

## Entitled to Access Standards

### The Care You Need, When and Where You Need It

**Y**ou don't need "abracadabra" or "open sesame" to unlock the doors to prompt, quality health care. No need for magic carpets either. When you're a TRICARE Prime member, access to care in a timely manner and within a reasonable distance from home is guaranteed.

#### Access Standards

As a TRICARE Prime member, you are guaranteed an appointment within the following access standards:

- For urgent care, you should have an appointment within 24 hours.
- For routine care, you should have an appointment within one week.

- For specialty care or a wellness visit, you should have an appointment within four weeks (28 days).

Once at the appointment, you should be seen within 30 minutes for nonemergency care.

At times, however, you may experience high-demand specialty services where appointments may not be readily available within the TRICARE standards. It is important to contact your provider directly and make your appointment based on your schedule and the provider's availability.

#### Drive Time

Additionally, you should have a primary care manager whose office is within

30 minutes of your home under normal circumstances, and specialty care should be available within one hour of your home.

#### Call if There's a Problem

If you experience situations where a provider cannot adhere to these standards, contact Humana Military Healthcare Services at 1-800-444-5445.

You can also speak to a Beneficiary Counseling and Assistance Coordinator (BCAC) about customer service issues. To find the nearest BCAC, call your local military treatment facility (MTF) or visit [www.tricare.osd.mil/bcac](http://www.tricare.osd.mil/bcac) and search the BCAC directory. ■

## You Don't Have to Live with Depression

### Help Is a Phone Call Away

**E**veryone gets the blues now and then. But how can you tell the difference between a temporary reaction and chronic, treatable depression?

Depression is a mood disorder that causes symptoms, such as low energy, prolonged sadness or irritability, and lack of interest in daily activities. Other symptoms may include changes in appetite or sleep, problems with concentrating, decreased sexual drive and thinking about death.

Causes of depression include chemical imbalances, stressful situations, genetic history or a combination of all three. Environmental factors, such as blood pressure medications, also can trigger depressive episodes. Some new mothers experience postpartum depression.

It is important to note that depression is a medical condition, not a character flaw. Many people with depression do not seek treatment because they are embarrassed or think they should "get over it" on their own.

Left untreated, however, depression can change your behavior, physical health and appearance, work performance and your ability to handle everyday decisions and pressures. Fortunately, TRICARE beneficiaries are entitled to comprehensive and confidential behavioral health care benefits.

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# Frequently Asked Questions about Behavioral Health Care

## **I would like to locate a TRICARE-authorized behavioral health care provider in my area. How can I do this?**

You have several options.

1. You can call the Provider Locator Line toll free. This service helps you choose a provider based on the provider type and ZIP code you enter. There are two ways to reach this interactive voice response (IVR) system. You can call Humana Military at 1-800-444-5445, select the automated express services menu and choose the behavioral health care options. You can also call Humana Military's behavioral health care partner, ValueOptions, directly at 1-800-700-8646 and select from the automated options.
2. Humana Military offers this Provider Locator service via the Internet at [www.humana-military.com](http://www.humana-military.com).
3. You may also call ValueOptions at 1-800-700-8646 and be connected to a health care finder (HCF) who will be happy to assist you in finding a provider.

## **What are "eight unmanaged visits"?**

All non-active duty TRICARE Prime beneficiaries are entitled to eight unmanaged outpatient behavioral health care visits with a network behavioral health provider per fiscal year (Oct. 1–Sept. 30) without a referral. Authorization from ValueOptions is required for all behavioral health care after the eight unmanaged visits have been utilized. Psychological testing is not a part of the eight unmanaged visits and always requires an authorization.

## **Why do I pay different copayment amounts for my visits?**

TRICARE considers certain types of behavioral health care visits to be general office visits rather than behavioral health in nature. Therefore,

the following services carry a \$12 copayment instead of the traditional \$25 behavioral health copayment:

- An initial evaluation by a behavioral health provider
- Medication management
- Psychological testing
- Neuropsychological testing

## **What is the difference between a psychiatrist and a psychologist?**

Psychologists have earned a doctoral level degree (Ph.D., Psy.D.) in psychology. Psychiatrists have earned a general medical degree (M.D. or D.O.) first and then completed advanced training in psychiatry. Psychologists and psychiatrists both perform psychotherapy and counseling services, but psychiatrists can prescribe medication, while psychologists cannot.

## **Why do I need a "letter of referral" to see some providers?**

The law states that a physician referral is required prior to an initial evaluation with a licensed mental health counselor (LMHC), licensed professional counselor (LPC) or pastoral counselor. Physician oversight must also continue throughout the course of therapy in order to be reimbursed by TRICARE. The letter of referral and oversight must be performed by an M.D. or a D.O. This is a TRICARE program requirement that cannot be waived or altered. Licensed clinical social workers (LCSW), licensed marriage and family therapists (LMFT), psychiatrists and psychologists do not require a letter of referral.

## **How do I get a letter of referral?**

You may obtain a letter of referral from your primary care manager (PCM). If your PCM does not wish to supply the referral and oversight, or if you do not want to involve your PCM,

you can contact ValueOptions at 1-800-700-8646 and an HCF can assist you in locating a psychiatrist in your area to do so.

## **What is the point-of-service (POS) option?**

If you choose to seek behavioral health care services from a non-network (but TRICARE-certified) provider, if you choose not to obtain a letter of referral when one is needed, or if you choose not to obtain authorization from ValueOptions for all outpatient behavioral health care after the first eight unmanaged visits, you will be using the POS option. POS claims are subject to higher out-of-pocket costs.

## **My spouse signed a medical Release of Information Form so I can obtain information regarding his/her medical history. Why is this form not valid for behavioral health?**

A medical Release of Information Form is valid for the release of medical information only. In order for behavioral health information to be released to another individual, the release form must include language stating this release covers both medical and behavioral health-related information.

## **What is the process for obtaining an authorization for behavioral health care when it is needed?**

For claims payment purposes, you or your network provider should contact ValueOptions so an authorization can be issued. Once an appointment has been scheduled, you can call ValueOptions at 1-800-700-8646 with the appointment date and name of the provider, and the HCF will issue an authorization number. You will receive a letter, via mail, with the authorization number, the beginning and ending dates the authorization is valid, and the number of authorized visits. ■

# The Importance of Being Current

## Maintaining and Confirming Your TRICARE Prime Eligibility Status

It's a simple fact: The state of your health depends on your access to quality care. As a TRICARE Prime beneficiary, your access to TRICARE's vast network of top-quality providers hinges on keeping your eligibility and TRICARE Prime status current.

That's because proof of your eligibility for TRICARE Prime requires three things—that you have a valid uniformed services military ID card, that you are registered correctly in the Defense Enrollment Eligibility Reporting System (DEERS), and that you are properly enrolled in TRICARE Prime.

### Update Your Eligibility Information

When you first enrolled in TRICARE Prime, your TRICARE Prime enrollment information was added to DEERS. Although your eligibility

information was up to date in DEERS then, it is crucial to keep DEERS updated as your life changes. If you move, change your phone number, marry or divorce, have a baby, adopt a child, become entitled to Medicare or have any other changes to your personal or military information, it is **your responsibility** to inform DEERS, either through your unit personnel office or the nearest uniformed services ID card issuing facility.

As long as your eligibility status is correct in DEERS, you can continue to use TRICARE Prime in your current location without any problems or easily transfer your TRICARE Prime enrollment to another region if you need to.

If DEERS eligibility records are incorrect, you and/or your family risk the possibility of being denied care, authorizations, referrals and payment of your medical services.

To **update** your DEERS information, contact your personnel office or go to the nearest uniformed services ID card facility with the appropriate documentation. You can update personal contact information (address, phone number, e-mail address) by going online at [www.tricare.osd.mil/DEERSAddress](http://www.tricare.osd.mil/DEERSAddress) or by contacting DEERS directly at 1-800-538-9552. Other methods of updating DEERS can be found at [www.tricare.osd.mil/DEERS](http://www.tricare.osd.mil/DEERS).

### Confirm Your Eligibility Status

If you've kept your DEERS information current, all should be well. However, thanks to Humana Military, it's easy to confirm eligibility status for you and your family members. Simply go online at [www.humana-military.com](http://www.humana-military.com) or call Humana Military at 1-800-444-5445. ■

## You Don't Have to Live with Depression

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### Start by Calling a ValueOptions Agent

"There is no reason to live with depression," says Roxane Kissinger, director of customer service at ValueOptions.

If you suspect or know that you are depressed, you have resources available to help you get assistance. Your primary care manager (PCM) can refer you for treatment, or you can self-refer with one phone call to ValueOptions, Humana Military's behavioral health care subcontractor, at 1-800-700-8646.

"Our automated menu is small and easy to navigate, with very short holding times," Kissinger explains. "You will quickly be put through to a live person who can recommend a behavioral health care provider in your area, help you with authorizations, explain any copayments you may have, answer questions about inpatient treatment and much more."

Treatment typically includes a series of psychotherapy visits and, in some cases, medication. (Many do well with combined treatment—medication to gain symptom relief and psychotherapy to learn effective ways to deal with life problems.)

TRICARE Prime coverage permits up to eight unmanaged outpatient visits per beneficiary per fiscal year (see "FAQs about Behavioral Health Care" on page 2 for more information). If your behavioral health care provider deems it medically necessary, he or she will request additional visits on your behalf.

So, don't ignore symptoms of depression. Call ValueOptions today at 1-800-700-8646. ■

# TRICARE HealthMatters

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## CONTACTS

**Humana Military**  
1-800-444-5445  
[www.humana-military.com](http://www.humana-military.com)

**PGBA (claims)**  
1-800-403-3950

**ValueOptions (behavioral health)**  
1-800-700-8646

**Pharmacy Customer Service**  
1-866-DoD-TRRx (retail)  
1-866-DoD-TMOP (mail order)  
[www.express-scripts.com/TRICARE](http://www.express-scripts.com/TRICARE)

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

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

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## TRICARE and VA Work Together for Your Benefit

If you are retired from active duty, you are typically eligible for both TRICARE and Department of Veterans Affairs (VA) benefits.

When you are eligible for both TRICARE and VA benefits, you have choices about which benefits to use. It is very important that veterans choosing between TRICARE and VA benefits carefully compare copayments and financial responsibilities of each option to make the decision that's best for you.

### When Being Treated at a VA Medical Facility

You must use VA benefits when you are being treated for a service-connected condition at a VA medical facility.

If you wish to receive treatment at a VA facility and your condition is not service-connected, you may choose to use your TRICARE benefit as long as that particular VA facility is in the TRICARE network and the treatment is covered by TRICARE. Veterans who choose to use TRICARE must comply with the TRICARE program rules.

“A very high percentage of VA facilities are in the TRICARE network,” explains Kenneth Cox, Director of Department of Defense (DoD)/VA Program Coordination, “but like any other provider, if the VA facility is not in the TRICARE network, TRICARE coverage is not automatic. Patients should find out the VA facility’s status in advance.”

### When Being Treated at a Non-VA Facility

If you are seeking care at a facility other than a VA facility, such as a military treatment facility (MTF) or a civilian provider in the TRICARE network, you may choose to use TRICARE benefits regardless of whether the care is for a service-connected condition. Once you choose TRICARE, however, you must use the TRICARE benefit for the entire “episode of care.” An episode of care includes all covered services provided for a particular medical incident.

If you have additional questions about your TRICARE and VA benefits, contact Humana Military, your TRICARE regional contractor, at 1-800-444-5445, or the VA at 1-877-222-VETS. ■