

The Doctor is in ...

Getting Out of a Funk: Fighting Depression

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Everyone has days when they feel sad, low or down. When these days go on for two or more weeks, it's time to consider getting help.

Life is full of ups and downs. The holiday season is a time of joy for many people. But the holidays may bring a host of different emotions for others—especially military families with deployed loved ones.

About one out of every six adults will have depression at some time in their lives—it affects about 15 million American adults every year. Depression is more than

feeling sad or having a bad day. It is a medical illness that involves the body, mood and thoughts that can't be willed or wished away. It is also a treatable disorder. The good news is the majority of people who receive treatment overcome the illness and return to normal lives.

The symptoms of depression include sadness, sleep disturbance, appetite change, lack of energy, loss of motivation, slower pace, increased anxiety, poor concentration, loss of self confidence and, for some, thoughts of suicide. Depression can be a recurring condition, so paying attention to symptoms and seeking prompt medical care are important.

If you can't seem to shake the holiday blues, you may be suffering from depression—and help is available. TRICARE offers many benefits, services and programs for you.

Non-active duty TRICARE beneficiaries can get their first eight behavioral health care outpatient visits per fiscal year

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Tips for Using the Express Scripts Call Center and Website

What is the best day to call Express Scripts, Inc. (Express Scripts)? When I call for my spouse, my child or the person I take care of, what information do I need to have ready? What information can I find on the website? These questions and more are answered in this article.

When do I call? Typically, Monday is the busiest day of the week for the Express Scripts call centers. If your issue isn't urgent, try calling Thursdays, the lightest day of the week. If you are concerned about being placed on hold before speaking to an advocate, try calling in the afternoon. Call Express Scripts at 1-877-363-1303.

What do I need? Be sure to have your sponsor identification (ID) number or the sponsor ID number of the person you are calling for available when you call. This will make it easier to access your information in our computer system. If you don't have this information, the advocate can look you up by name and date of birth.

Whether you are calling for yourself or someone else, you will need to provide three points of verification for the patient. This includes the name, date of birth and the sponsor's ID number. Any information about specific medications they are taking is considered to be protected health information (PHI), so you will need to provide the prescription number and/or drug name for each of the medications. Due to the Health Insurance Portability and Accountability Act of 1996 (HIPAA), advocates can only

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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 regulations. Changes to TRICARE programs are continually made as public law and/or federal regulations 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.

When to Seek Urgent Versus Emergency Care

Knowing the differences between urgent care and emergency care can help you seek the most appropriate and cost-effective service. When your condition is not life-threatening, it can actually be faster and more convenient for you if you choose to receive care from your primary care manager (PCM) or at an urgent care center rather than at an emergency room, which can be expensive and require hours of waiting in uncomfortable surroundings.

Urgent Care

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

Examples of conditions that should receive urgent treatment are sprains, scrapes, earaches, sore throats and rising temperature—conditions that are serious but not life-threatening. In many cases, you can receive urgent care from your PCM by making a same-day appointment.

If you are out of town or your PCM does not have an appointment available, you can get a referral from your PCM and proceed immediately to an urgent care center. If you cannot reach your PCM, call Humana Military Healthcare Services, Inc. (Humana Military) for assistance. Failure to do so may result in you being charged a point-of-service cost-share (50% of the TRICARE-allowable charge after the annual deductible has been met). Take a moment

to locate the closest network urgent care center by using the provider locator on Humana Military's website at www.humana-military.com.

Emergency Care

TRICARE defines an emergency as a medical, maternity or psychiatric condition that would lead a "prudent layperson" (someone with an average knowledge of health and medicine) 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.

Conditions that require emergency care include loss of consciousness, shortness of breath, chest pain, uncontrolled bleeding, sudden or unexpected weakness or paralysis, poisoning, suicide attempts and drug overdose. Pregnancy-related medical emergencies involve a sudden and unexpected medical complication that puts the mother, the baby or both at risk. TRICARE does not consider a delivery after the 34th week an emergency.

If you require emergency care, call 911 or go to the nearest emergency room. If you are admitted, you must notify your PCM or Humana Military within 24 hours or on the next business day to coordinate ongoing care and make sure you receive proper authorization. ■

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(Oct. 1–Sept. 30) from a TRICARE provider without a referral or prior authorization. To find out more about getting help, go to www.tricare.mil/mentalhealth.

To help beneficiaries privately evaluate their emotional well-being, the Department of Defense offers the "Military Health Assessment" at www.militarymentalhealth.org as a good place to start. It's a free, anonymous self-assessment to determine if symptoms are consistent with a condition or concern that could benefit from further evaluation or treatment. The self-assessment also tells beneficiaries where to go for help, if needed.

Additionally, the Web-based TRICARE Assistance Program (TRIAP) uses telecommunications technologies

to provide non-medical counseling assistance and non-medical behavioral health care to active duty service members (ADSMs), spouses and other eligible family members ages 18 and older. Services include assessments, short-term counseling and, if the TRIAP counselor determines more specialized care is necessary, a referral to another level of care. Eligible beneficiaries can access your regional contractor's website or www.tricare.mil/TRIAP to get more information about the program.

Military OneSource is another valuable resource. Military OneSource is a toll-free information and referral service that is available 24 hours a day, seven days a week for ADSMs, activated National Guard and Reserve members, deployed civilians and families. It provides information on topics from everyday concerns to deployment and reintegration issues. For more information, contact Military OneSource at www.militaryonesource.com or call 1-800-342-9647 in the United States. Overseas beneficiaries can call U.S. access code +800-3429-6477 or U.S. access code +484-530-5908. ■

Tips for Using the Express Scripts Call Center and Website

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discuss the prescriptions you specifically ask about by name, and only after verification has been completed.

When calling for a minor, HIPAA rules state you must be the parent or legal guardian. Be prepared with a list of the minor's medications, the strengths and dosage form (e.g., tablet, syrup) you are calling about. Again, Express Scripts can only discuss the medications you ask about by name.

Pharmacists are available 24 hours a day, seven days a week to answer questions about possible drug interactions and side effects associated with the medication you ordered through home delivery. Questions about the status of your order and about billing are handled by patient care advocates.

Clinical questions about your prescription should be answered by your physician. These types of questions are typically about the dosage and directions for taking the medication.

What can I do online? Some beneficiaries prefer to take care of their prescription benefit needs online. From the Express Scripts website, www.express-scripts.com/TRICARE, you can:

- View your prescriptions, sign up for home delivery and request refills
- Check on the status of an order or a claim
- Find a network pharmacy, including those that offer specialty medications or vaccines

- Find out a medication's cost
- Request an explanation of benefits (EOB) for your prescription history
- Find out which medications are preferred under the TRICARE pharmacy benefit
- Click the "Contact Us" link to access toll-free numbers to reach Express Scripts in the United States and overseas, the Express Scripts mailing address and the Fraud Tip Hot Line.

Please note that many of the features on this site require a login. The first time you use the site, have your sponsor ID number handy to complete the registration process, which should only take a few minutes.

The TRICARE website, www.tricare.mil, contains information about all TRICARE benefits. The pharmacy section of the website provides information about the TRICARE Pharmacy Program, whether your medication is covered and the different options for getting your prescriptions filled. The website also has information about how your prescription drug coverage works when combined with other health insurance. You can find information about how and when to file a prescription claim, how to appeal a pharmacy decision or how to file a grievance. Information about the Medicare prescription drug program is available as well. ■

Obesity in the United States

Did you know more than half of the U.S. population is now considered overweight or obese? Over the years, obesity has risen at an epidemic rate in the United States, and it is now considered a major public health problem worldwide. The obesity epidemic affects people of every gender, race, age and socioeconomic status. Obesity increases the risk for many chronic diseases and health problems, such as type 2 diabetes, coronary artery disease, high blood pressure and stroke.

According to the American Heart Association,[®] "obesity" is defined as having too much body fat.¹ When a person eats more calories than he or she uses through physical exercise, obesity can be the result. Factors that may contribute to obesity include age, gender, genetics, lifestyle behaviors, physical activity and illness. Making healthy choices and living a healthy lifestyle are the first steps in losing weight and preventing obesity. Healthy lifestyle choices include

eating a balanced diet, watching food portion sizes, getting plenty of exercise and monitoring your weight.

Many people living with obesity experience emotional effects, such as low self-esteem, depression, anger, embarrassment or even social isolation. Obesity treatment starts with discussing a treatment plan with your doctor and then making necessary lifestyle changes. Those changes may include increasing physical activity, limiting calorie intake, attending weight-loss group meetings, taking medication or even having surgery.

Reaching and maintaining a healthy weight is a challenge for many people who are overweight or obese. For more information on assessing your weight, losing weight and preventing weight gain, visit the beneficiary portal on Humana Military's website at www.humana-military.com. ■

1. http://www.heart.org/HEARTORG/GettingHealthy/WeightManagement/Obesity/Obesity-Information_UCM_307908_Article.jsp

TRICARE HealthMatters

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Registering Your Newborn in DEERS

If you are welcoming a new baby into your family, it is very important for you to register your newborn in the Defense Enrollment Eligibility Reporting System (DEERS) to establish TRICARE eligibility. As soon as you receive your new child’s Social Security card, you should register him or her in DEERS. Registration is required before you can enroll your child in any TRICARE Prime program option. Registering your child early will also help you avoid eligibility and claims problems.

If you or one of your family members is registered in DEERS, your new child is automatically covered under your plan as a TRICARE Prime beneficiary for the first 60 days after birth. To make sure that your new child’s TRICARE Prime coverage continues after the first 60 days, you must take the following **two** steps:

1. Register your child in DEERS at a uniformed services identification (ID) card-issuing facility. A birth certificate or certificate of live birth from the hospital is required, as well as a Social Security number.
2. After you register your baby in DEERS, enroll him or her in TRICARE Prime or TRICARE Prime Remote for Active Duty Family Members within 60 days after birth. You can use the Beneficiary Web Enrollment website

at www.dmdc.osd.mil/appj/bwe/ or submit a *TRICARE Prime Enrollment Application and PCM Change Form (DD Form 2876)* to Humana Military Healthcare Services, Inc. (Humana Military).

Note: If you do not take these steps, any claim incurred for your child after the first 60 days will be processed as a TRICARE Standard or TRICARE Extra claim until he or she is registered in DEERS and enrolled in TRICARE Prime. If you submit an enrollment application after the 60 days, the effective date is determined using the “20th of the month” rule. Applications for benefits received by the 20th of the month will become effective at the beginning of the following month. If your application is received after the 20th of the month, your coverage will become effective on the first day of the month following the next month. If you do not register your newborn in DEERS within one year of his or her date of birth, DEERS will show “loss of eligibility,” and your child will lose TRICARE coverage until he or she is registered.

For additional information, visit the nearest military personnel office or ID card-issuing facility, or contact the Defense Manpower Data Center Support Office at 1-800-538-9552. A list of military ID card-issuing facilities is available at <http://www.dmdc.osd.mil/rsl/owa/home>. ■