

Expecting or Considering a New Addition? Review TRICARE's Maternity Coverage

Being pregnant is a time when you need to pay close attention to your health benefits.

TRICARE benefits include prenatal care, labor, delivery care and postpartum care. If you are eligible for TRICARE maternity care, there are a few details about the benefit that you need to know.

Eligibility

Any woman eligible for TRICARE benefits may receive maternity care from the first obstetric visit through six weeks after delivery.

Referrals and Authorizations

If you think you are pregnant, or you know you are currently expecting, contact your primary care manager (PCM)

immediately to consult with them on your options. If the military treatment facility is unable to meet your obstetric needs, or if your assigned network PCM does not specialize in obstetrics or gynecology (OB/GYN), then your PCM will need to refer your care to a network specialist. Obstetric services that are referred to the network are approved as a "global" (beginning to end) service, beginning with the first prenatal visit and remaining valid until 42 days following delivery.

If you intend to deliver in a civilian (non-military) hospital or birthing center, your OB/GYN must obtain a separate authorization for the facility delivery portion of your maternity care. This authorization may be obtained by your OB/GYN physician in your third trimester, or the hospital facility may contact Humana Military at the time of delivery to

continued on page 2

Guidelines for Changing Your Civilian PCM

Choosing your primary care manager (PCM) is an important decision because he/she provides all your primary health care and arranges medically necessary specialty care. Here are some guidelines to help you select your PCM and better understand the rules that govern changing your PCM.

Selecting a PCM

You may request to be assigned to a civilian or military PCM. However, if you live within 30 minutes travel time from a military treatment facility (MTF), you may be required to select a PCM located at the MTF.

When selecting a civilian PCM, it is recommended that you call the PCM's office to confirm that the doctor is still

accepting new TRICARE patients before you list your PCM selection on your TRICARE Prime Enrollment/PCM Change Form.

Only network providers can serve as civilian PCMs under the TRICARE program. However, not all network providers choose to be PCMs. To be a PCM, a provider must agree to do so and have an appropriate medical specialty (e.g., internal medicine, pediatrics, obstetrics, etc.).

To locate a PCM in the South Region, visit the Humana Military Web site at www.humana-military.com, select the "Beneficiary Resources" link and click on "Find a Provider." You can search by distance or by name.

Note: Beneficiaries enrolled in TRICARE Prime Remote and TRICARE Prime Remote for Active Duty Family Members beneficiaries may use a TRICARE-authorized provider if a network PCM is not available and their PCM is listed as "PCM Unassigned."

Changing Your PCM

You may change your PCM at any time as long as the new PCM is accepting new patients and your request complies with MTF guidelines.

To change PCMs, you must complete a TRICARE Prime Enrollment/PCM

continued on page 3



Expecting or Considering a New Addition?

continued from page 1

obtain the authorization. TRICARE Prime beneficiaries and network providers should use network facilities for delivery.

What's Covered/Not Covered

TRICARE covers maternity-related treatment based on medical necessity.

TRICARE covers:

- Services and supplies associated with prenatal care, labor, delivery and postpartum care
- Anesthesia for pain management during delivery
- An ultrasound as medically necessary. Determining gender is not considered medically necessary. Maternity ultrasound is covered only with diagnosis and management of conditions that constitute a high-risk pregnancy.
- TRICARE-certified/authorized birthing centers

TRICARE does not cover:

- “Routine” ultrasounds. If a provider or beneficiary wishes to perform a routine ultrasound, it will not be covered in addition to or separate from the global maternity benefit. Beneficiaries can choose to pay for a routine ultrasound separately from their TRICARE benefits.
- Off-label use of FDA-approved drugs for preterm labor
- Home Uterine Activity Monitoring (HUAM), telephonic transmission of HUAM data or HUAM-related telephonic nurse or physician consultation
- Lymphocyte or paternal leukocyte immunotherapy for the treatment of recurrent spontaneous fetal loss
- Salivary estriol test for preterm labor
- Personal comfort items such as private rooms and televisions after delivery

For more information about maternity care, contact Humana Military at 1-800-444-5445 or visit www.humana-military.com. ■



Key Points to Remember for Expectant Mothers

- If you and your spouse are both active duty service members, either of you can become the baby's sponsor.
- If you are a retired service member and you are enrolled in the TRICARE Prime individual plan (enrollment fees of \$230), adding the baby to your plan will put you into the family plan, increase your enrollment fee to \$460 and establish a new 12-month enrollment period for both members.
- If you are a TRICARE-eligible unmarried daughter (of an ADSM or retiree), only your maternity care will be cost-shared. The baby is not eligible for TRICARE unless your sponsor adopts the child or the father is active duty or retired.
- If your TRICARE eligibility ends during the pregnancy (e.g., due to discharge of sponsor), TRICARE will not cover any remaining maternity care unless you qualify for the Transitional Assistance Management Program (TAMP) or you have enrolled in the Continued Health Care Benefits Program (CHCBP). Learn more about TAMP and CHCBP through the TRICARE Web site at www.tricare.osd.mil.

Discover Humana Military's "One-Stop" Resources

Humana Military offers three convenient, self-service tools to help you manage your health care benefits with ease. Accessing the right information is just a click or call away.

www.humana-military.com

The Humana Military Web site offers a wide range of online services:

- Pay TRICARE Prime enrollment fees online.
- Locate providers, military treatment facilities (MTFs) and TRICARE Service Centers (TSCs).
- Obtain TRICARE program information and updates.
- Download forms.
- Access health and wellness resources.
- Read the latest TRICARE news.

If you register for Secured Member Services, you can:

- Verify your TRICARE eligibility.
- Print a temporary TRICARE Prime enrollment card and request a new card.
- Check the status of your claims, referrals and authorizations.
- Request to change your primary care manager (PCM).
- Request to change your address.

Look for the "Sign Up for Secured Member Services" box on the right side of the Online Beneficiary Services page.

Humana Military's TRICARE Service Line 1-800-444-5445

The TRICARE Service Line is available from 8 a.m. to 7 p.m. Eastern Standard Time. You can:

- Verify your eligibility.
- Check the status of a referral.
- Inquire about TRICARE Prime enrollment.
- Ask questions about health benefits.
- Check the status of a claim.
- Find a TSC or TRICARE network provider.

The TRICARE Service Line also offers an interactive voice response (IVR) feature that gives you access to commonly requested TRICARE information 24 hours a day, seven days a week.

Humana Military Audio Health Library 1-877-217-7946

Also available 24 hours a day, this toll-free telephone number provides high quality information on pertinent health topics when you need it. ■

Guidelines for Changing Your Civilian PCM

continued from page 1

Change Form and return it to Humana Military. You can download the form on the Humana Military Web site or call 1-800-444-5445.

"20th of the Month" Rule

It is important to remember that changing your PCM may not take effect immediately. PCM changes within the civilian network or from the MTF to the civilian network are effective based on the "20th of the month rule." The rule was established to manage the PCM change process more effectively and efficiently.

The 20th of the month rule works as follows:

- If your enrollment/PCM change form is received **PRIOR** to the 20th of the month, then your change is effective the first day of the following month.
- If your enrollment/PCM change form is received **AFTER** the 20th of the month, then your change is effective on the first day of the following second month.

For example, if your form is received on May 16, the PCM change is effective June 1. However, if your form is received on May 28, then your change is effective July 1.

The 20th of the month rule gives Humana Military sufficient time to record the change, which prevents point-of-service charges and other unnecessary claims issues. There is currently no limit to the number of PCM changes that may be requested.

Exceptions to the 20th of the month rule are considered on a case-by-case basis (e.g., medical need, beneficiary relocation, appointment availability, etc.). When exceptions are made, the effective date for the change is the date Humana Military receives the request.

For additional information about changing your PCM, call Humana Military at 1-800-444-5445. ■

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CONTACTS

Humana Military
1-800-444-5445
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

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

Update DEERS
1-800-538-9552
www.tricare.osd.mil/DEERSAddress

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DEERS Registry and TRICARE Prime Enrollment for Your Newborn

Registering a newborn in the Defense Enrollment Eligibility Reporting System (DEERS) and enrolling a newborn into TRICARE Prime are distinctly separate actions.

The first step for new parents is to register their newborn in DEERS as soon as possible after birth. Each family member must be registered in DEERS. To register, visit your military installation ID card issuing location with a copy of your baby's birth certificate.

Once your baby is registered in DEERS, you will need to complete a TRICARE Prime Enrollment Application and send it to Humana Military within 60 days of birth. To get a copy of the TRICARE Prime Enrollment Application, go to www.humana-military.com or visit a TRICARE Service Center.

A newborn is covered as a TRICARE Prime beneficiary for the first 60 days after birth as long as one additional family member is enrolled in TRICARE Prime. If you complete the application within 60 days after birth, your baby's enrollment date will be retroactive to the date of his or her birth. Enrolling your newborn in TRICARE Prime expands your baby's immunization and preventive care benefits.

If the newborn is not enrolled in TRICARE Prime within 60 days after birth, coverage will revert to the TRICARE Standard program option (which carries additional deductibles and cost-shares) until the infant is enrolled in TRICARE Prime. A newborn's eligibility for TRICARE Standard ends 365 days after birth if not properly registered in DEERS.

For more information, contact Humana Military at 1-800-444-5445 or visit www.humana-military.com. ■