

TRICARE's Well-Child Benefit

April is the Military Health System's Month of the Military Child, which makes it a good time to focus on TRICARE's well-child benefit. TRICARE provides well-child care for eligible children from birth to age six, regardless of program option.

The well-child benefit includes but is not limited to:

- Routine newborn care
- Newborn circumcision
- Comprehensive health-promotion and disease-prevention exams
- Vision and hearing screenings
- Routine immunizations, according to Centers for Disease Control and Prevention guidelines
- Developmental assessments, according to American Academy of Pediatrics® (AAP) guidelines

You are not responsible for copayments or cost-shares for services covered under TRICARE's well-child benefit.



Your child can receive preventive care well-child visits as frequently as the AAP recommends, but no more than nine visits in two years.

To learn more about this benefit, visit www.tricare.mil or Humana Military Healthcare Services, Inc.'s website at www.humana-military.com. ■

TRICARE Supplemental Insurance

Many military associations and commercial insurers offer supplemental insurance policies to TRICARE beneficiaries. Unlike other health insurance, which pays for health care services before TRICARE pays, supplemental insurance pays after TRICARE has paid its portion of the bill. Supplemental plans reimburse you for out-of-pocket medical expenses paid to civilian providers.

TRICARE recognizes two types of supplemental plans: general indemnity plans and those offered through a health maintenance organization. TRICARE benefits are paid regardless of your supplemental coverage.

Each supplemental insurance plan has its own rules regarding eligibility, benefits covered, pre-existing medical conditions, cost-shares, deductibles and procedures for claims processing. You should carefully consider your and your family's health care needs before purchasing a supplemental insurance plan. Many beneficiaries enrolled in TRICARE Prime pay few

out-of-pocket expenses, and the cost of a supplemental plan could exceed those expenses.

Employers Not Allowed to Offer TRICARE Supplemental Plans

It is important to note that federal law prohibits employers from offering their employees financial or other types of incentives to use TRICARE services, if eligible, rather than the company's group health plan. The legislation applies to any employer with at least 20 employees.

...continued on page 2

Inside This Issue ...

- Advance Directives
- Pride in the Facts
- Save Money with TRICARE Pharmacy Home Delivery
- Electronic Explanations of Benefits Now Available Online



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.

TRICARE Supplemental Insurance

...continued from page 1

This law was passed because evidence showed that many employers with TRICARE beneficiaries in their workforce were consciously attempting to shift their health care costs by offering financial incentives to use TRICARE instead of the employer's health plan. The Department of Defense views employer-sponsored TRICARE supplemental plans as a violation of federal law, which could lead to penalties

including fines. You should inform employers about this law and report any continued noncompliance.

For questions regarding TRICARE supplemental plans, visit www.tricare.mil. You can also visit the Humana Military Healthcare Services, Inc. website at www.humana-military.com or call 1-800-444-5445. For more information about TRICARE fraud, visit www.tricare.mil/fraud. ■

Advance Directives

Federal law requires health care institutions to tell adult patients about their rights to make decisions about medical care. These include the right to accept or refuse medical treatments and the right to make advance directives about their care. Many people do not complete an advance directive, nor do most physicians bring the matter up with their patients. Often, when patients are too ill to make those decisions for themselves, the decisions are left to family. Family members might not know what the patient desires and even may disagree among themselves regarding what he or she would want or what is best.

Your best choice is to take charge now. Studies have shown that patients who discuss their preferences with their families or providers:

- Have less fear and anxiety
- Feel they have more ability to influence and direct their medical care
- Believe that their physicians have a better understanding of their wishes
- Indicate a greater understanding and comfort level than they had before the discussion

With an advance directive, you can easily place your preferences into a legally binding document.

What Is an Advance Directive?

An advance directive is a written statement in which you state your choices for health care or name someone to make such choices for you, should you become unable to make your own decisions about medical treatment.

When Does an Advance Directive Take Effect?

Your advance directive takes effect only after you can no longer make personal decisions about medical treatment. As long as you can make your own decisions, your health care providers will rely on your judgment about what to do. If you change your mind after you sign an advance directive, you can revoke it or you can make a new one. You may wish to discuss this decision with your family, close friends, health care providers or clergy.

Where Can I Find Advance Directive Forms?

Advance directives for every state in the United States are free of charge at www.caringinfo.org/stateaddownload.

Once you have completed an advance directive, give copies to:

- Your doctor
- The hospital you most commonly use
- Family member
- Your legal representative

Ask your doctor to include a copy of your advance directive in your medical record, and keep the original document in a safe place where it can easily be found by others if it is needed. ■

Pride in the Facts

Humana Military Healthcare Services, Inc. (Humana Military) associates work hard to serve you each and every day. Have you ever wondered how Humana Military measures how well all of its associates are doing? Listed below is a glimpse at some of the categories that Humana Military is contractually required to measure—and in many cases, it exceeds! These metrics are captured every month to show where Humana Military excels, as well as areas for improvement.

Customer Service

While there is no industry standard for service levels or response times, “first-call resolution” is a key factor in customer satisfaction. According to the Service Quality Management Group, “world-class customer satisfaction ratings had a ‘first-call resolution’ average of 86 percent.” And a health care industry competitive analysis revealed that the average phone-answer speed is between 20 and 30 seconds, with first-call resolution rates fluctuating between 90 and 93 percent for other companies. When a TRICARE beneficiary seeks help on the phone or in person, Humana Military takes pride in treating you like you are the most important one—because you are!

- Out of an average of 440,000 calls a month, 97 percent of calls made to Humana Military and its subcontractors are answered in 30 seconds or less. The average answer speed for TRICARE calls made to customer service representatives is six (yes—only six) seconds!
- Ninety-eight percent of calls made to Humana Military and its subcontractors have a first contact resolution. That means your issue is taken care of the first time you speak to a representative.
- Out of an average of 40,000 beneficiaries who walk in to Humana Military’s TRICARE Service Centers every month, more than 99.9 percent are helped by a Beneficiary Service Representative within five minutes.

Operational Performance

Humana Military continues to exceed industry averages with exceptional customer service in the areas of claims processing, referrals and enrollment processing. According to the America’s Health Insurance Plans 2010 industry study of health care claims receipt and processing, 82 percent of all claims are submitted electronically. The same study found that 74 percent of claims were processed within seven days. Humana Military’s claims processing partner, PGBA, LLC (PGBA) uses the most innovative technology to process your claims accurately and in a timely manner:

- The 1.7 million claims PGBA receives each month are processed within an average of 3.9 days with a payment accuracy of 99.82 percent.
- An average of 86 percent of all TRICARE South Region claims are submitted electronically, which translates into faster and more accurate processing.
- Out of an average of 150,000 referrals received per month, 99.50 percent are completed in two days and 99.99 percent within three days.
- One hundred percent of enrollment forms were processed within five business days. Humana Military received 400,000 forms last year.
- Out of an average of 44,529 routine correspondences received per month, 96.34 percent are completed in 10 days and 99.8 percent in 15 days. Among priority correspondences, 99.3 percent are completed within 10 days.

Additionally, our National Guard and Reserve Educational Outreach program has reached more than 150,000 members and their families.

Humana Military is always striving to improve, because we understand that only the best service will meet the needs of the South Region’s military personnel and retired service members and their families. ■

Save Money with TRICARE Pharmacy Home Delivery

If you currently fill prescriptions for maintenance medications at retail pharmacies, you can reduce your out-of-pocket costs by switching to TRICARE Pharmacy Home Delivery. After military treatment facility pharmacies, mail order prescriptions are your least expensive option, and they offer the convenience of home delivery. You may receive up to a 90-day supply of medications for minimal out-of-pocket costs. Last month, almost 500,000 prescriptions were filled through home delivery for TRICARE beneficiaries who live in the South Region.

For more information, visit the TRICARE Pharmacy Program website at www.express-scripts.com/TRICARE. You can also call the Member Choice Center at 1-877-363-1433 to transfer existing prescriptions to home delivery. ■

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CONTACTS

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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

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

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.



Electronic Explanations of Benefits Now Available Online

A TRICARE explanation of benefits (EOB) is an itemized statement that shows what action TRICARE has taken on your claims. An EOB is provided for your information and files. You can sign up to receive EOBs electronically and eliminate the cost and clutter of paper EOBs.

Benefits of Using Electronic EOBs

- **Security:** The number-one form of identity theft is through physical mail.
- **Convenience:** Access to the website is 24 hours a day, seven days a week.
- **Speed:** You no longer have to wait for mail delivery.
- **Storage:** Eliminate clutter! Four years of electronic EOBs are kept on file.
- **Environment:** Electronic EOBs save trees and reduce carbon emissions.

To register for electronic EOBs:

- Go to www.myTRICARE.com.
- Log in to myTRICARE® Secure by clicking the “Secure Sign-In” button. The myTRICARE Secure home page will appear.
- On the left side of the home page, click the “Select Your EOB Preferences” button.
- Under the “Would you like to check your EOBs online rather than receive them in the mail?” question, click “Yes.”
- Click the “Submit” button at the bottom of the page.

It's that easy! Pharmacy EOBs are also available on myTRICARE Secure. Thank you for considering an electronic alternative for your future TRICARE communications. ■