

## TRICARE Supplemental Insurance

**M**any military associations and commercial insurers offer supplemental insurance policies to TRICARE beneficiaries. Unlike other health insurance, which pays for health care services before TRICARE pays, supplemental insurance pays after TRICARE has paid its portion of the bill. Supplemental plans reimburse you for out-of-pocket medical expenses paid to civilian providers.

TRICARE recognizes two types of supplemental plans: general indemnity plans and those offered through a health maintenance organization. TRICARE benefits are paid regardless of your supplemental coverage.

Each supplemental insurance plan has its own rules regarding eligibility, benefits covered, pre-existing medical conditions, cost-shares, deductibles and procedures for claims processing. You should carefully consider the health care needs of you and your family before purchasing a supplemental insurance plan. Many beneficiaries enrolled in TRICARE Prime pay few out-of-pocket expenses, and the cost of a supplemental plan could exceed those expenses.

### Employers Not Allowed to Offer TRICARE Supplemental Plans

It is important to note that the National Defense Authorization Act of 2007 (NDAA 2007) prohibits employers from offering their employees financial or other types of incentives to use TRICARE services, if eligible, rather than the company's group health plan. The NDAA 2007 legislation applies to any employer with at least 20 employees.

This legislation was passed because evidence showed that many employers with TRICARE beneficiaries in their workforce were consciously attempting to shift their health care costs by offering financial incentives to use TRICARE instead of the employer's health plan. The Department of Defense views employer-sponsored TRICARE supplemental plans as a violation of federal law, subject to penalties including fines. You should inform employers about this law and report any continued noncompliance.

For questions regarding TRICARE supplemental plans, visit TRICARE on the Web at [www.tricare.mil](http://www.tricare.mil). You can also visit the Humana Military Healthcare Services, Inc. Web site at [www.humana-military.com](http://www.humana-military.com) or call 1-800-444-5445. For more information about TRICARE fraud, please visit [www.tricare.mil/fraud](http://www.tricare.mil/fraud). ■



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**An Important Note about TRICARE Program Information:** At the time of printing, this information is current. It is important to remember that TRICARE policies and benefits are governed by public law and federal regulation. Changes to TRICARE programs are continually made as public law and/or federal regulation are amended. **Military treatment facility guidelines and policies may be different than those outlined in this publication.** For the most recent information, contact your TRICARE regional contractor, TRICARE Service Center, or local military treatment facility.

## Redesigned Provider Locator at [www.humana-military.com](http://www.humana-military.com)

Humana Military Healthcare Services, Inc. (Humana Military) has made significant changes to the look and functionality of the online provider directory. “Find a Provider,” available at [www.humana-military.com](http://www.humana-military.com), has always been one of the most-used services on the Web site, replacing the need for a paper directory. The provider locator gives you a resource to identify a primary care manager, network specialist or facility in the South Region.

We listened to beneficiary suggestions and feedback over the past year and made several improvements based on your input. Not only have we changed the way the provider

locator looks, we have also altered search categories and search criteria. Our intent is to offer as much information as possible about our providers, which will help you make informed choices.

We created a new search option to assist you in finding the right provider for a specific type of service. Network providers appear by name, specialty and group and also by the category of services their specialties cover. Take the time to check out our redesigned provider locator at [www.humana-military.com](http://www.humana-military.com)! ■

## TRICARE Offers Surgical Options for Weight Loss

According to TRICARE Management Activity data, approximately two-thirds of non-active duty TRICARE beneficiaries are overweight and one-third are obese.<sup>1</sup> Obesity is a major health hazard in the United States, associated with many common diseases such as diabetes, high blood pressure, heart disease and some types of cancers.

TRICARE beneficiaries whose weight poses health risks may qualify for surgical procedures to assist with weight control. For any beneficiary who medically qualifies and for whom medical necessity is determined, TRICARE covers the following procedures:

- Gastric bypass
- Gastric stapling
- Gastroplasty procedures: vertical banded gastroplasty and laparoscopic adjustable gastric banding (also known as Lap-Band® surgery)<sup>2</sup>

### Qualifications

Weight-loss procedures are covered for TRICARE beneficiaries who are morbidly obese and meet specific medical criteria. To medically qualify, beneficiaries must weigh 100 pounds or more over their ideal weight for height and bone structure and have one of these associated medical conditions: diabetes mellitus, hypertension, cholecystitis, narcolepsy, Pickwickian syndrome (and other severe respiratory diseases), hypothalamic disorders and severe arthritis of the weight-bearing joints. Beneficiaries who weigh more than twice their ideal weight for height and bone structure are eligible without an associated medical condition. TRICARE also covers surgery for beneficiaries who had a previous intestinal bypass or other surgical procedure for obesity and, because of complications, require a second surgery.

Patients who undergo weight-loss surgeries must follow specific dietary regimens, which may interfere with the operational deployment of active duty service members (ADSMs). Therefore, these procedures are not covered for ADSMs. If an ADSM has bariatric surgery without Military Health System authorization (e.g., by using other health insurance carried by a spouse), he or she is permanently nondeployable and may be considered for separation from the military.

### Non-Covered Services

TRICARE does **not** cover the following procedures:

- Nonsurgical treatment of obesity or morbid obesity
- Dietary control for weight reduction
- Biliopancreatic bypass and gastric bubble or balloon for the treatment of morbid obesity
- Gastric wrapping/open gastric banding

### Treating Obesity

In many cases, obesity can be prevented or reversed—the Centers for Disease Control and Prevention recommends 30 minutes of daily physical activity for adults and 60 minutes for children. Physical activity, along with healthy eating, is important for your health and weight management. For more information, visit the *Get Fit* Web site at [www.tricare.mil/getfit](http://www.tricare.mil/getfit) to learn about healthy diets, exercise and ways you can help prevent obesity. ■

1. [www.tricare.mil/getfit](http://www.tricare.mil/getfit), last accessed 11/25/09

2. TRICARE Policy Manual, Chapter 4, Section 13.2

## Waiving Access to Care Standards

**A**ccess to care (ATC) standards help ensure that you can obtain primary care close to home. TRICARE Prime enrollees should seek primary care within a 30-minute drive and specialty care within a one-hour drive of your homes. However, depending on location and military treatment facility (MTF) capability, you may be able to remain enrolled at your MTF even if you live more than 30 minutes away. Take the following actions to ensure continuous TRICARE coverage.

**1. Keep Defense Enrollment Eligibility Reporting System (DEERS) information accurate.** Regularly update your DEERS record. TRICARE uses your DEERS information, including addresses and phone numbers, to contact you regarding enrollment and coverage and to calculate your MTF drive time. If you live further than a 30-minute drive from an MTF, you may not be able to enroll at that MTF. If your DEERS address is outside of the South Region, you will be disenrolled.

**2. Submit an Access to Care Waiver Statement (DD Form 2876).** If you live more than 30 minutes travel but fewer than 100 miles from your MTF, you may be able to enroll

to the MTF, pending approval from your MTF. If you live more than 100 miles from your MTF, you may be able to remain enrolled, but you must be approved by both the MTF and the TRICARE Regional Office. You can waive ATC standards by signing “Section V” of *DD Form 2876*, available at [www.humana-military.com](http://www.humana-military.com), and submitting the form to Humana Military Healthcare Services, Inc. (Humana Military). If you have any questions, contact your local TRICARE Service Center.

**3. Waive ATC standards in advance.** Sign the waiver in advance to prevent enrollment delays. We encourage you to sign a waiver whenever you enroll or change your primary care manager, whether or not you think it is necessary at that time. Each waiver is location-specific, and you need to sign a new waiver if you change locations. Please remember that you do not forfeit TRICARE Prime travel benefits by waiving ATC standards.

For more information, please visit Humana Military’s Web site at [www.humana-military.com](http://www.humana-military.com) or call 1-800-444-5445. ■

## MyHMHS for Beneficiaries Secure Self-Service Feature Provides Exceptional Convenience

**T**he Humana Military Healthcare Services, Inc. (Humana Military) secure Web portal, *MyHMHS for Beneficiaries*, provides immediate access to your records and those of your covered dependents who are age 18 or under. Once you’ve registered at [www.humana-military.com/south/bene/beneficiary.asp](http://www.humana-military.com/south/bene/beneficiary.asp), you can take the following actions online whenever it is convenient for you:

- Verify your TRICARE eligibility
- Check referral/authorization status
- Pay enrollment fees

- Check claims
- Print temporary Prime enrollment verification
- Request a new TRICARE Prime enrollment card
- Request a primary care manager change
- Request an address change
- Compare hospital quality

For more information on any of these topics, try our Google Custom Search tool—available at [www.humana-military.com](http://www.humana-military.com). If you need additional assistance, call Humana Military at 1-800-444-5445. ■

## MTF Inpatient Admission Cost Increase

**A**s of Oct. 1, 2009, the cost for inpatient care provided at a military treatment facility (MTF) increased from **\$15.65** to **\$16.30** per day for active duty family members (ADFM)s and retiree family members using TRICARE Standard and TRICARE Extra and for retiree family members enrolled in TRICARE Prime. There are no costs for MTF inpatient care for active duty service members, retirees and TRICARE Prime ADFMs. ■

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## CONTACTS

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1-800-444-5445  
1-877-249-9179 (Active Duty)  
1-877-298-3408 (National Guard and Reserve)  
1-888-4GO-WNAP (Warrior Navigation and Assistance Program)  
[www.humana-military.com](http://www.humana-military.com)

**Claims**  
1-800-403-3950

**Behavioral Health**  
1-800-700-8646

**Pharmacy Customer Service**  
1-877-363-1303  
[www.express-scripts.com/TRICARE](http://www.express-scripts.com/TRICARE)

**National TRICARE Web Sites**  
[www.tricare.mil](http://www.tricare.mil)  
[www.tricareonline.com](http://www.tricareonline.com)

**Update DEERS**  
1-800-538-9552  
[www.tricare.mil/deers](http://www.tricare.mil/deers)

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*TRICARE Health Matters* is published by the TRICARE Management Activity. Please provide feedback at [www.tricare.mil/evaluations/feedback](http://www.tricare.mil/evaluations/feedback).



## Photocopying Beneficiaries' ID Cards is Legal

To give you the care you need, your doctor, pharmacist or other qualified medical provider must verify your TRICARE eligibility. He or she will ask you to present a valid uniformed services identification (ID) card or Common Access Card (CAC) and may ask for your sponsor's Social Security number. To speed up your care, make sure your card has not expired. You may also want to keep a personal copy of your ID card in a safe place for your records.

Although it may concern you that your provider has requested to photocopy your ID card, please keep in mind that photocopying your ID card for **authorized purposes** is legal. Authorized purposes include medical care eligibility determination and documentation. Unauthorized use occurs when someone uses an ID card to obtain benefits, privileges or access to which he or she is not entitled.

Also remember that an ID card alone does not verify TRICARE eligibility. You must ensure your eligibility by registering with the Defense Enrollment Eligibility Reporting System (DEERS) and keeping your information up to date. For more information about TRICARE eligibility, visit the TRICARE Web site at [www.tricare.mil/deers](http://www.tricare.mil/deers) or contact DEERS at 1-800-538-9552. ■

