Verifying TRICARE® Eligibility

How to Verify Eligibility

1. Ensure that patients have valid Common Access Cards (CACs), uniformed services ID cards, or eligibility authorization letters.1
2. Check the expiration dates on CACs and ID cards and copy both sides of the cards for your files.
3. You should verify the patient’s TRICARE eligibility by accessing the Humana Military Healthcare Services, Inc. (Humana Military) Web site at www.humana-military.com. (Retain a printout of the eligibility verification screen for your files.)
4. When verifying eligibility, be sure to use the sponsor’s Social Security number (SSN).

1. Eligibility may also be verified by a valid photo ID of the dependent when accompanied by a copy of the sponsor’s activation orders (when activated for more than 30 consecutive days). Beneficiaries under the age of 10 are not routinely issued ID cards, so the parent’s proof of eligibility may serve as proof of the child’s eligibility. For additional eligibility information, see Section 3 of the TRICARE Provider Handbook.

Uniformed Services Identification Cards

Common Access Card

Active duty service members (ADSMs) and drilling National Guard and Reserve members carry CACs. Before providing care, check the CAC expiration date. Although CACs are valid uniformed services ID cards, they do not, on their own, prove TRICARE eligibility. You must verify patient eligibility at the time of service, as described above.

Uniformed Services ID Card

The uniformed services ID card incorporates a digital photographic image of the bearer, barcodes containing pertinent machine-readable data, and printed ID and entitlement information.

ID Card Color

• Active duty family members (ADFMs)—tan
• Retirees—blue
• National Guard and Reserve family members—red
• TAMP-eligible members—tan
• Retiree family members—tan

ID Card Key Fields

• SSN or Sponsor SSN (or last 4 digits of SSN)
  Providers should use the SSN when verifying the card bearer’s eligibility.

• Expiration Date
  Check the expiration date. It should read “INDEF” (i.e., indefinite) for retirees. If expired, the beneficiary must immediately update his or her information in Defense Eligibility Enrollment Recording System (DEERS) and get a new card. Eligibility for TRICARE benefits will be determined by the eligibility response received from DEERS and not from the information on the ID card.

• Civilian
  Check the back of the ID card to verify eligibility for TRICARE civilian care. The center section of the card should read “YES” under the box titled “CIVILIAN.”

Note: If a beneficiary using TRICARE For Life (TFL) has an ID card that reads “NO” in this block, the beneficiary is still eligible for TFL if he or she has both Medicare Part A and Medicare Part B coverage.

Copying ID Cards

It is legal and advisable for providers to copy CACs and ID cards for specific authorized purposes, which may include facilitating medical care eligibility determination and documentation, cashing checks, administering other military-related benefits, and verifying TRICARE eligibility. The Department of Defense recommends that providers retain photocopies of both sides of CACs and ID cards for future reference.

The information contained in these charts is not all-inclusive.
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TRICARE Program Option Enrollment Cards

TRICARE Prime, TRICARE Prime Remote, and TRICARE Prime Remote for Active Duty Family Members

TRICARE Prime beneficiaries receive TRICARE Prime enrollment cards. TRICARE Prime Remote (TPR) and TRICARE Prime Remote for Active Duty Family Members beneficiaries receive TPR enrollment cards. Although they contain important beneficiary information, enrollment cards do not prove eligibility. To verify eligibility, follow the process outlined in the “How to Verify Eligibility” section.

TRICARE Reserve Select and TRICARE Retired Reserve

TRICARE Reserve Select (TRS) is a premium-based health plan that members of the selected Reserve of the Ready Reserve may qualify to purchase. TRICARE Retired Reserve (TRR) is a premium-based health plan that members of the Retired Reserve may qualify to purchase. To verify coverage, contact Humana Military at 1-800-444-5445.

Continued Health Care Benefit Program

CHCBP is a premium-based health care program administered by Humana Military. CHCBP offers temporary transitional health care coverage (18-36 months) after TRICARE eligibility ends. All questions regarding CHCBP eligibility verification can be addressed through Humana Military’s Web site at www.humana-military.com.

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