority for receiving care. Each military treatment facility may have different guidelines on the need to wear your uniform for appointment. Check with your local MTF for their guidelines on the proper uniform requirements.

14. If I get seriously injured or feel ill do I have to call TRICARE for preapproval before I go to the emergency room?

An emergency is:

- ✓ a sudden and unexpected medical condition, or the worsening of a condition, which poses a threat to life, limb or sight, and requires immediate treatment; or,
- ✓ a sudden, extremely painful condition which requires immediate treatment to alleviate suffering.

If you need emergency care, go directly to the emergency room at the nearest hospital, or call 911. If 911 is not available in your area, either call your primary care manager (PCM) if you're a TRICARE Prime enrollee or call the health care finder (HCF) toll-free. They will help you get the closest and most appropriate care. If you, as a TRICARE Prime enrollee, receive emergency medical care and are hospitalized as a result, without the knowledge of your PCM, you or a family member must contact your PCM, or the HCF, within 24 hours of receiving care.

15. How do I file a claim from a civilian provider?

If you are enrolled in TRICARE Prime or TRICARE Prime Remote your primary care manager will file your claims for you. If you seek care from a non-network provider, you will be responsible for ensuring the filing of the claim. You can download forms from www.tricare.osd.mil/claims, obtain them from a military treatment facility or request them from the TRICARE Management Activity at 16401 E. Centretch Parkway, Aurora, CO 80011-9066.

16. How can I find out the status of a claim?

You can learn the status of a submitted claim at www.mytricare.com. In order to access mytricare.com you must have a valid password. Initially establishing a password will take 7 to 10 business days.

17. How will I make appointments in TRICARE Prime?

If you have enrolled in TRICARE Prime, you can make an appointment to receive care either through TRICARE Online (www.mytricare.com) or by calling the managed care support contractor for the region in which you are located.

18. What are the points of contact for information about TRICARE?

The TRICARE website (www.tricare.osd.mil) provides extensive information on the TRICARE benefit. Each TRICARE region has a different customer service number. You can find these at <http://www.tricare.osd.mil/main/help.cfm> as well as in the TRICARE handbook. You can also check on the status of a claim using www.mytricare.com.

19. I was just commissioned in the Public Health Service. How do I set up my healthcare?

We would encourage you to research the benefit through the sources we cited above. You will need to enroll in TRICARE Prime. Your family can choose to use TRICARE Extra or Standard for which no enrollment is necessary. The TRICARE website (www.tricare.osd.mil) explains how to access care through those programs

20. Do I have to change my healthcare provider when I enroll in TRICARE Prime or TRICARE Prime Remote?

Check the TRICARE Provider Directory online or ask your provider directly if he or she is one of the many authorized TRICARE providers. If not, you may have to change your provider to ensure that the TRICARE program assumes financial responsibility for your healthcare.

21. There are no physicians in my area that accept TRICARE. How can I get care?

As a TRICARE beneficiary you have several options for receiving healthcare.

In emergency situations:

In an emergency, TRICARE beneficiaries should call 911 or go to the nearest emergency room.

In non-emergency situations:

TRICARE Prime enrollees are allowed to get TRICARE-covered non-emergency services outside the TRICARE Prime network of providers without a referral from your Primary Care Manager and without authorization from a Health Care Finder. Because of expenses related to this approach you should refer to your TRICARE Handbook or check www.tricare.osd.mil/TRICAREPrime.cfm for more information.

22. What should I do if I get a notice from a debt collection agency?

If you receive a notice from a collection agency or a negative credit report because of a medical or dental bill, call or visit the nearest Debt Collection Assistance Officer (DCAO). The DCAO cannot provide you with legal advice or fix your credit rating, but it can help you through the debt collection process by providing you with documentation that explains the circumstances relating to the debt. The DCAO Directory is located on website www.tricare.osd.mil. If you receive what you believe to be a bill you should check on the status of a claim at www.mytricare.com to determine if the claim was properly submitted. You may also want to contact your provider to ensure that they have the proper mailing address for submitting the claim.

23. I've heard about the recent award of new TRICARE contracts. How will that impact my healthcare?

The TRICARE Management Activity has recently awarded new contracts that will reduce the number of regions from seven down to three. The three winning contractors have all worked under the previous region structure and bring extensive experience to the program. Your TRICARE benefits will remain the same. However, we expect the new contracts to enhance access to healthcare and simplify the administrative process for beneficiaries. TRICARE costs -- deductibles, enrollment fees, co-payments, catastrophic caps, cost shares -- will remain the same. In addition, we expect the contractor 800 numbers to remain the same.

24. What resources are available to me to answer any further questions I may have?



(It is recommended that the zip code search feature on the main TRICARE site be included here to allow beneficiaries to determine which region they are located in.)

Please refer to the above map to determine which region you are located in.

Region 1

Phone: 1-888-999-5195

Website: <http://tricare.osd.mil/regionalinfo/list.cfm?RegionID=1>

Call for appointments: 1-888-999-5195

Health Care Finder for authorizations: 1-888-333-4522

After-hours Nurse Advice Line: 1-800-308-3518

Claim Inquiries: 1-800-578-1294

Continuing Health Care Benefits Program: 1-800-444-5445, option 4

Region 2

Phone: 1-800-931-9501

Website: <http://tricare.osd.mil/regionalinfo/list.cfm?RegionID=2>

Call for appointments: 1-800-931-9501

Health Care Finder for authorizations: 1-800-931-9501

After-hours Nurse Advice Line: 1-800-931-9501

Claim Inquiries: 1-800-931-9501

Continuing Health Care Benefits Program: 1-800-444-5445, option 4

Region 3

Phone: 1-800-444-5445

Website: <http://www.tricare.osd.mil/regionalinfo/list.cfm?RegionID=3>

Call for appointments: 1-800-444-5445

Health Care Finder for authorizations: 1-800-333-4040

After-hours Nurse Advice Line: 1-800-333-5331

Claim Inquiries: 1-800-333-5331

Continuing Health Care Benefits Program: 1-800-444-5445, option 4

Region 4

Phone: 1-800-444-5445

Website: <http://tricare.osd.mil/regionalinfo/list.cfm?RegionID=4>

Call for appointments: Check local listings

Health Care Finder for authorizations: 1-800-333-4040

After-hours Nurse Advice Line: 1-800-333-5331

Claim Inquiries: 1-800-403-3950

Continuing Health Care Benefits Program: 1-800-444-5445, option 4

Region 5

Phone: 1-800-941-4501

Website: <http://tricare.osd.mil/regionalinfo/list.cfm?RegionID=5>

Call for appointments: 1-800-941-4501

Health Care Finder for authorizations: 1-800-941-4501, option 3

Claim Inquiries: 1-800-493-1613

Continuing Health Care Benefits Program: 1-800-444-5445, option 4

Region 6

Phone: 1-800-406-2832

Website: <http://tricare.osd.mil/regionalinfo/list.cfm?RegionID=6>

Call for appointments: 1-800-406-2832

Health Care Finder for authorizations: 1-800-406-2832

Claim Inquiries: 1-800-406-2832

Continuing Health Care Benefits Program: 1-800-444-5445, option 4

Region 7/8 (Central)

Phone: 1-888-874-9378

Website: <http://tricare.osd.mil/regionalinfo/list.cfm?RegionID=8>

Call for appointments: 1-888-874-9378

Health Care Finder for authorizations: 1-888-TRIWEST, option 7

After-hours Nurse Advice Line: 1-888-887-4111

Claim Inquiries: 1-800-225-4816

Continuing Health Care Benefits Program: 1-800-444-5445, option 4

Region 9

Phone: 1-800-242-6788

Website: <http://tricare.osd.mil/regionalinfo/list.cfm?RegionID=9>

Call for appointments: 1-800-242-6788

Health Care Finder for authorizations: 1-800-611-2883

After-hours Nurse Advice Line: 1-800-930-2929

Claim Inquiries: 1-800-930-2929

Continuing Health Care Benefits Program: 1-800-444-5445, option 4

Region 10

Phone: 1-800-242-6788

Website: <http://tricare.osd.mil/regionalinfo/list.cfm?RegionID=10>

Call for appointments: 1-800-242-6788

Health Care Finder for authorizations: 1-800-242-6788

After-hours Nurse Advice Line: 1-800-930-2929

Claim Inquiries: 1-800-977-1255

Continuing Health Care Benefits Program: 1-800-444-5445, option 4

Region 11

Phone: 1-800-404-2042

Website: <http://www.tricare.osd.mil/regionalinfo/list.cfm?RegionID=11> Call for appointments: 1-800-404-2042

Health Care Finder for authorizations: 1-800-404-2042

After-hours Nurse Advice Line: 1-800-750-6946

Claim Inquiries: 1-800-404-0110

Continuing Health Care Benefits Program: 1-800-444-5445, option 4

Alaska

Phone: 1-800-242-6788

Website: <http://tricare.osd.mil/regionalinfo/list.cfm?RegionID=18>

Call for appointments: Bassett Army Community Hospital, Ft. Wainwright, AK 907-353-4000 3rd Medical Group, Elmendorf AFB, AK 907-580-2778, 354th Medical Group, Eielson AFB, AK 907-377-1847

Health Care Finder for authorizations: 1-800-242-6788

Health Care Information Line: 1-800-822-2878

Claim Inquiries: 1-800-930-2929

Continuing Health Care Benefits Program: 1-800-444-5445, option 4

Hawaii

Phone: 1-800-242-6788

Website: <http://tricare.osd.mil/regionalinfo/list.cfm?RegionID=12>

Call for appointments: 1-800-242-6788

Health Care Finder for authorizations: 1-800-242-6788

After-hours Nurse Advice Line: 1-800-242-6788

Continuing Health Care Benefits Program: 1-800-444-5445, option 4

Eligibility (DEERS) - It is important that DEERS records get updated when personal eligibility information changes. This includes changes in military career status; addresses; and family status (marriage, divorce, birth, and adoption) etc. Beneficiaries may update their DEERS address, telephone number, and e-mail in several ways.

Phone: 1-800-538-9552

Fax: 1-831-655-8317

Website: www.tricare.osd.mil/deers/

Address: ATTN: COA
 400 Gigling Road
 Seaside, California 93955-6771

TRICARE Prime Remote - TRICARE Prime Remote (TPR) provides health care coverage through civilian network or TRICARE-authorized providers for Uniformed Service members and their families who are on remote assignment, typically 50 miles from a military treatment facility (MTF).

Phone: 1-888-363-2273

Website: www.tricare.osd.mil/tpr/

Mail Order Pharmacy – The TRICARE Mail Order Pharmacy program provides a convenient, safe and economical way to fill prescriptions.

Phone: 1-866-363-8667

Website: www.tricare.osd.mil/pharmacy/tmop.cfm

TRICARE Dental Program - The TDP is a voluntary, comprehensive dental program offered worldwide by the Department of Defense to family members of all active duty Uniformed Service personnel and to Selected Reserve and Individual Ready Reserve (IRR) members and/or their family members. United Concordia is the administrator of this program.

Phone: 1-800-866-8499

Website: www.ucci.com/tdp/tdp.html

TRICARE Retiree Dental Program - The enhanced TRICARE Retiree Dental Program was established to offer affordable basic and preventive dental coverage for Uniformed Services retirees and their eligible family members.

Phone: 1-888-838-8737

Website: www.ddpdelta.org/

TRICARE For Life – A Recent change in law extends TRICARE health care and pharmacy benefits to Medicare-eligible uniformed services retirees, their family members and survivors. This benefit is known as TRICARE For Life.

Phone: 1-888-363-5433

Website: www.tricare.osd.mil/tfl/

Senior Pharmacy Program - Uniformed services beneficiaries 65 years of age and over are eligible to obtain low-cost prescription medications from the TRICARE Mail Order Pharmacy (TMOP) and TRICARE network and non-network civilian pharmacies.

Phone: 1-877-363-6337

Website: www.tricare.osd.mil/pharmacy/seniorpharmacy.cfm

TRICARE Information Center – Provides general information about TRICARE programs.

Phone: 1-877-363-6337

Debt Collection – Debt Collection Assistant Officers are found at each Lead Agent office and military treatment facility.

Website: www.tricare.osd.mil/dcao/