

Behavioral Health Care for Active Duty Service Members

It is common for active duty service members (ADSMs) to experience feelings of stress, depression and anxiety. There are positive, proven methods for dealing with trauma and grief, and TRICARE ensures that behavioral health care is available to you, if and when you need it.

Getting Started

Take the first step by talking to your primary care manager (PCM). Your PCM can help determine which type of care is best for you.

ADSMs have no costs for medically necessary behavioral health care. You do not need a referral for military treatment facility (MTF) care, but you must have prior authorization and/or a referral for civilian care. Your location and program option determine who provides referrals and authorizations for care.

For more information, visit the Humana Military Healthcare Services, Inc. (Humana Military) Web site at www.humana-military.com or call Humana Military's behavioral health care partner, ValueOptions at 1-800-700-8646.

Emergency Care

If you have a behavioral health emergency, call 911 or go to the nearest emergency room. You do not need prior authorization or a referral. However, if you are admitted, call your PCM within 24 hours or on the next business day to coordinate further care.

Nonemergency Care

Always seek nonemergency behavioral health care at an MTF, if possible. If MTF care is not available, your PCM will refer you for civilian care.

TRICARE-covered outpatient services may include psychotherapy, psychoanalysis, psychological testing and medication management. Covered inpatient services may include acute psychiatric care, psychiatric partial

hospitalization program care, and substance abuse treatment (e.g., detoxification, rehabilitation). Visit Humana Military's Web site at www.humana-military.com, or contact your TAO or TGRO Alarm Center for more information.

If you are a stateside ADSM, you are also eligible for the TRICARE Assistance Program (TRIAP), the Telemental Health program and Military OneSource.

- TRIAP provides online access to counseling for short-term, non-medical issues, 24 hours a day, seven days a week. You can use your home computer and a Webcam to discuss everyday issues (e.g., family difficulties, deployments and stress management) with a licensed counselor. TRIAP services are confidential and non-reportable (not documented on your military health record).
- The Telemental Health program allows you to visit certain TRICARE-authorized facilities to access behavioral health care services, including clinical consultations, psychotherapy, psychiatric diagnostic interview examinations and medication management. You will use secure audio-visual conferencing to receive care from TRICARE providers at remote locations.
- Military OneSource offers up to 12 cost-free, confidential counseling sessions to eligible military personnel and their family members. Counseling is available in person or by phone and addresses non-medical issues such as grief and loss, deployment adjustment, work/life management and combat stress. For more information, visit the Military OneSource Web site at www.militaryonesource.com or call 1-800-342-9647.

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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.

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Nonemergency Behavioral Health Care Options for Active Duty Service Members

Services	Inpatient		Outpatient		TRIAP ²	Telemental Health Program ²	Military OneSource
	MTF ¹	Civilian	MTF ¹	Civilian	Civilian	Civilian	Civilian
Provider Type	MTF ¹	Civilian	MTF ¹	Civilian	Civilian	Civilian	Civilian
Referral Required	No	Yes	No	Yes	No	Yes	No

1. TRICARE Latin America and Canada TGRO enrollees must contact the TRICARE Latin America and Canada TGRO Alarm Center to obtain prior authorization for **all** nonemergency care.

2. TRIAP and Telemental Health services are only available to stateside beneficiaries.

For TRICARE behavioral health resources and more information, visit www.tricare.mil/mentalhealth. ■

Accessing Urgent and Emergency Care While Traveling

TRICARE provides the health care you need when traveling in the United States or overseas. Understanding the differences between urgent and emergency care can help you get the right level of care when you need it most.

Urgent Care

Urgent care is medically necessary treatment for an illness or injury that would not result in further disability or death if not immediately treated, but requires professional attention within 24 hours.

Examples of urgent care situations include:

- Sore throat
- Sprain
- Earache
- Rising fever

Emergency Care

If you experience an emergency, call 911 or go to the nearest emergency room.

Emergency care is treatment for medical, maternity or psychiatric conditions that would lead someone to believe that a serious medical condition exists; that the absence of immediate medical attention would result in a threat to life, limb or sight; when a person has severe, painful symptoms requiring immediate attention to relieve suffering; or when a person is at immediate risk to self or others.

Note: Dental emergencies, such as going to the emergency room for a severe toothache, are not covered by TRICARE.

Examples of emergencies include:

- Unconsciousness
- Severe bleeding
- Chest pain
- Broken bone
- Difficulty breathing

Active Duty Service Members

If you need urgent care while traveling in the United States, you must seek care at a military treatment facility (MTF), if one is available. If no MTF is available, a primary care manager (PCM) referral is required before you receive nonemergency care. Active duty service members (ADSMs) traveling overseas and in need of urgent care should contact the TRICARE Global Remote Overseas (TGRO) Alarm Center before seeking care or making payment; in Puerto Rico, ADSMs should call the Puerto Rico Call Center for assistance.

Prior authorization for treatment is not required for emergency care when you travel in the United States, but you should notify your PCM within 24 hours of the visit or by the next business day.

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Accessing Emergency and Urgent Care While Traveling

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All Other TRICARE Prime Enrollees

If you need urgent care while traveling in the United States, you must contact your PCM for a referral or call Humana Military Healthcare Services, Inc. (Humana Military) for assistance before you receive care. If you do not receive a referral, your care may be covered under the TRICARE point-of-service option, which will result in higher costs.

If you experience an emergency while traveling, you do not need to contact your PCM or Humana Military before receiving care. However, you must notify your PCM or Humana Military within 24 hours or the next business day to ensure proper authorization and to coordinate ongoing care. Contact Humana Military at 1-800-444-5445 for assistance or visit www.humana-military.com for more information.

If you need urgent or emergency care while traveling overseas, contact the TGRO Alarm Center where you are traveling, or the closest U.S. Embassy Health Unit to help find a host nation provider. For more information and a list of contacts, visit the TRICARE Web site at www.tricare.mil. ■



Fighting Fraud and Abuse

Health care fraud and abuse cost American taxpayers billions of dollars each year. TRICARE and Humana Military Healthcare Services, Inc. (Humana Military) are committed to ensuring you receive care from trustworthy providers and that taxpayer money is used appropriately.

What Is Fraud and Abuse?

Fraud is an intentional deception or misrepresentation of fact that enables someone to obtain an unauthorized benefit or payment. Health care abuse occurs when providers supply services or products that are medically unnecessary or that do not meet professional standards.

You are an important partner in the ongoing fight against fraud and abuse within the TRICARE program.

Here's How You Can Help:

- Always review the explanation of benefits (EOB) you receive after health care services. The EOB should list the services and supplies you received.
- If you notice any differences between the services reflected on your EOB and the services you received, call the toll-free number listed on the EOB.

Differences do not always indicate fraud, but they can indicate mistakes that may result in improper claims reimbursement from TRICARE or cause your medical record to be incorrect. If you have any concerns about your medical record, you should follow up with your provider to ensure the services you received are reflected properly.

To learn more about how TRICARE and Humana Military combat fraud and abuse, visit the TRICARE Fraud & Abuse Web site at www.tricare.mil/fraud or www.humana-military.com.

To report fraud or abuse regarding the TRICARE Pharmacy Program, contact Express Scripts, Inc. at 1-800-332-5455, ext. 367079, or by e-mail at fraudtip@express-scripts.com. To report TRICARE Dental Program fraud or abuse, contact United Concordia Companies, Inc. at 1-877-968-7455 or online by visiting the United Concordia Web site at www.TRICAREdentalprogram.com. Click on "Enrollees" then "Fraud and Abuse" and complete the *Online Fraud Complaint Form*. ■

Humana Military Healthcare Services, Inc.
500 West Main Street
P.O. Box 740062
Louisville, KY 40201-7462

CONTACTS

Humana Military Healthcare Services, Inc.
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

Claims
1-800-403-3950

Behavioral Health
1-800-700-8646

TRICARE Pharmacy Program
1-877-363-1303
www.express-scripts.com/TRICARE

TRICARE Web Sites
www.tricare.mil
www.tricareonline.com

Update DEERS
1-800-538-9552
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.



Understanding Your TRICARE Explanation of Benefits

After you receive health care services, you will receive a TRICARE explanation of benefits (EOB) that can also be viewed online at www.myTRICARE.com. Your EOB is not a bill. An EOB is an itemized statement that shows the action TRICARE took on your claims and the health care services and supplies you received.

You should review your EOB to ensure it accurately represents the care you received. If you notice any information that looks incorrect, contact Humana Military Healthcare Services, Inc. at the toll-free number listed on your EOB. You also have the right to appeal certain decisions regarding your claims. You can file an appeal in writing within 90 days of the date of the EOB notice. You should keep EOBs with your health insurance records for reference. ■

Early Cancer Detection Is Your Best Protection

According to the Centers for Disease Control and Prevention (CDC), cancer is the second-leading cause of death in the United States. The American Cancer Society has found death rates are declining in colorectal, breast and cervical cancer, which suggests screening and early detection are working. To help raise awareness of the importance of preventive cancer screenings, Humana Military Healthcare Services, Inc. (Humana Military) launched a campaign to encourage TRICARE beneficiaries to receive these screenings.

In an effort to meet this important goal, Humana Military is notifying beneficiaries who may be due for breast or colorectal cancer screenings. If you are due for one of these screenings, you may receive a postcard, phone

call and/or an e-mail to remind you to schedule these important services.

TRICARE covers annual mammograms for women beginning at age 40, annual PAP smears starting at age 18 or younger if sexually active, and several screening options for colorectal cancer. You may need an order from your doctor, but a referral is not required if you receive clinical preventive services from a network provider or a military treatment facility (MTF). There are no copayments for clinical preventive services as long as you obtain care from a network provider or MTF.

To find an MTF or network provider near you, or to obtain more information on preventive screenings, visit the “Beneficiary Portal” on Humana Military’s Web site at www.humana-military.com. ■