

RAO Newsletter # 54 - April 7, 2009 - Tricare

TRICARE & OHI:

All beneficiaries should understand their Tricare benefit, which includes how Tricare pays claims for beneficiaries who have other health insurance (OHI). Understanding how the two work together is necessary for ensuring timely and accurate claims processing. Beneficiaries may be eligible for OHI through an employer, private insurer, school health care coverage or entitlement programs such as Medicare. Navigating two health care plans can be quite confusing at first. The most important thing to remember if you have OHI is that, by law, your OHI is the primary payer, and Tricare is secondary. You or your provider must file health care claims with your primary health insurance before you or your provider file with Tricare. Check with your OHI provider and your regional contractor to find out the appropriate steps to take to ensure your claims are paid. OHI Claims Flyer for more information. You may also want to visit the Tricare Web site on working with Tricare and Medicare at www.military.com/benefits/tricare-and-medicare for specific information.

A key to managing more than one plan is to keep Tricare in the loop. Denials or delays in processing are likely if a beneficiary does not inform their appropriate Tricare contacts about their OHI. First of all, make sure your doctor knows that you have OHI. If your doctor fills out your claim incorrectly, this may delay processing. Secondly, for your pharmacy benefit, let Tricare know about your OHI by calling the Tricare pharmacy contractor, Express Scripts, Inc. (ESI) at 1-866-DoD-TRRx (1-866-363-8779). Lastly, each Tricare region has an OHI Questionnaire to help you communicate any changes which can be accessed at:

North Region at http://tricare.mil/mybenefit/Download/Forms/OHI_North.pdf

South Region at http://tricare.mil/mybenefit/Download/Forms_OHI_South.pdf

West Region at http://tricare.mil/mybenefit/Download/Forms/OHI_West.pdf

Mail Order Pharmacy www.express-scripts.com/TRICARE

For Tricare For Life (TFL) beneficiaries, Medicare pays first, then your OHI, then Tricare.

Coordinating TRICARE For Life with Other Health Insurance:

There are two scenarios for coordinating Medicare and TRICARE For Life with another health insurance plan. In both cases, TRICARE For Life becomes the last payer, instead of the second payer.

Note: TRICARE pays last unless you have Medicaid, which pays after TRICARE.

Scenario 1: You Have Other Health Insurance Not Based on Current Employment

If you have other health insurance which is not based on your current employment or that of a family member (for example, a private Medicare supplement), Medicare is the primary payer, the other health insurance pays second, and TRICARE pays third.

Scenario 2: You Have Other Health Insurance Based on Current Employment

Generally, if you have an employer sponsored health plan based on current employment, that health plan is the primary or first payer for your health care claims, Medicare pays second, and TRICARE pays third. If there are fewer than 20 employees in the employer sponsored plan, then Medicare is primary, the employer plan pays second, and TRICARE pays third. In both scenarios above, if there is any remaining balance after Medicare and your other insurer have paid, you will need to submit a TRICARE paper claim to Wisconsin Physicians Service. Be sure to include the explanation of benefits statements from Medicare and the other insurer. Submit a TRICARE claim form (DD Form 2642 *TRICARE DoD/CHAMPUS Medical Claim Patient's Request for Medical Payment*) to:

Wisconsin Physicians Service
TRICARE For Life
P.O. Box 7890
Madison, WI 53707-7890

You can download a copy of the claim form from www.tricare.mil/claims or www.tricare4u.com, or request a copy from WPS by calling 1-800-773-0404

Retiree Activities Office

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