

What's the Difference Between Urgent and Emergency Care?

While many TRICARE beneficiaries pay no out-of-pocket costs for emergency room services, the average cost for an emergency room visit is 10 times more than an urgent care visit. In many cases, using the emergency room is not necessary, and a patient's condition can be treated through urgent care. TRICARE's explanation of urgent care and emergency care can help you seek the most appropriate service.

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 urgent care situations include:

- Minor cuts
- Migraine headache
- Urinary tract infection
- Sprain
- Earache
- Rising fever

In most cases, you can receive urgent care from your primary care manager (PCM) by making a same-day appointment. However, if your PCM is unable to provide this care in a timely manner, you may be referred to a network urgent care provider. It is important that you obtain a referral from your PCM **before** you receive urgent care from anyone other than your PCM. If you do not coordinate urgent care with your PCM or regional contractor, the care will be covered under the point-of-service option at greater out-of-pocket cost to you. If you are away from home and cannot wait until you see your PCM for treatment, you must contact your PCM for a referral or call your regional contractor for assistance before receiving services.

Emergency Care

TRICARE defines an emergency as a medical, maternity or psychiatric condition that would lead a "prudent layperson" (someone with 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.

Examples of emergencies include:

- No pulse
- Severe bleeding
- Spinal cord or back injury
- Chest pain
- Severe eye injury
- Broken bone
- Inability to breathe

You do not need to call your PCM or regional contractor before receiving emergency medical care. However, in all emergency situations, you must notify your PCM (or your regional contractor if you do not have an assigned PCM) within 24 hours of or on the business day following admission to coordinate ongoing care and to ensure you receive proper authorization. ■

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

Protecting Access to Your Family Members' Personal Information

TRICARE is committed to protecting your privacy. Maintaining the security of your and your loved ones' protected health information (PHI) is critical—our goal is to reduce the risk of unauthorized disclosure.

TRICARE recognizes that certain circumstances, such as divorce, separation or even temporary guardianship, can impact your personal life. In order to maintain privacy, TRICARE—specifically your regional contractor, Humana Military Healthcare Services, Inc. (Humana Military)—may require documentation before allowing access to health information regarding any beneficiary. With the pace of today's military operations, having the appropriate information on file to access PHI before a deployment or an urgent situation arises becomes even more critical.

The following are examples of legal documentation that may be requested to allow you to access family members' health information:

- For adults, such as a husband trying to obtain health information for his deployed wife, a written *Authorization to Disclose Information* form is needed to discuss care or services. A power of attorney may allow another person to update enrollment or provider information.
- In cases of divorced, separated, never-married or dual-sponsor parents, as well as families with stepchildren or non-

biological parents, TRICARE may request a complete copy of any court order with regard to the custody arrangements of minor children before releasing PHI to either parent, guardian or stepparent (including the sponsor).

- TRICARE may need to verify who has legal custody of a minor child before approving a power of attorney or *Authorization to Disclose Information* form. If you do not have custody, you cannot legally grant anyone else access to PHI regarding the minor child.
- If you are the parent or guardian of an incapacitated adult-aged dependent, TRICARE may need documentation (e.g., proof of legal guardianship, power of attorney, a letter from the dependent's doctor) that the adult beneficiary is not able to act on his or her own behalf.
- If you wish to restrict access to a child's PHI, TRICARE may need legal documentation. In most cases, TRICARE cannot restrict either parent's access unless a court order is provided allowing such an action (e.g., sole custody, orders of protection, restraining orders).

Please be aware that TRICARE may ask for additional legal documentation before releasing PHI about any TRICARE beneficiary, including your family members. For answers to specific questions, please visit the Humana Military Web site at www.humana-military.com or call 1-800-444-5445. ■

Discharge from the Hospital

Being released from the hospital can be hectic and confusing. There are a lot of forms to sign and instructions to remember. Sometimes, you might not feel sure about what you are supposed to do once you leave. This can be especially true when going home after a hospital stay for behavioral health or substance use reasons. After leaving the hospital, problems might still remain or even get worse. Additionally, medications can sometimes cause side effects, which your doctor needs to know about.

It's important to know who to call and who to see after you leave the hospital. People who get care without delay after being released from the hospital seem to get better faster than people who don't. For instance, research shows that seeing your doctor or counselor shortly after hospital discharge can help keep you from having to go back in the hospital. Another recent study showed that patients

with a clear understanding of how to take their prescribed medications and when to make follow-up appointments were 30 percent less likely to return to the hospital or to an emergency room.

When you are discharged from the hospital, make sure you understand what to do next, when your follow-up appointments are and who to call if you have questions or feel worse. If you are discharged from a hospital for a behavioral health-related stay and have not received a follow-up appointment within seven days, please call ValueOptions-TRICARE South Behavioral Health at 1-800-700-8646, extension 2172, Monday through Friday from 9 a.m. to 6 p.m. ET. Representatives will assist you in scheduling outpatient follow-up care with a behavioral health care provider. ■

Continued Health Care Benefit Program

Due to the high cost of health care, you shouldn't go without health care coverage—the Continued Health Care Benefit Program (CHCBP) can help. If you or your family members will be losing TRICARE coverage due to separation from the military, divorce, age or a dependent adult getting married, CHCBP might be the tool you need to keep your health care coverage.

What is CHCBP?

CHCBP is optional, temporary health care coverage extended to certain individuals when they lose military health benefits until they obtain civilian health coverage.

Who is Eligible?

- Service members discharged from active duty and/or their family members
- Unremarried former spouses
- Children who lose military coverage due to age or marital status

What Does it Cover and How Do I Enroll?

CHCBP benefits are the same as TRICARE Standard, which covers most medical conditions and uses TRICARE-authorized providers. Eligible beneficiaries must enroll in CHCBP within 60 days following the loss of entitlement to TRICARE or the Transitional Assistance Management Program. You will be required to submit:

- A completed *Continued Health Care Benefit Program (CHCBP) Application form (DD Form 2837)*

- Documentation of eligibility (such as a final divorce decree for a former spouse)
- A premium payment for the first 90 days of coverage

How Much Does it Cost?

The current premium rates are \$933 per quarter for individuals and \$1,996 for families.

When Will Coverage Begin and End?

CHCBP coverage begins the day after you lose military benefits. Eligibility periods are:

- 18 months for separating service members and their families
- 36 months for others (in some cases, unremarried former spouses may continue coverage beyond 36 months if they meet certain criteria)

Where Can I Get More Information?

You may contact Humana Military Healthcare Services, Inc., which administers the program, at the following address, Web site or toll-free number:

Humana Military Healthcare Services, Inc.
Attn: CHCBP
P.O. Box 740072
Louisville, KY 40201
www.humana-military.com
1-800-444-5445 ■

Find Humana Military on Facebook and Twitter

Humana Military Healthcare Services, Inc. (Humana Military) recently launched a Facebook page and joined Twitter to connect with patients and partners in the increasingly popular social media and networking world.

“Social media is here to stay, and it is important for companies to engage their customers and meet them where they are actively spending their time,” said Dave Baker, president and CEO of Humana Military. “We want to be accessible and provide information to our military families in settings that are convenient for them.”

Facebook and Twitter will allow you to find information on the TRICARE benefit, learn more about our company and

connect with other beneficiaries and providers. Topics to be found on Facebook and Twitter include:

- Changes to TRICARE benefits
- Behavioral health information and links
- National Guard and Reserve information
- Company background, sponsorships and upcoming events

We invite you to find us on Facebook by searching keywords “Humana Military” and follow us on Twitter at @HumanaMilitary. ■

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CONTACTS

Humana Military Healthcare Services, Inc.
1-800-444-5445
1-877-249-9179 (Active Duty)
1-877-298-3408 (National Guard and Reserve)
1-888-4GO-WNAP (Warrior Navigation and Assistance Program)
www.humana-military.com

Claims
1-800-403-3950

Behavioral Health
1-800-700-8646

Pharmacy Customer Service
1-877-363-1303
www.express-scripts.com/TRICARE

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

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

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TRICARE Health Matters is published by the TRICARE Management Activity. Please provide feedback at www.tricare.mil/evaluations/feedback.



Humana Military Wellness and Safety Web Portal

The Humana Military Healthcare Services, Inc. (Humana Military) Wellness and Safety Web portal provides a wealth of resources to help keep you and your family healthy. Visit the Humana Military Web site at www.humana-military.com and access the portal by clicking on the “Health and Wellness” tab on the “Beneficiary” main page. The Wellness and Safety portal provides access to health information for men, women, teens and children, and several of the portal’s recommended Web sites include kid-friendly interactive features and animation. The portal contains the following five modules:

Featured Topics: “Featured Topics” are updated monthly and generally follow the national health calendar. This month, visit the “Featured Topics” module to learn about the risk factors and symptoms of strokes and post-stroke care.

Safety & Awareness: Patient and consumer safety is very important to Humana Military. Talk to your doctor about your health care needs and expectations, and educate yourself about your family’s health conditions and medications. Visit the “Safety & Awareness” module for safety information about health care and everyday hazards, including water, bicycles and holiday activities.

Childhood Obesity: This module explains common causes of childhood obesity and associated health risks, and it

provides tips to help your child maintain a healthy diet and stay physically active. The “Childhood Obesity” module also provides a list of other helpful resources for both parents and kids, such as the TRICARE Get Fit Web page and the Nemours Foundation Kids Health Web site.

Conditions & Diseases: The “Conditions & Diseases” module focuses on managing your current health care conditions and provides access to fact sheets about many common conditions, including asthma, diabetes and high blood pressure. Each fact sheet includes a basic overview of a condition and highlights risk factors, symptoms, early detection and screening.

Wellness & Prevention: This module discusses preventive care and the need to balance work, home and play. A healthy lifestyle—which includes good nutrition, exercise, plenty of rest and stress management—can greatly reduce many health risks. Visit the “Wellness & Prevention” module to access fact sheets and Web sites about topics such as H1N1 influenza (swine flu), healthy traveling tips, quitting smoking and many others.

Humana Military updates information regularly, so check the Wellness and Safety Web portal each month for new special features and resources. ■