

## Attention Active Duty Service Members! You Need Authorization for Certain Types of Care

**A**s an active duty service member, you'll find that you need authorization more often than your family members. While they need authorization only for those services specified by TRICARE (see [www.humana-military.com](http://www.humana-military.com)), you must have MTF or SPOC authorization for most inpatient and outpatient specialty services from a civilian network or non-network provider.

Additionally, you need authorization for all maternity care, physical therapy, mental health services, family counseling and smoking cessation programs, even if that care is received from a military treatment facility (MTF).

If you are enrolled to an MTF and your primary care manager (PCM) refers you to a specialist outside of the MTF, your PCM must obtain an authorization from the medical management office of the MTF before you obtain the specialty care. If that authorization is not obtained, you may be held financially responsible for the claims for that treatment.

If you are not enrolled to an MTF or if you do not have a civilian PCM assigned, you or your provider must contact Humana Military at 1-800-444-5445 for authorization to see the specialist. Humana Military will notify you or your

provider promptly regarding all requests for specialty care authorization.

Remember, TRICARE Prime or TRICARE Prime Remote enrollment is mandatory for all active duty service members, but it is not automatic, no matter where you are permanently assigned (near an MTF or in a remote area). If you live or work within the catchment (50 miles) of an MTF, enrollment to and utilization of that MTF is required.

### Additional Requirements for TRICARE Prime Remote

If you are enrolled in TRICARE Prime Remote, your specialty care requests must be referred by Humana Military to your Service Point of Contact (SPOC)—a designated military health care specialist, located at the Military Medical Support Office. The SPOC will review all requests for specialty care to determine if your health care requires a "Fitness for Duty" determination.

If the SPOC determines that your condition may change your fitness for military duty status or may require a

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## OHI and TRRx

### Using Other Health Insurance with the TRICARE Retail Pharmacy Network

**I**f you have prescription drug coverage through other health insurance (OHI), there are a few important guidelines to follow when using the TRICARE Retail Pharmacy (TRRx) program.

#### OHI Defined

Any OHI you have in addition to TRICARE is considered your primary insurance and therefore pays first. OHI is any non-TRICARE health insurance you receive through an employer or

other public or private insurance program, including government programs such as Medicare Part D.

If your OHI does not provide a copay-structured pharmacy or prescription drug benefit, then TRICARE is the primary payer.

Supplemental or discount prescription drug programs, like AARP, Senior Friends or others, are not considered OHI under the TRICARE benefit. If

you participate in one of these programs, then TRICARE is the primary payer.

Certain government programs, like Medicaid, TRICARE supplements and the Indian Health Service, also are secondary payers to TRICARE.

#### Prescription Claims and OHI

Federal law requires that you use your OHI policy first when filling prescriptions at a retail pharmacy. You may then seek

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medical board review, you will be referred to the closest MTF with the capability to provide the care and make a duty determination.

If the SPOC determines that your fitness for duty is not in question, then you can be referred to a civilian specialist for the care. As a rule, maternity care will be provided locally. The SPOC will provide a reply to Humana Military within two working days of its receipt of a request. If your provider determines that you need urgent or emergency care, no authorization is necessary; however, Humana Military must be notified within 24 hours of seeking that care. Your commander may also request a military medical evaluation, at any time, and at his or her discretion.

If you or your provider do not receive authorization within six days, contact Humana Military before calling the SPOC.

You may always choose to obtain your specialty care in an MTF if that is your preference **and** your commander concurs. Let Humana Military know if you want to go to an MTF when calling for the authorization. They can help you to obtain an appointment.

### For more information ...

It is extremely important that you understand the authorization process and follow the rules outlined in the *TRICARE Prime Handbook* and the *TRICARE Prime Remote Handbook*.

If you or your provider do not obtain authorization when required, if your care exceeds the scope of an approved authorization, or if you obtain care that is not a covered benefit without the approval of the MTF or SPOC, you may be held financially responsible for the entire bill for those health care services. ■

SPOC Contact Information	
Service	Contact Information
Department of Defense	Military Medical Support Office (MMSO) 1-888-MHS-MMSO (1-888-647-6676)
U.S. Coast Guard	Military Medical Support Office (MMSO) 1-888-MHS-MMSO (1-888-647-6676)  or  1-800-9HBA-HBA (1-800-942-2422)
USPHS and NOAA	Beneficiary Medical Program SPOC 1-800-368-2777, option 2

## OHI and TRRx

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full or partial reimbursement from TRICARE for out-of-pocket costs by completing and mailing a DD Form 2642, along with medication receipts showing the amount that your OHI contributed toward the cost of the medication. Mail to:

Express Scripts  
P.O. Box 66518  
St. Louis, MO 63166-6518

Be sure to complete the OHI section of the claim form. It is important to provide complete, accurate OHI information when submitting paper claims. Claims processing may be delayed if OHI information is incomplete or omitted.

DD Form 2642 is available online at [www.tricare.osd.mil/claims](http://www.tricare.osd.mil/claims) or at any military treatment facility or TRICARE Service Center.

### When OHI Becomes Second Payer

In certain situations, TRICARE becomes first payer over your OHI, including when:

- The drug is not covered by your OHI, but is covered by TRICARE. To be reimbursed, you must obtain an explanation of benefits (EOB) statement from your OHI company stating the medication is not covered and submit

the EOB to Express Scripts with a claim form.

- Coverage under your OHI is used up for the year. You must obtain an EOB from your OHI company stating your OHI coverage ended for the year and submit the EOB to Express Scripts with a claim form.
- Your OHI does not have a pharmacy benefit or is a drug discount plan.

For more information on OHI, visit [www.tricare.osd.mil/claims/ohi.cfm](http://www.tricare.osd.mil/claims/ohi.cfm). For more about your prescription drug benefit, visit [www.express-scripts.com/TRICARE](http://www.express-scripts.com/TRICARE) or call 1-866-DoD-TRRx (1-866-363-8779). ■

# Military OneSource: Information and Assistance at Your Fingertips

**M**ilitary OneSource is a free information and referral service providing information ranging from everyday concerns to deployment/reintegration issues. Accessible via telephone or the Internet 24 hours a day, seven days a week, Military OneSource is available worldwide to active duty and National Guard/Reserve service members and their families, and to deployed civilians and their families.

Military OneSource consultants have master's degrees in a variety of fields, such as education, social work, early childhood development, psychology and counseling. They have an average of more than five years of experience in their respective fields. Many consultants are Certified Employee Assistance Professionals.

Military OneSource assistance includes:

- Addiction and recovery
- Adult or child special needs
- Crisis support
- Education
- Elder care

- Emotional well-being
- Everyday life issues (finding services in a local community, consumer issues, etc.)
- Financial and legal concerns
- Health and fitness
- Library and prepaid resource materials
- Military life (pre/post deployment, reunion, etc.)
- Parenting and child care
- Relocation
- TRICARE "warm transfers" (a three-way conference call)
- Work concerns

Additionally, if there is a need for face-to-face counseling, Military OneSource can provide a referral for six sessions per issue with professional civilian counselors at no cost. In-person counseling is only available in the United States and Puerto Rico. Overseas, Military OneSource can help access existing services provided through military treatment facilities.

Military OneSource cannot provide information about pay, personnel or other military administrative issues.



The consultants can and will provide referrals to appropriate military resources, and, depending on the caller's desires and the time of the call, provide a "warm transfer" (a three-way call to the appropriate resource).

Currently, assistance from Military OneSource is not available to retired service members or their families. However, service members who retire or separate from the service under honorable conditions may continue to use Military OneSource for six months following their transition date. Surviving family members (including parents) of service men and women who die on active duty can continue to access Military OneSource resources indefinitely.

**Please note:** Military OneSource should not be confused with TRICARE's behavioral health care benefit as it is a separate service for information and assistance.

For more information, give Military OneSource a call or visit them online (see box). ■

## How to Contact Military OneSource

### Via Telephone:

- Inside the United States (toll-free): 1-800-342-9647
- Outside the United States (toll-free): (country access code) 800-3429-6477 (dial all 11 numbers)
- Outside the United States (collect): 1-484-530-5908
- TTY/TTD: 1-800-346-9188
- En español, llame al 1-877-888-0727

### Online:

Visit [www.militaryonesource.com](http://www.militaryonesource.com)

Log in with:      User ID: military  
    Password: onesource

Online consultants are available to assist you 24 hours a day, seven days a week. You'll find information about a variety of topics and issues, and you can order educational materials (booklets, CD-ROMs, etc.) at no charge. You may personalize the Web site by clicking on "My Military OneSource." This feature allows you to sign up to receive newsletters and special promotions.

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

## 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/DEERS](http://www.tricare.osd.mil/DEERS)



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## TRICARE's Pharmacy Benefit

While prescription drug costs are on the rise, TRICARE beneficiaries continue to enjoy robust pharmacy benefits for minimal out-of-pocket expenses. You have four options for filling your prescriptions:

### 1. MTF Pharmacy

MTF pharmacies can accept most written prescriptions as long as the prescription drug is on the local MTF formulary (list of approved medications). Contact your MTF pharmacy to see what is on its formulary. You can fill up to a 90-day supply of most medications.

### 2. TMOP

TRICARE Mail Order Pharmacy (TMOP) lets you fill up to a 90-day

supply of most medications through the mail. To use TMOP, simply complete a registration form, available online at [www.express-scripts.com/TRICARE](http://www.express-scripts.com/TRICARE). Then, mail your written prescription and the appropriate copayment to ESI. New prescriptions may also be faxed or called in by your provider. Within 10-14 days, the medications are sent directly to you. For more information, visit [www.express-scripts.com/TRICARE](http://www.express-scripts.com/TRICARE) or call 1-866-DoD-TMOP.

### 3. TRRx

The TRICARE Retail Pharmacy (TRRx) network lets you use any of more than 54,000 retail pharmacies to fill up to a 30-day supply of most medications. To find a network pharmacy,

use the pharmacy locator at [www.express-scripts.com/TRICARE](http://www.express-scripts.com/TRICARE) or call 1-866-DoD-TRRx.

### 4. Non-Network Pharmacies

Filling prescriptions at a non-network pharmacy is the most expensive option and is not recommended.

You can find the most current information about TRICARE's pharmacy benefit, including Uniform Formulary updates, costs and instructions on filling your prescriptions, on the TRICARE Web site at [www.tricare.osd.mil/pharmacy](http://www.tricare.osd.mil/pharmacy). ■