

Non-Covered Services and TRICARE's "Hold-Harmless" Policy

TRICARE network providers may not bill a TRICARE beneficiary for non-covered services except in the following circumstances:

- If the beneficiary did not inform the provider that he or she was a TRICARE beneficiary
- If the beneficiary was informed that services were excluded or excludable and agreed to pay for the specific services in advance and in writing

Payment Agreements for Non-Covered Services

Before providing a non-covered service, you **must** inform TRICARE beneficiaries in advance and in writing that the service is not covered under TRICARE. If they choose, beneficiaries may sign a waiver agreeing to pay for non-covered services. However, if you do not obtain a legally signed waiver and the care is not authorized by Humana Military Healthcare Services, Inc., you are expected to accept full financial liability for the cost of the care. Additionally, a waiver signed by a beneficiary on the date of service or after the care is rendered is not valid under TRICARE regulations.

For the beneficiary to be considered fully informed, TRICARE regulations require that:

- The agreement is documented prior to providing the specific non-covered services
- The agreement is in writing
- The specific treatment and date(s) of service and billed amounts are documented

General agreements to pay, such as those signed by the beneficiary at any time of admission, are not evidence that



the beneficiary knew specific services were excluded or not allowable. You should maintain copies of waivers in your office and fully inform beneficiaries in advance when specific services or procedures are not covered. ■

Inside This Issue ...

- Reminder: Medical Marijuana Is Prohibited by Federal Law
- Primary Care Manager Provider Portal Enhancements
- Protecting Beneficiary Privacy
- Electronic Funds Transfer/Electronic Remittance Advice
- Humana Military Offers Self-Service Options



Reminder: Medical Marijuana Is Prohibited by Federal Law

As a growing number of states enact laws legalizing medical marijuana for treating patients with serious illnesses like AIDS, cancer, glaucoma and chronic pain, it is important to remember that marijuana is prohibited under federal law and, therefore, is prohibited for all TRICARE beneficiaries.

Under the Controlled Substances Act, marijuana is classified a Schedule I substance—the most restrictive category of controlled substances—because of its potential for abuse. Its therapeutic value, safety and effectiveness are not considered proven.¹

The use of medical marijuana remains illegal throughout the United States and its territories under federal law, even if it is permitted for medical use under state or local law in some states. Its medical safety and effectiveness have not been established in accordance with TRICARE regulations for evaluating new medical treatments. Therefore, medical marijuana is not a TRICARE-covered treatment option for your TRICARE patients. ■

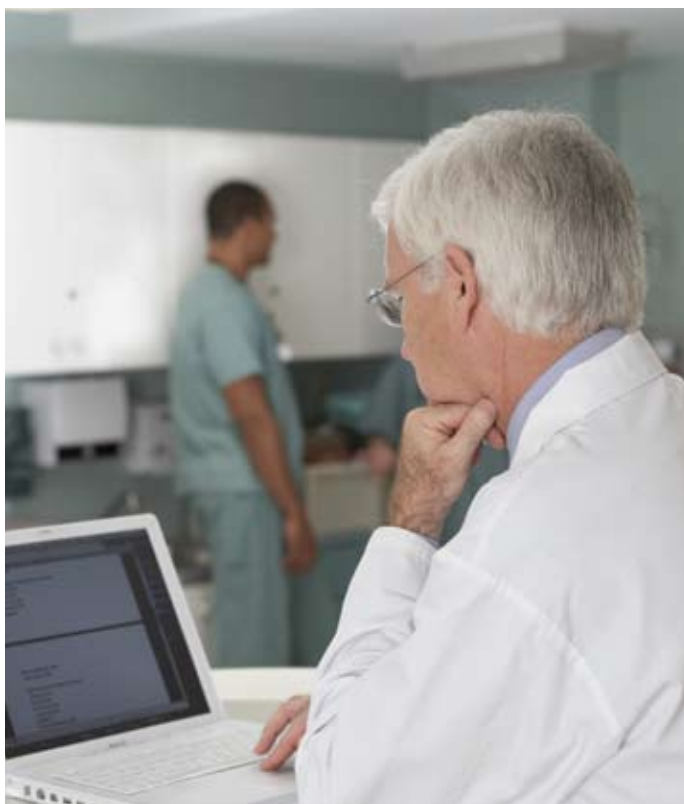
1. http://www.whitehousedrugpolicy.gov/drugfact/marijuana/marijuana_ff.html

Primary Care Manager Provider Portal Enhancements

Humana Military Healthcare Services, Inc.'s (Humana Military's) provider portal at www.humana-military.com features new enhancements, including:

- Additional options for checking eligibility if the beneficiary presents one of the new military ID cards without the sponsor's Social Security number
- An easier-to-locate Pharmacy Data Transaction Services (PDTS) page in the referral/authorization section of the secured portal, providing the beneficiary's latest pharmacy information and ensuring you know what medications he or she is taking when preparing a referral or updating your provider notes
- The primary care manager panel listing, which shows all TRICARE beneficiaries assigned to your office, including quick links to view each patient's eligibility and coverage, referral status and pharmacy data

All of these enhancements are located in the secured section of the provider portal and are offered to ensure Humana Military is meeting your needs for all self-service transactions and inquiries. Watch for general updates to the TRICARE program or provider processes in the "Highlights" section on the provider home page. ■



Protecting Beneficiary Privacy

TRICARE is committed to safeguarding the privacy of beneficiaries and their protected health information (PHI). The Health Insurance Portability and Accountability Act of 1996 (HIPAA) Privacy Rule requires TRICARE, military treatment facilities, providers, regional contractors, subcontractors and others to secure, protect and safeguard beneficiaries' PHI.

The HIPAA Privacy Rule permits medical staff to use and disclose beneficiaries' PHI for the purpose of treatment, payment and health care operations without written authorization. However, beneficiaries' permission is required for most other uses and disclosures.

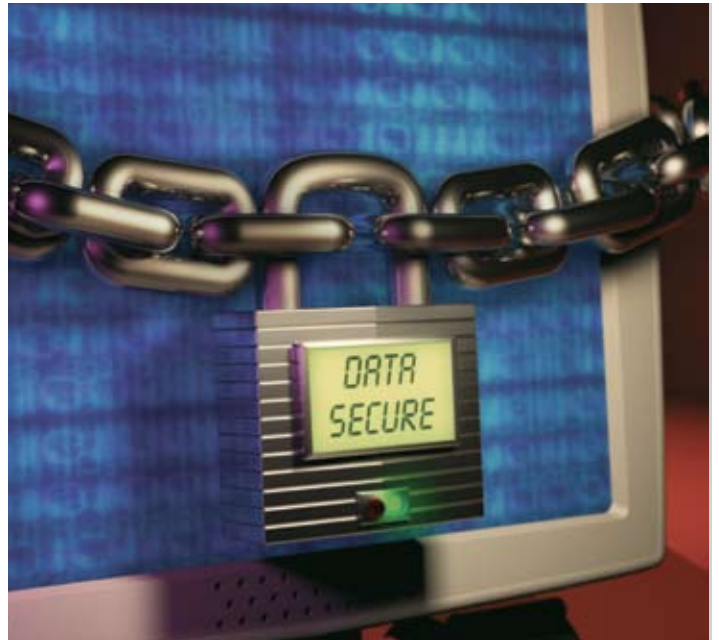
Under HIPAA's Privacy Rule, beneficiaries have the right to:

- Receive a copy of the Military Health System Notice of Privacy Practices
- Request access to PHI
- Request an amendment of PHI
- Request an accounting of PHI disclosures
- Request a restriction on PHI use and disclosure
- File a complaint regarding privacy infractions

For more information about HIPAA, visit <http://www.tricare.mil/tma/privacy/default.aspx>.

Safeguarding Protected Health Information

In addition to ensuring the privacy rights of beneficiaries under the HIPAA Privacy Rule, TRICARE has established policies regarding the implementation of appropriate administrative, physical and technical policies and safeguards that secure beneficiaries' PHI.



TRICARE also employs annual and periodic training, risk assessments, reviews and password protection of documents to safeguard PHI.

For more information regarding privacy rights, please contact Humana Military Healthcare Services, Inc.'s Privacy Officer at HMHSPrivacyOffice@humana.com. Additionally, you can view the "Privacy Practices" page at <http://www.humana-military.com/AboutHMHS/privacy.asp>. More information regarding privacy rights can also be obtained by visiting the TRICARE Privacy and Civil Liberties website at www.tricare.mil/tmaprivacy or e-mailing PrivacyMail@tma.osd.mil. ■

Electronic Funds Transfer/Electronic Remittance Advice

Over the last 10 years, Humana Military Healthcare Services, Inc. and the South Region's claims processor, PGBA, LLC, have worked together to help providers eliminate paper processes/transactions. Today, more than 90 percent of network providers submit their claims electronically.

Both electronic remittance advice (ERA) and electronic funds transfer (EFT) transactions are more timely, secured and easier to track than paper submissions, and they are also more efficient. By converting to ERAs, you have access to your

payment vouchers at all times and do not have to be concerned with missing pages, possible misroutings and lost mail. Direct deposit by EFT eliminates delays and any concerns about misrouted paper checks.

Your feedback shows that many providers recognize the value of paperless, secure transactions and have made the shift to ERAs and EFTs. Visit www.humana-military.com under the provider portal's "Claims" section for more information. ■

Humana Military Healthcare Services, Inc.
P.O. Box 740062
Louisville, KY 40201-7462

CONTACTS

**Humana Military
Healthcare Services, Inc.**
www.humana-military.com
1-800-444-5445

Claims
1-800-403-3950
www.myTRICARE.com

Behavioral Health
1-800-700-8646

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

TRICARE Web Site
www.tricare.mil



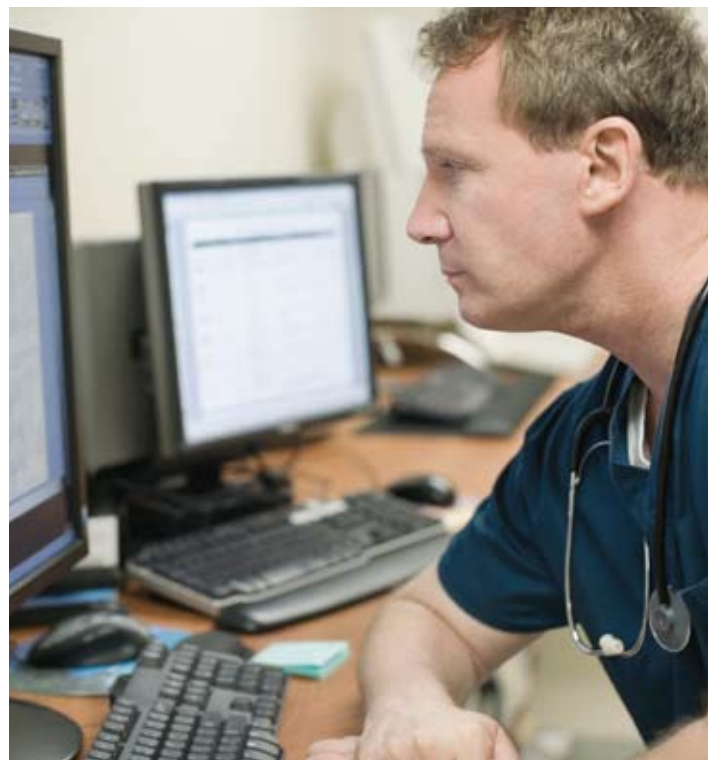
"TRICARE" is a registered trademark of the TRICARE Management Activity. All rights reserved.

Humana Military Offers Self-Service Options

Humana Military Healthcare Services, Inc.'s (Humana Military's) self-service options are easy, fast and convenient for you and your office staff. Self-service allows you to eliminate the middleman, go directly to the service or response you need and efficiently complete tasks without having to speak to a customer service representative.

Providers who use Web services at www.humana-military.com are familiar with the "Eligibility" feature, which can pull the records of up to five beneficiaries at a time using an authorization number, a sponsor Social Security number or the new Department of Defense Benefits Number. The online referral/authorization process is speedy and accurate and can provide an approval within an hour of your request. Humana Military's website now also provides patient pharmacy data. If your office does not have Web capability, Humana Military offers an interactive voice response system (IVR) at 1-800-444-5445.

Both the Web and IVR are available 24 hours a day, seven days a week, allowing you to do your prep work or referral entry at a time that is convenient for you. Check out Humana Military's self-service features on www.humana-military.com or IVR and encourage all of your staff members to move to the self-service options. ■



BU3710PRS08112