

Tricare Questions Answered and Upcoming Changes

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Tricare Questions Answered Discussion with Landstuhl Regional Medical Center (LRMC) Tricare Representative

With the new requirement for TRICARE-Select to have to pay an annual premium, what happens if the member does not pay this?

If the Enrollment fee is not paid, you will be disenrolled from TRICARE Select! (You can ask for reinstatement within 90 days of last payment day). You will have to pay all medical expenses out of your pocket if **you have no medical insurance coverage**. You can be seen at a Medical Treatment Facility (MTF), but only if space and care are available (Henley, E., personal communication, 14 July 2020).

If the member does not pay enrollment fee on time and the 90 days grace period (request for reinstatement) passed, will they be able to enroll at a later time?

Yes, during the open enrollment season (13 November – 12 December) (Henley, E., personal communication, 14 July 2020).

An Example to share: The member has GS Health Insurance (Foreign Service), and when sponsor retires from GS job, he does not choose the option for health insurance to continue past his death (coverage does not automatically continue when sponsor passes like by TRICARE), and he opted not to pay the fee for TRICARE Select because TRICARE is secondary insurance. Can it be reinstated for a dependent?

Yes, and they do not have to wait until the open enrollment season (12 November – 13 December) since death is considered a Qualified Life Event (QLE) (Henley, E., personal communication, 14 July 2020).

Will, a surviving spouse, have to pay the monthly enrollment fee, and will they have to pay single coverage vs. family?

Yes, they will have to pay the monthly enrollment fee and will pay the single rate if there are no other dependents (Henley, E., personal communication, 14 July 2020).

I do not plan to go back to the United States ever, do I have to enroll in Medicare Part B when I turn 65?

Yes, TRICARE is not a Long term Insurance. Suppose you do not enroll in Medicare Part B at 65 (you will no longer be covered under TRICARE, i.e., you will have no health insurance at all). At age 65, you will be switched to TRICARE For Life (TFL) if you enroll in Medicare Part A and Part B. If you enroll outside your window, i.e., age 65 you will pay a monthly penalty fee in addition to the monthly payment for the rest of your life. Remember to enroll your spouse at 65 too if they have TRICARE Select as their health insurance.

No, if you are not planning on going back and you have another insurance that does not require you to have Medicare Part A and Part B like Foreign Service Benefit Plan (GS if eligible and opted to take) (Henley, E., personal communication, 14 July 2020).

Once I have Medicare Part B (at age 65), will I still have to pay the TRICARE Select monthly enrollment fee?

Yes, you will have to pay both the Medicare and TRICARE Select monthly fees (Henley, E., personal communication, 14 July 2020).

With this change in the program, will you lose/ affect your current the *TRICARE PLUS*, i.e., have an assigned PCM, so not space available only appt the same day?

Since *TRICARE PLUS* isn't a Tricare Program but is something that the local Medical Treatment Facility (MTF) and the commander decided to do, it should not affect that status since the two are not related. Even if you fail to pay your enrollment fee and are disenrolled, once you re-enroll during open enrollment season, you should still have the *TRICARE PLUS* as before (Henley, E., personal communication, 14 July 2020).

If a dependent (spouse) stays in Germany while the provider (active duty spouse) returns to the states for a two-year assignment, is the spouse covered under Tricare in Germany during this time? If yes, are there steps to execute for this coverage? If no, are there options available for health care coverage?

Yes, one is covered under TRICARE if sponsor leaves and dependent stay here if you sign up/enroll for TRICARE Select. (they can switch that in the System w/o affecting sponsor's status, and because the sponsor is still Active Duty, the catastrophic CAP is \$1000 and deductible \$150 single (if the only spouse stayed) \$300 (if more than one eligible dependent stayed). You do not have to pay the newly required Enrollment fee effective Jan 2021 of \$12.50 single or \$25 family a month if the sponsor is Active Duty. Your copay is 20% vs. 25% (retirees). You would have to pay all your care upfront and file a claim for reimbursement when seen off base.

On base, you can be seen if space available (same day Appointment) (of course u can be seen at the emergency room since there is no appointment necessary to be seen there) unless u can enroll in *TRICARE Plus* (this isn't a Tricare program but is referred to as such here, all it means is that you have an assigned PCM and u can schedule Appointments.) Currently, Ramstein is not signing anyone up for *TRICARE Plus* due to capacity issues.

You have up to 3 Years to file your Claims.

If you stay here without SOFA and you need proof of health insurance to apply for your Resident Permit, you need to request a letter from TRICARE once you switch to TRICARE Select. Check with TRICARE what the lead time is for this to do the switch and obtain the letter.

Also, you do not need referrals from base to be seen off base. You can see any doctor, and if you need special care such as PT, your German doctor will prescribe it, and their referral letter (Rezept) is sufficient (Henley, E., personal communication, 14 July 2020).

Is there a way for me to find out if TRICARE Select pays for a specific treatment?

You call your local TRICARE office, and if it is not clearly outlined in the regulations, they will do a Benefits Review for you to determine if TRICARE will pay for treatment (Henley, E., personal communication, 14 July 2020).

Dual Military OS where one member becomes another member's dependent so no double Cap, how will those members have to pay the enrollment premium?

Only one member will pay, i.e., the one that is considered the sponsor, and it would be the family category of \$25 a month (Henley, E., personal communication, 14 July 2020).

If aligned under the other member and member dies, can the dependent retiree (due to way system works) continue this insurance? i.e., as a dependent or do they have to use TRICARE at their merit, i.e., their right as a retiree even though they never paid the annual premium? Is there going to be a punishment?

Since the death would be considered a qualifying life event (QLE) they can enroll immediately--up to 90 days--after the qualifying life event (QLE) and should be able to be switched over as their sponsor and not lose any *TRICARE PLUS* benefits, since that is a locally run program (Henley, E., personal communication, 14 July 2020).

Items taken from online info and emails:

If applicable, TRICARE Select beneficiaries not completely set up for the payment by 1 January 2021, then they will drop from current TRICARE Select enrollment to direct care. This means you will not have any TRICARE coverage and will not be able to get re-enrolled until you have a **qualifying life event (QLE)** or during the open enrollment season (12 November - 13 December).

Also, the cat-cap will increase from \$3000 to \$3500. The below link also mentions the cat-cap increase to \$3500.

You can find more information at

<https://tricare.mil/Plans/Enroll/Select/EnrollmentFees>, but I've also attached a screenshot of the information provided on this page.

Upcoming Changes

Changes Coming Soon for Some TRICARE Select Retired Beneficiaries

6/22/2020

https://tricare.mil/CoveredServices/BenefitUpdates/Archives/06_22_2020_Changes_Coming_Some_TRICARE_Select_Retired_Beneficiaries

Starting on 1 January 2021, **TRICARE Select Group A** retired beneficiaries must pay monthly enrollment fees to maintain their TRICARE health coverage. This is a change, and the first time this beneficiary group will pay enrollment fees.

"In 2021, some TRICARE beneficiaries will pay enrollment fees for the first time, a change mandated by Congress," said Dr. Danita Hunter, director of the TRICARE Health Plan at the Defense Health Agency. "We are communicating this well before the change is implemented so beneficiaries can be informed about the change, as well as their TRICARE plan and cost options."

Here are the key points you need to know.

What is happening?

Retired TRICARE Select beneficiaries will have to pay enrollment fees. Congress mandated this change in the National Defense Authorization Act for Fiscal Year, 1 October - 30 September 2017. Congress granted the Defense Health Agency a delay in implementation to the calendar year 2021.

Who is impacted?

This change only affects Group A if you or your sponsor's initial enlistment or appointment occurred before 1 January 2018, you are in Group A. retirees, and their family members enrolled in TRICARE Select. You would be in Group A if your initial enlistment or appointment or that of your uniformed services sponsor began before 1 January 2018. Active duty family members enrolled in TRICARE Select will experience no change, and won't pay enrollment fees.

This applies to me. When do I need to take action?

You must set up a monthly allotment through your Department of Defense (DoD) pay center, where feasible, for your monthly payments to start on 1 January 2021. For sponsors who don't receive funds through a DoD pay center, you can establish payments via electronic funds transfer, credit card, or debit card. Your regional contractor will soon issue instructions to set up payment.

What are the 2021 enrollment fees for TRICARE Select Group A retirees?

The enrollment fees will be collected via monthly installments from the sponsor's military pay system, where retired pay is disbursed.

- Individual plan: \$12.50 per month
- Family plan: \$25 per month

How can I stay informed and prepare for this change?

Visit the TRICARE Select Enrollment Fees page on the TRICARE website for updates and sign up for email alerts. TRICARE will inform you of specific actions you need to take in the coming months. Take command of your health and your health care benefits in 2020.

What Happens if I Do Not Take action?

<https://tricare.mil/Plans/Enroll/Select/EnrollmentFees>

You will be disenrolled from TRICARE Select for failure to pay enrollment fees on 1 January 2021. You will have 90 days from your last paid through a date to request reinstatement. You must contact your regional contractor to request reinstatement.

If you do not take action, you will only be able to get care from a military hospital or clinic, if space is available.

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Beneficiary Groups

Starting 1 January 2018, you will fall into one of two categories based on when your sponsor became affiliated with the Uniformed Services, either through enlistment or appointment:

- If you or your sponsor's initial enlistment or appointment occurred before 1 January 2018, you are in Group A.
- If you or your sponsor's initial enlistment or appointment occurs on or after 1 January 2018, are in Group B. DS.

Group A and Group B have different enrollment fees and out-of-pocket costs.