

## Beware of Provider Directory Solicitations

**P**lease be aware that private companies are contacting TRICARE providers and asking them to purchase a listing in their professional directories. These companies are claiming that providers will not receive TRICARE referrals unless they purchase a listing, or that they will receive “additional exposure” to the TRICARE population if they do purchase a listing.

Please note that the statements made by these companies are false. TRICARE referrals are not based on listings purchased in any directory. TRICARE network providers are listed in the TRICARE South Region provider directory located at [www.humana-military.com](http://www.humana-military.com) and do not have to pay to be listed.

Military Media is one of the organizations contacting providers, and it is important to note this is not the same organization as Military Media, Inc. based out of Poughkeepsie, NY. Military Media, Inc. offers advertising, marketing and consumer promotions to the military audience. It is not affiliated with the Military Media that has been sending solicitations and does not publish any type of provider directory.

If you are contacted by an organization requesting payment for a provider directory listing, please contact your Humana Military Healthcare Services, Inc. TRICARE provider network representative. ■

### From the Desk of the CMO

*John E. Crum, M.D.  
Chief Medical Officer  
Humana Military Healthcare Services, Inc.*

I am very pleased to inform you about three developments of value for our provider partners in the TRICARE South Region.

#### Online Continuing Medical Education

Humana Military Healthcare Services, Inc. (Humana Military), in partnership with the University of Louisville, is offering a two-hour continuing medical education course on post-traumatic stress disorder and traumatic brain injury, topics of interest for care of our returning service members and the civilian community. The course is free and offers two hours of category 1 American Medical

Association Physician Recognition Award credit. You may access the course through the provider portal at [www.humana-military.com](http://www.humana-military.com). Just click on “Online Learning Center” in the “Tools & Resources” section.

#### Reduced Prior Authorization Requirements

Humana Military has reduced prior authorization requirements to include only procedures required by the Department of Defense plus bariatric surgery. Bariatric surgery prior authorization is intended to ensure coverage of services and to direct beneficiaries to Medicare-certified bariatric centers of excellence when possible. The list of services requiring prior authorization can be found in the *TRICARE Provider Handbook*, available on the provider portal at [www.humana-military.com](http://www.humana-military.com). Just click on “Handbook and Materials” in the “Tools & Resources” section.

#### Updated Online Referral and Authorization Tool

Humana Military has updated the referral and authorization system at [www.humana-military.com](http://www.humana-military.com). New features offer increased convenience, speed of entry and automation of results. The system incorporates eligibility checks and referral requirements. Humana Military receives more than 60% of referrals from civilian providers through the online system, and this number increases each month. More than 58% of these referrals receive immediate online approval. If your office is not using our online referral and authorization tool, we encourage you to do so in order to reduce administrative work and accelerate approvals for patient care.

We at Humana Military thank you for caring for our deserving TRICARE South Region beneficiaries. ■



## ePharmacy Initiatives Progressing

Several ePharmacy initiatives are underway that will facilitate provider and pharmacy efficiencies and enhance beneficiary satisfaction. The ultimate goal is to allow TRICARE providers to send prescriptions electronically to all dispensing locations, including military treatment facilities, the TRICARE Mail Order Pharmacy and retail pharmacies. Electronic submissions are expected to streamline access to pharmacy benefits and reduce errors and rework of incomplete prescription documentation.

ePharmacy initiatives include the following:

- **Formulary Publication:** TRICARE's Formulary Search Tool has been available at [www.tricareformularysearch.org](http://www.tricareformularysearch.org) since spring 2008. It is updated weekly to give providers and pharmacies timely and accurate information.
- **MyPHRSC Pilot Project:** My Personal Health Record in South Carolina (MyPHRSC) is a free, secure portal that stores Medicare claims history for 24 months. Updated daily, the portal allows beneficiaries to track their medical history. TRICARE joined MyPHRSC in January 2009 to gauge beneficiary interest and to begin testing the processes and technologies for managing personal health records (PHRs) online. The pilot project currently includes TRICARE For Life data.
- **Patient-Centric Project:** One of TRICARE's long-term goals is to empower beneficiaries to access PHRs and manage their health care online. The Pharmacy Informatics team is in the process of analyzing usability and requirements to make PHRs a valuable tool for TRICARE beneficiaries.

TRICARE's ePharmacy initiative is a collaborative effort involving the TRICARE Management Activity, armed services, government agencies and civilian organizations. This initiative will help to empower beneficiaries to make smart health care decisions, decrease administrative burdens on physicians and pharmacists, and ensure that TRICARE beneficiaries get the best possible health care based on accurate and comprehensive information. ■

## Preventing Fraud and Abuse

Health care fraud and abuse are costly and dishonest, and serious cases may result in criminal investigation and prosecution. Identifying and preventing fraud and abuse helps save valuable benefit dollars and ensures TRICARE beneficiaries receive the quality of care to which they are entitled.

Fraud is defined as the intentional deception or misrepresentation of facts, resulting in unauthorized benefits or payments. When undetected, fraud can negatively impact patient care.

Some examples of fraud include the following:

- Billing for services at a higher level than provided or necessary
- Collecting amounts from TRICARE beneficiaries that exceed the TRICARE-allowable charge
- Failing to disclose coverage under other health insurance
- Falsifying claims or medical records
- Falsifying eligibility
- Misrepresenting the dates, frequency, duration or description of services rendered
- Misrepresenting who provided the services
- Submitting claims for services not rendered

Abuse is practicing improper or inappropriate actions, having less than acceptable standards of professional conduct or performing services that are not medically necessary.

Some examples of abuse include the following:

- A pattern of claims for services that are not medically necessary
- A pattern of waiving cost-shares and/or deductibles
- Failure to maintain adequate medical or financial records
- Improper billing practices
- Refusal to furnish or allow access to medical records

To report suspected fraud or abuse by another provider or a TRICARE beneficiary, call the Humana Military Healthcare Services, Inc. (Humana Military) Fraud and Abuse Hotline at 1-800-333-1620. You can also access the online *Humana Military Program Integrity Referral Form* under "Fraud and Abuse" in the "Tools & Resources" section of the beneficiary portal on the Humana Military Web site or contact the TRICARE Program Integrity Office at:

TRICARE Management Activity  
Attn: Program Integrity  
16401 East Centretch Parkway  
Aurora, CO 80011-9066

Fax: 1-303-676-3981

Online: [www.tricare.mil/fraud](http://www.tricare.mil/fraud)

E-mail: [fraudline@tma.osd.mil](mailto:fraudline@tma.osd.mil)

TRICARE strives to provide quality, affordable health care to all of its beneficiaries. Preventing fraud and abuse is one way to keep costs down and ensure beneficiaries receive the optimal care they deserve. We ask for your cooperation in preventing and reporting fraud and abuse. ■

## SSN Reduction Plan Implementation

The Department of Defense (DoD) is taking action to protect DoD identification (ID) cardholders. The recently launched Social Security Number (SSN) Reduction Plan will help prevent identity theft by removing SSNs from DoD ID cards. The effort will occur in three phases:

- **Phase One** (in progress): Remove dependent SSNs; sponsor SSNs remain visible
- **Phase Two** (beginning by the end of calendar year 2009): Remove printed SSNs from all ID cards; Geneva Conventions ID cards retain the last four digits of the SSN

- **Phase Three** (beginning during calendar year 2012): Remove SSNs embedded in ID barcodes

Despite the fact that SSNs are being removed from DoD ID cards, you should continue to use the sponsor's SSN (or former unremarried spouse's SSN when applicable) for TRICARE claims submission and eligibility verification. Make sure the beneficiary provides the sponsor's SSN for these actions.

For more information on the SSN Reduction Plan, visit [www.cac.mil](http://www.cac.mil). ■

## Update on Duplicate Claims

Thousands of duplicate TRICARE claims are identified each quarter of the year, many of which are reviewed for potential fraud. However, most providers are unaware they are generating duplicate claims.

Here are a few reasons why and where duplicate claims may appear:

- A claim is refiled without allowing time for the original submission to process.
- A corrected claim is filed improperly, is then processed as a duplicate claim and is therefore denied. This sometimes happens repeatedly for the same episode of care.
- Providers with a higher claims volume are more likely to submit duplicates.
- Duplicate claim submissions tend to occur more often with professional claims than institutional claims.
- Aside from laboratory and radiology submissions, mid-size provider offices/groups submit the bulk of duplicate claims.
- Duplicate claims occur with both electronic and paper submissions.

If a duplicate claim is submitted electronically, it may overlap with the originally submitted claim and cause a delay in processing. Duplicate paper claims can also overlap since they cannot be tracked until they are entered into the claims system. The duplicate claim may be entered into the system before the original and then become difficult to track. In addition, if a corrected claim is not flagged as a corrected claim, it will be denied as a duplicate.

Duplicate claim submissions can be a bookkeeper's nightmare if your office's patient accounting system tracks the duplicate as a separate claim, anticipating duplicate copayment and reimbursement.

If a billing service or a clearinghouse files your claims, are you being charged per claim? Billing services and clearinghouses may not be allowing enough time for your claims to process, or they may be ignoring the response on the remittance asking for more information or to update the claim before refiled it as a corrected claim.

As the claims processor for the TRICARE South Region, PGBA, LLC (PGBA) must assign an internal claim number to every electronic and paper claim it receives. Tracking a claim becomes very difficult when a provider's office contacts PGBA to ask about a claim that has been submitted two or more times within a month.

Possible solutions to the duplicate claims process include filing claims electronically, providing a reasonable period of time between claim cycles and ensuring timely resolution of the claim payment/response. By adding electronic remittance advice and electronic funds transfer to your claims interface with PGBA, you should be able to post responses and funds to claims more rapidly and accurately. Providers who move to total electronic claims transactions appear to have fewer issues with tracking claims and producing duplicates.

Remember, a duplicate claim is not recognized as a corrected claim unless it is flagged as such. Responses from your remittance should tell you what has happened to the claim and suggest next steps if the claim did not result in payment. Many provider offices resubmit the claim as is; however, the claim will be rejected as a duplicate submission unless it is resubmitted as a corrected claim.

Providers who use PGBA's Web site, [www.myTRICARE.com](http://www.myTRICARE.com), can view previous remittances, check the status of claims and inquire about a claim response without introducing a duplicate submission. ■

# TRICARE Provider News

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## CONTACTS

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

**Claims**  
1-800-403-3950  
[www.myTRICARE.com](http://www.myTRICARE.com)

**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 Site**  
[www.tricare.mil](http://www.tricare.mil)



## Allergy Season Is with Us Again!

**T**RICARE covers most services required in the diagnosis and treatment of allergies. However, certain types of allergy tests and treatments are not covered by TRICARE.

Before scheduling allergy tests or treatments for a TRICARE patient, it is worthwhile to check our “code look-up” feature located in “MyHMHS for Providers” at [www.humana-military.com](http://www.humana-military.com). The code look-up tool will find and enter procedure codes for you and ensure you are provided with an explanation about covered services, non-covered services and whether a referral is necessary.

If you are prescribing allergy medications to TRICARE beneficiaries, your patients may benefit from having the prescription filled through the TRICARE Mail Order Pharmacy program. The TRICARE Mail Order Pharmacy program saves beneficiaries money by providing a 90-day supply of medication for the cost of a 30-day supply at a retail pharmacy. Beneficiaries may call the Member Choice Center at 1-877-363-1433 or visit [www.express-scripts.com/TRICARE](http://www.express-scripts.com/TRICARE) to have prescriptions delivered right to their front doors. Prescriptions delivered

through the TRICARE Mail Order Pharmacy program, versus the retail option, reduces both government and patient costs. For more information, visit [www.express-scripts.com/TRICARE](http://www.express-scripts.com/TRICARE).

For allergy sufferers who require allergy injections, TRICARE allows up to 64 injections the first year and up to 52 injections in the second and any subsequent year. If you need injectable allergy medications, you can use our network Specialty Pharmacies—PrecisionRx® Specialty Solutions or CuraScript™—and have the medications delivered directly to your office.

For more information about TRICARE-covered allergy treatments and services, visit [www.humana-military.com](http://www.humana-military.com). ■