

# TRICARE: Guiding the Claims Process



## TRICARE: Guiding the Claims Process

This flyer is **not** intended to be all-inclusive. For additional information, please contact your regional contractor, local military treatment facility, or TRICARE Area Office.

Timely payment of health care claims is important. If you must file a TRICARE claim, follow the rules and instructions determined by your regional contractor to ensure payment. This flyer provides an overview to assist you in the claims filing process.

### TRICARE Claims Process

In most cases, a TRICARE network provider will file your medical claim, TRICARE will pay its portion, and your explanation of benefits (EOB) will detail what was paid. In certain circumstances (e.g., when seeing a non-network provider or getting care overseas or outside of your region), you may need to pay the provider at the time of service and file your own claims. To file a claim, you must use a DD Form 2642 *Patient's Request for Medical Payment*. This form is available at [www.tricare.mil](http://www.tricare.mil) or your regional contractor's Web site. You may also obtain a copy at a TRICARE Service Center (TSC) or military treatment facility. Complete the form, sign it, and attach a readable copy of the provider's itemized bill. Make sure the following information is included with the claim:

- Patient's name
- Sponsor's Social Security number (SSN) (*Eligible former spouses should use their own SSN.*)
- Provider's name and address (*If more than one provider's name is on the bill, circle the name of the person who treated you.*)
- Date and place of each service
- Description of each service or supply furnished
- Charge for each service
- Diagnosis (*If the diagnosis is not on the bill, be sure to complete block 8a on the form.*)

Send all claims, except TRICARE For Life (TFL) claims, to your regional contractor. See the *For Information and Assistance* section for contact information.

### TRICARE For Life Claims

Wisconsin Physicians Service (WPS) is the claims processor for all TFL claims for care received in the United States and its territories (*American Samoa, Guam, the Northern Mariana Islands, Puerto Rico, the U.S. Virgin Islands*), where Medicare is available. Your provider will file a claim with Medicare first. Medicare processes the claim, pays its portion, and, if there is no other insurance, forwards the claim to WPS for payment of the remaining amount. EOBs received from Medicare and TRICARE will detail what was paid.

For care rendered outside the United States and its territories, claims will follow TRICARE Standard deductibles and cost-sharing provisions, because Medicare will not pay for care rendered overseas. In this case, TRICARE is the primary payer. Send overseas TFL claims to the WPS TFL overseas address as listed in the *For Information and Assistance* section.

### TRICARE Overseas Claims

WPS is the claims processor for all claims (*including TRICARE Reserve Select*) in the three overseas areas: Europe, Latin America and Canada, and Pacific. **Note:** Claims for active duty service members enrolled in TRICARE Puerto Rico Prime should be forwarded to the TRICARE South Region contractor claims address. See the *For Information and Assistance* section for contact information.

If you live in the United States and receive care overseas, submit your claim to your stateside regional contractor (*except TFL claims*). You may be required to pay for services and file a claim for reimbursement with your stateside regional contractor. Claims for prescriptions filled overseas should be submitted to the overseas claims processor.



## Coordinating Claims with Other Health Insurance

Other health insurance (OHI) is defined as any non-TRICARE health insurance that is not considered a supplement. If you have OHI, you must follow all rules of that plan, including its referral and authorization requirements (*TRICARE authorization requirements also apply for certain services*). Your OHI is considered your primary insurance. TRICARE pays second to OHI except for Medicaid, TRICARE supplements, the Indian Health Service, or other programs or plans as identified by the TRICARE Management Activity. You or your provider must file claims with your primary health insurance **before** you file with TRICARE. After your OHI determines the amount it will pay, submit a copy of your OHI's payment determination (*i.e.*, *EOB*) and a copy of the itemized bill with your TRICARE claim. Remember to provide your current OHI information to your TRICARE regional contractor. **Note:** National health insurance programs overseas are considered OHI. If you are enrolled in such programs, seek guidance from an overseas TSC before obtaining health care from a host nation provider.

If your OHI provides pharmacy coverage, TRICARE becomes the secondary payer. For supplemental insurance covering out-of-pocket expenses, you may need to file a separate claim with that carrier. **Note:** If you are injured in an accident caused by another party, contact your regional contractor for the appropriate form and assistance. For additional OHI information, you may also refer to the handbook for your TRICARE program, which is available from your regional contractor.

## Appealing a Claim or Authorization Denial

TRICARE has a multilevel appeals process to address claim and authorization denials. You may appeal the denial of a requested authorization of services, as well as TRICARE decisions regarding the payment of claims. Submit appeals to your regional contractor (*or WPS for overseas appeals*). For more detailed information or assistance with the appeal process, visit [www.tricare.mil/claims](http://www.tricare.mil/claims) or contact your regional contractor.

## For Information and Assistance

All necessary forms are available on your regional contractor's Web site or from your TSC.

<p><b>TRICARE North Region</b> Health Net Federal Services, LLC 1-877-TRICARE (1-877-874-2273) Fraud Hotline: 1-800-977-6761 <a href="http://www.healthnetfederalservices.com">www.healthnetfederalservices.com</a></p> <p><b>Send TRICARE claims to:</b> Health Net Federal Services, LLC c/o PGBA, LLC/TRICARE P.O. Box 870140 Surfside Beach, SC 29587-9740 <a href="http://www.myTRICARE.com">www.myTRICARE.com</a></p>	<p><b>TRICARE South Region</b> Humana Military Healthcare Services, Inc. 1-800-444-5445 Report Fraud: 1-800-333-1620 <a href="http://www.humana-military.com">www.humana-military.com</a></p> <p><b>Send TRICARE claims to:</b> PGBA South Region Claims P.O. Box 7031 Camden, SC 29020-7031 <a href="http://www.myTRICARE.com">www.myTRICARE.com</a></p>	<p><b>TRICARE West Region</b> TriWest Healthcare Alliance Corp. 1-888-TRIWEST (1-888-874-9378) Report Fraud: 1-888-584-9378 <a href="http://www.triwest.com">www.triwest.com</a></p> <p><b>Send TRICARE claims to:</b> West Region Claims P.O. Box 77028 Madison, WI 53707-1028 <a href="http://www.triwest.com">www.triwest.com</a></p>
<p><b>TRICARE Europe</b> Stateside: 1-888-777-8343, option 1 Comm.: 011-49-6302-67-7433/7434 DSN: 496-7433/7434 <a href="http://www.tricare.mil/europe">www.tricare.mil/europe</a></p> <p><b>TRICARE Global Remote Overseas (TGRO) Alarm Center</b> 011-44-20-8762-8133</p> <p><b>Send overseas claims to:</b> WPS—Overseas Claims P.O. Box 8976 Madison, WI 53708-8976 <a href="http://www.TRICARE4u.com">www.TRICARE4u.com</a></p>	<p><b>TRICARE Latin America and Canada</b> Stateside: 1-888-777-8343, option 3 Comm.: 1-706-787-2424 DSN: 773-2424 In Puerto Rico: 1-800-700-7104 <a href="http://www.tricare.mil/tlac">www.tricare.mil/tlac</a></p> <p><b>TGRO Alarm Center</b> 1-800-834-5514</p> <p><b>Send overseas claims to:</b> WPS—Overseas Claims P.O. Box 7985 Madison, WI 53707-7985 <a href="http://www.TRICARE4u.com">www.TRICARE4u.com</a></p>	<p><b>TRICARE Pacific</b> Stateside: 1-888-777-8343, option 4 Comm.: 011-81-6117-43-2036 DSN: 643-2036 <a href="http://www.tricare.mil/pacific">www.tricare.mil/pacific</a></p> <p><b>TGRO Alarm Centers</b> Singapore: 011-65-6-338-9277 Sydney: 011-61-2-9273-2760</p> <p><b>Send overseas claims to:</b> WPS—Overseas Claims P.O. Box 7985 Madison, WI 53707-7985 <a href="http://www.TRICARE4u.com">www.TRICARE4u.com</a></p>
<p><b>Defense Enrollment Eligibility Reporting System (DEERS)</b> Phone: 1-800-538-9552 Fax: 1-831-655-8317 <a href="http://www.tricare.mil/deers">www.tricare.mil/deers</a></p> <p><b>Beneficiary Web Enrollment (BWE) Web Site (Update DEERS)</b> <a href="https://www.dmdc.osd.mil/appj/bwe/">https://www.dmdc.osd.mil/appj/bwe/</a></p>	<p><b>TRICARE For Life (Stateside)</b> 1-866-773-0404 1-866-773-0405 (TTY/TDD) <a href="http://www.TRICARE4u.com">www.TRICARE4u.com</a></p> <p><b>Send claims for care rendered in the U.S. and its territories to:</b> WPS TRICARE For Life P.O. Box 7890 Madison, WI 53707-7890</p>	<p><b>TRICARE For Life (Overseas)</b> 1-608-301-2310 <a href="http://www.TRICARE4u.com">www.TRICARE4u.com</a></p> <p><b>Send claims for care rendered outside the U.S. and its territories to:</b> WPS TRICARE For Life P.O. Box 7985 Madison, WI 53707-7985</p>
<p><b>TRICARE Claims Web Site</b> <a href="http://www.tricare.mil/claims">www.tricare.mil/claims</a></p>	<p><b>TRICARE Fraud and Abuse Web Site</b> <a href="http://www.tricare.mil/fraud">www.tricare.mil/fraud</a></p>	<p><b>Medicare Fraud Helpline</b> 1-800-633-4227</p>

### 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.

Please provide feedback on this flyer at [www.tricare.mil/evaluations/feedback](http://www.tricare.mil/evaluations/feedback).