

# TRICARE

What is TRICARE? TRICARE is a health care program for over 9 million military beneficiaries, active-duty family members, retirees, and retiree family members. It's an integrative health care delivery system utilizing military treatment facilities and civilian network providers.

## **TRICARE Prime**

This plan is like an HMO. Enrollment is required, and a network primary care physician must be chosen for care. That physician refers them out to a network specialist.

## **TRICARE Standard**

This is the plan automatically assigned, and it functions like an indemnity plan. Coverage is 80/20, with a \$150 deductible. If the patient is an active-duty service member, they have a \$1,000 catastrophic cap. Retirees have a \$3,000 catastrophic cap.

## **TRICARE Extra**

This plan is like a PPO. TRICARE Extra patient, unlike Prime, is not required to see network providers. If they do see a network provider, they get an extra five percent discount. Coverage would be an 85/15 split. It will save them money seeing a network provider even though they're not required to do so.

## **Pharmacy Program**

Pharmacy program is the same for all programs. Folks pay \$3 for generic, \$9 for brand name drugs. Some medications are considered nonformulary and cost \$22. Program pharmacies include Rite Aid, CVS, Walgreens, Wal-Mart, K-Mart, and more.

## **Becoming a Provider**

To become a TRICARE Standard certified authorized provider, you will need to complete a two-page form. Processing takes less than a month

Becoming a TRICARE Prime provider requires a credentialing process. Credentialing usually takes 90 days or less.

## **Reimbursement**

Ninety-nine percent of all claims are paid in 30 days or less. If you sign a contract as a TRICARE Prime Network Provider, you're guaranteed payment in 30 days or less. If you don't receive payment in 30 days or less, TRICARE is fined by the government for each and every claim. All providers are asked to agree to some sort of discount.

Reimbursement is the same whether you are a behavioral health provider or a medical provider. There is not a set fee schedule.

### **Behavioral Health Benefit**

The first eight visits do not need an authorization or referral, unless the provider is an LPC, mental health counselor, or pastoral counselor. TRICARE Prime patients do need to see a network provider. Behavior health care providers can be MDs, DOs, PhDs, MFTs, LMFTs, LCSW, LPCs, mental health counselors, or pastoral counselors.

Covered out-patient services, individual therapy, joint therapy, group therapy, family therapy, collateral visits, play therapy, psychoanalysis and psych testing are benefits, but they do require an authorization. Marriage counseling is not a covered benefit under TRICARE.

Substance abuse treatment including in-patient services, detox, and rehabilitation are covered for 30 days. Residential treatment center services are covered for a 150 day limit.

### **Reserve Select**

This is a new TRICARE program, where a reservist can purchase TRICARE Standard coverage. Previously reservist National Guard members only had eligible for TRICARE once they're called for active duty under active orders. Once they were off those orders, they were given what we called a Camp Carry Transitional Assistance Management Program with 180 days of continued coverage.