



Briefing on TRICARE in Washington

Washington State Joint Committee on Veterans' & Military Affairs

October 3, 2012



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Briefing Agenda

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- Overview of TRICARE
 - What is TRICARE?
 - Who is Eligible for TRICARE Benefits?
 - TRICARE Benefit Options
 - TRICARE and Other Health Insurance
 - TRICARE Program Management
 - TriWest Operational Overview
- WA State Demographic/Operational Overview
 - TriWest Operations and Customer Support
 - Eligible Population/Provider Demographics
 - Guard/Reserve Benefits and Support
- TRICARE Program Updates
 - TRICARE Benefit Changes
 - T-3 Contract Transition
- Q & A



TRICARE Overview

Glenn Gray

Director, Congressional Relations & Priority Programs



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What is TRICARE?

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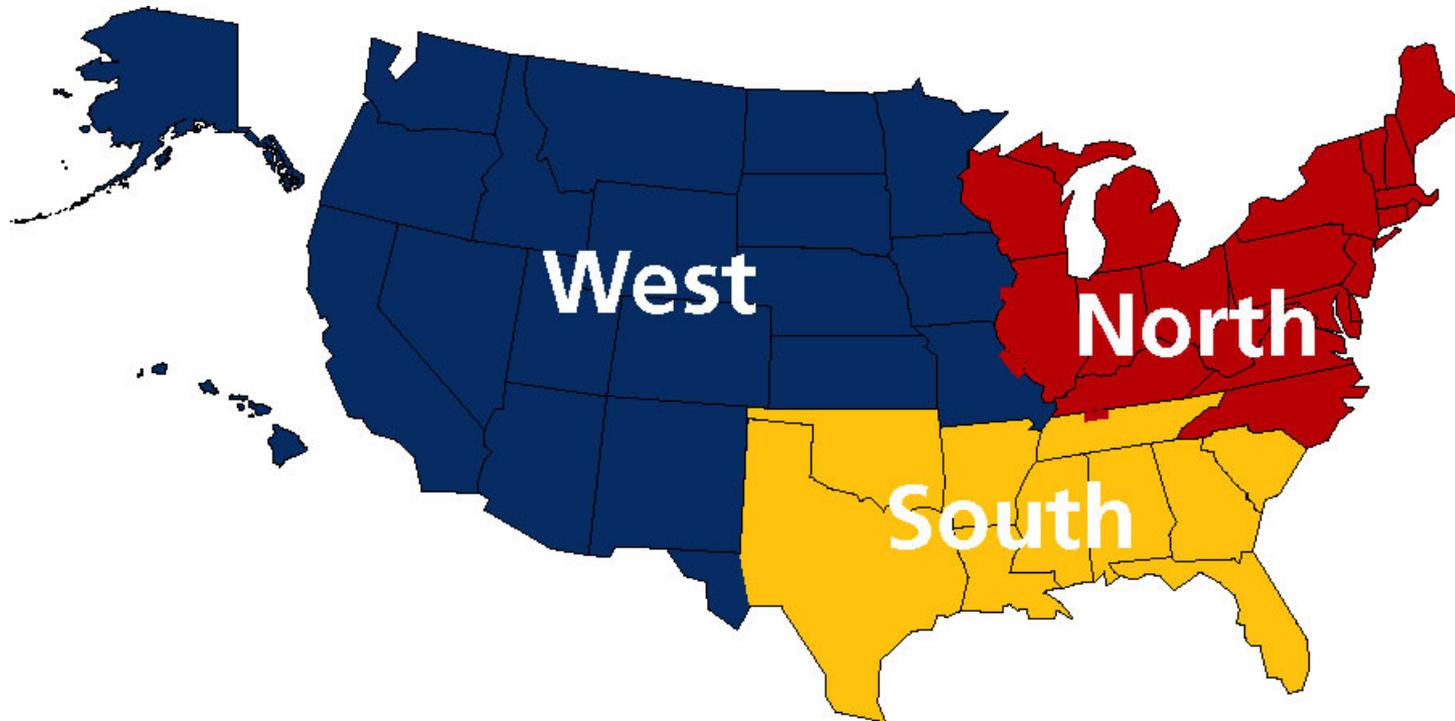
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- A component of the Department of Defense's Military Health System, implemented in the mid-90's, to supplement the existing military health infrastructure
- TRICARE is not an insurance program – TRICARE is a military entitlement benefit (eligibility determined by Service branches)
- Three TRICARE regions in U.S. (West, North and South)
- Each Region serves around 2.9 million beneficiaries
- TRICARE regions also in place outside the U.S.
 - TRICARE Europe
 - TRICARE Latin America
 - TRICARE Pacific

TRICARE Regions

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Who is Eligible for TRICARE?

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- Available to the seven Uniformed Services
 - U.S. Army
 - U.S. Air Force
 - U.S. Navy
 - U.S. Marine Corps
 - U.S. Coast Guard
 - Commissioned Corps of the Public Health Service (PHS)
 - Commissioned Corps of the National Oceanic and Atmospheric Association (NOAA)
- Beneficiary Categories
 - Active Duty and their eligible family members
 - Reserve Component (Nat'l Guard/Reserve) and their family members
 - Military retirees and their family members
 - Includes Medal of Honor recipients and their family members; surviving family members and unremarried former spouses
- Approximately 357,000 TRICARE-eligible beneficiaries in the state of Washington

TRICARE Benefit Options

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- TRICARE Prime (HMO)
 - Active Duty/Family Members, Retirees/Family Members (under 65)
 - Enrollment-based; annual enrollment fee and co-pays
- TRICARE Standard (Indemnity)
 - Cost-shares and deductible
 - Can see any provider accepting TRICARE
- TRICARE Extra (PPO)
 - Added benefit by utilizing network providers
- TRICARE Prime Remote (TPR)
 - Active Duty/families in remote areas
- TRICARE Reserve Select (TRS)
- TRICARE Retired Reserve (TRR)
- TRICARE Young Adult (TYA) – dependents up to 26 years old
- TRICARE For Life - qualifying military retirees & family over 65
- Continued Health Care Benefit Program (CHCBP)



TRICARE and Other Health Insurance

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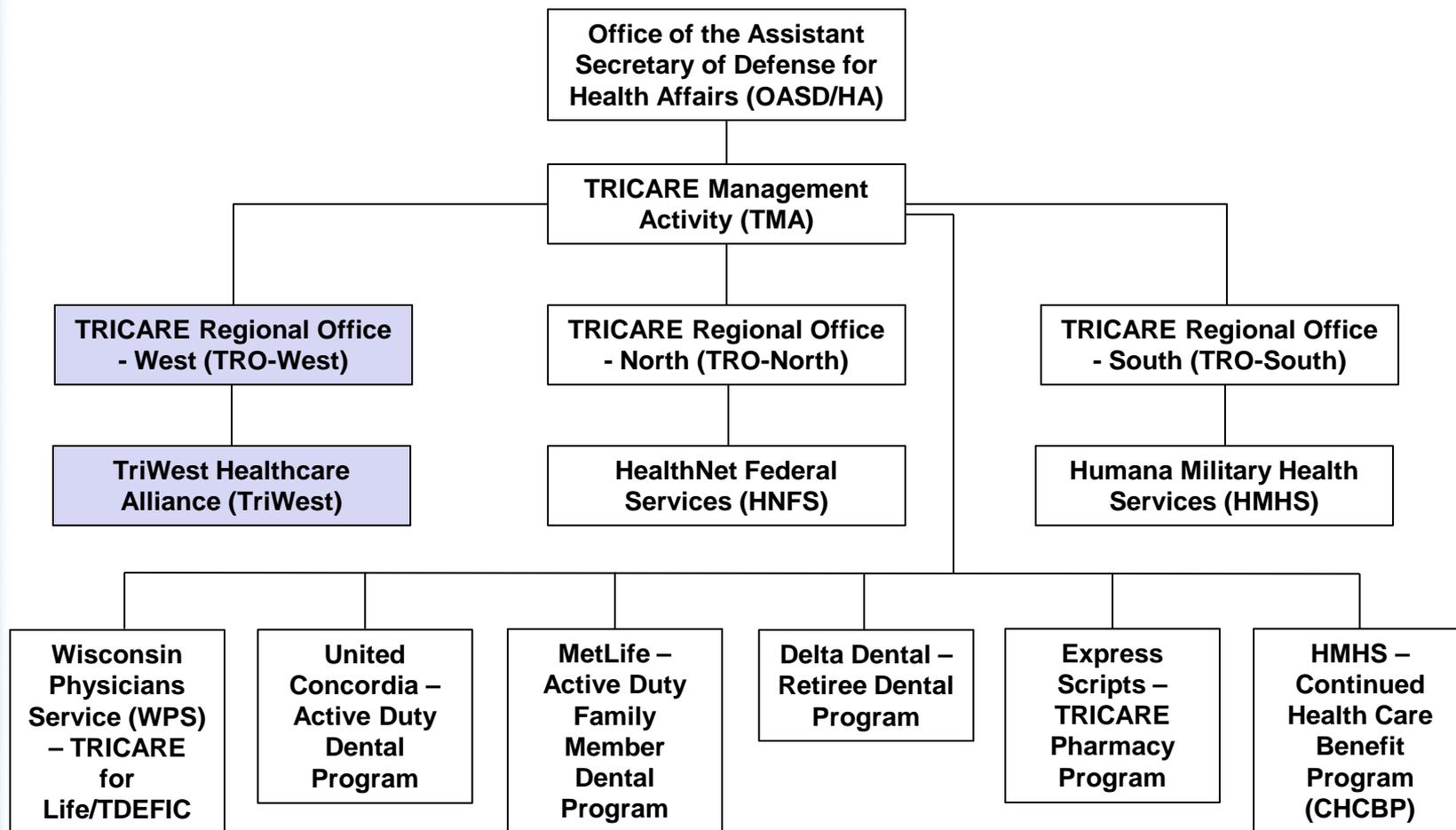
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- Other Health Insurance (OHI)
 - TRICARE is always secondary to OHI (with the exception of Medicaid, TRICARE supplements and the Indian Health Service)
 - TRICARE will pay remainder of claim (up to TRICARE allowable charge) after OHI has completed processing of claim
- Medicare and TRICARE (TRICARE for Life/TDEFIC)
 - Medicare is primary to TRICARE coverage
 - Medicare picks up authorized amount; TRICARE typically picks up remaining amount (if covered by both programs)
 - Medicare Part A (and purchase of Medicare Part B) required in most circumstances to retain TRICARE coverage when Medicare-eligible

TRICARE Program Management

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TriWest Operational Overview

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- TriWest is the Managed Care Support Contractor (MCSC) for TRICARE West Region
- Primary contractually-required services that TriWest provides:
 - Develop/build/maintain civilian provider & facility networks to support healthcare needs
 - Educate beneficiaries on TRICARE benefits and use of TRICARE program
 - Manage coordination/processing of medical - healthcare access to services (Authorizations/Referrals)
 - Process TRICARE Program enrollment applications & payments
 - Process/pay claims for healthcare services provided
 - Manage customer service interactions



TRICARE Field Operations

George Cargill

Vice President of Operations for Northwest Market



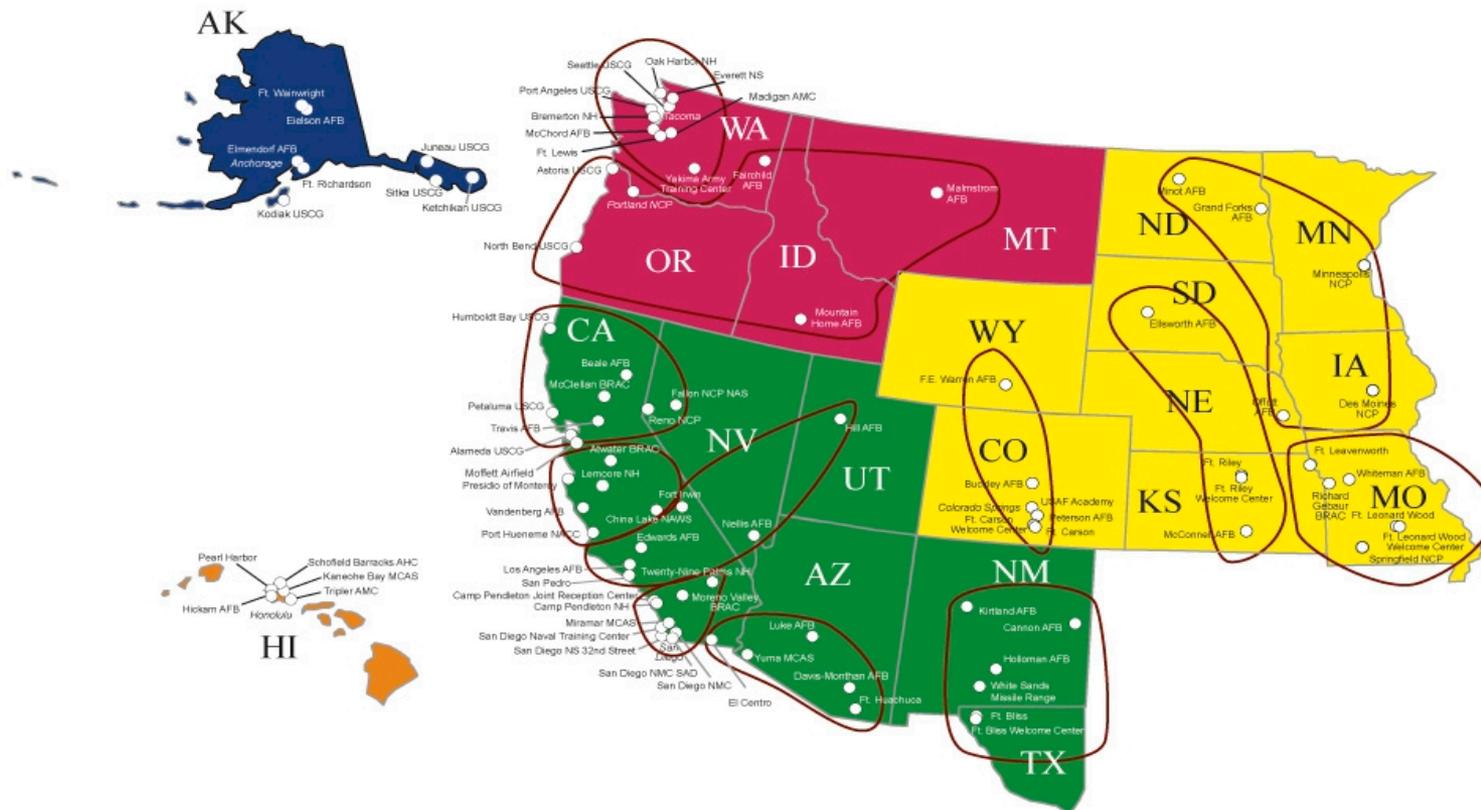
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Regional Market Areas

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TRICARE West Region Operational Areas of Responsibility



TriWest Local Operations

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- Washington, Oregon, Idaho & Montana in Northwest Market
 - George Cargill, Vice President of Operations
 - Rick Becker and Mike Hanley, Service Area Directors
 - Regional Hub Office in Tacoma
 - WA TRICARE Service Centers
 - Madigan Army Medical Center
 - Ft. Lewis Welcome Center
 - McChord AFB
 - Fairchild AFB
 - Bremerton Naval Hospital
 - Oak Harbor Naval Hospital
 - Everett Naval Station
 - Port Angeles USCG
 - Seattle USCG
 - Yakima Army Training Center

TriWest Local Operations (cont'd)

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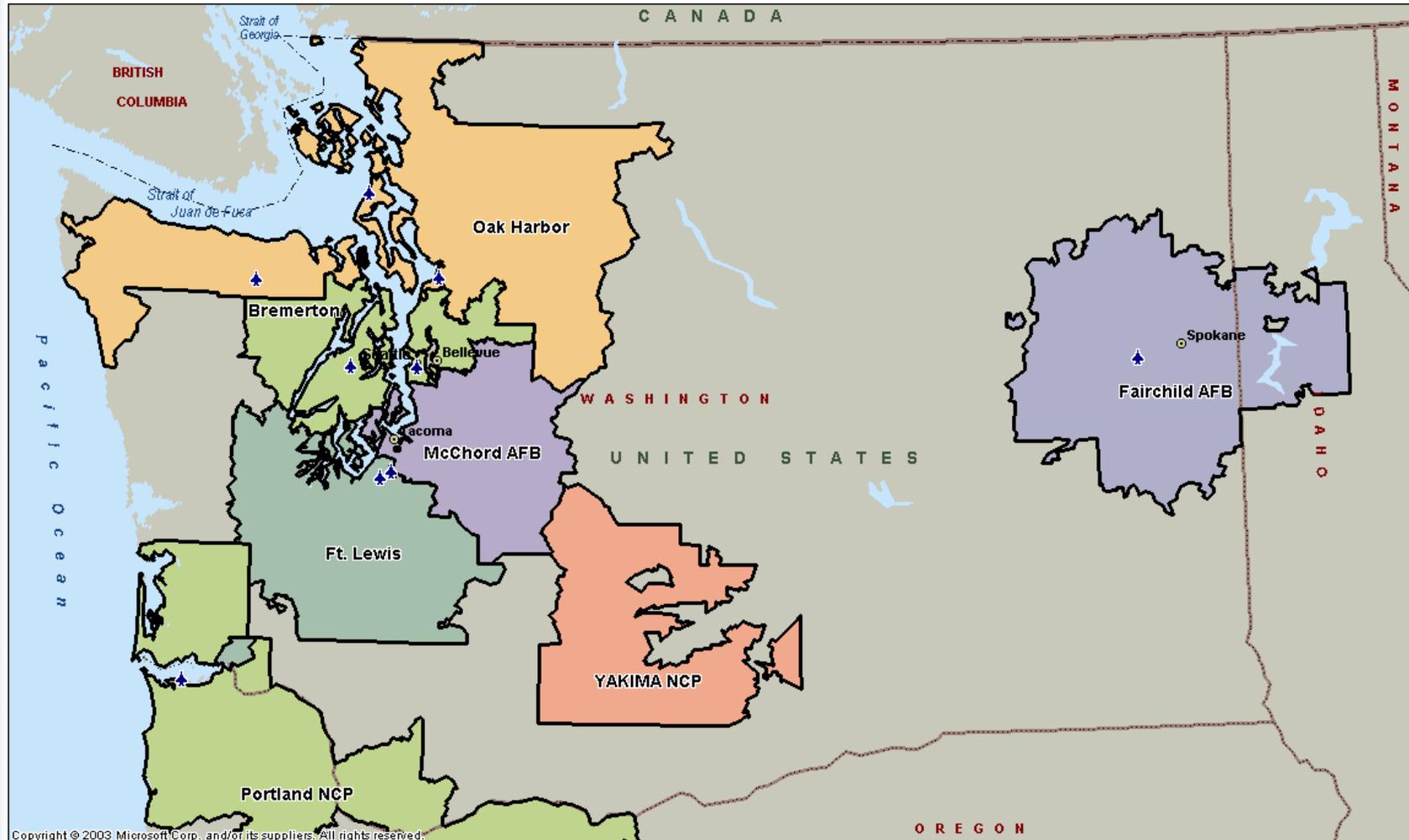
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- 10 TRICARE Service Centers in Washington:
 - TSC operational management
 - Clinical support/coordination (on-site & Tacoma Hub)
 - Local TRICARE program management
- TRICARE Service Representatives
 - Face-to-face customer service
 - Eligibility verification, general benefits education, enrollment processing, research claims issues
- Additional resources for customers
 - WWW.TRIWEST.COM
 - 1-888-TriWest (contact center in Tacoma Hub)

Washington Prime Service Areas (PSAs)

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Washington TRICARE Beneficiary Statistics

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Washington TRICARE Program Eligible Beneficiaries*+

• AD/RC Service Members	75,000
• AD/RC Family Members	99,000
• Retiree/Family Members	112,000
• Retirees (> 65) TRICARE For Life	71,000

Total Eligible	357,000

* As of May 2012

+ Amount rounded to nearest thousand

- Approximately 225,000 TRICARE beneficiaries are enrolled in TRICARE Prime benefit

Washington TRICARE Provider Network

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Summary of Contracted/Network Civilian Network*

<u>Within WA PSAs</u>	<u>Outside WA PSAs</u>	<u>State of WA**</u>
PCMs: 3,029	N/A	3,029
Spec: 13,940	2,441	16,381
BH: 2,365	201	2,566
Facilities: 572	98	670
Total : 19,906	2,740	22,646

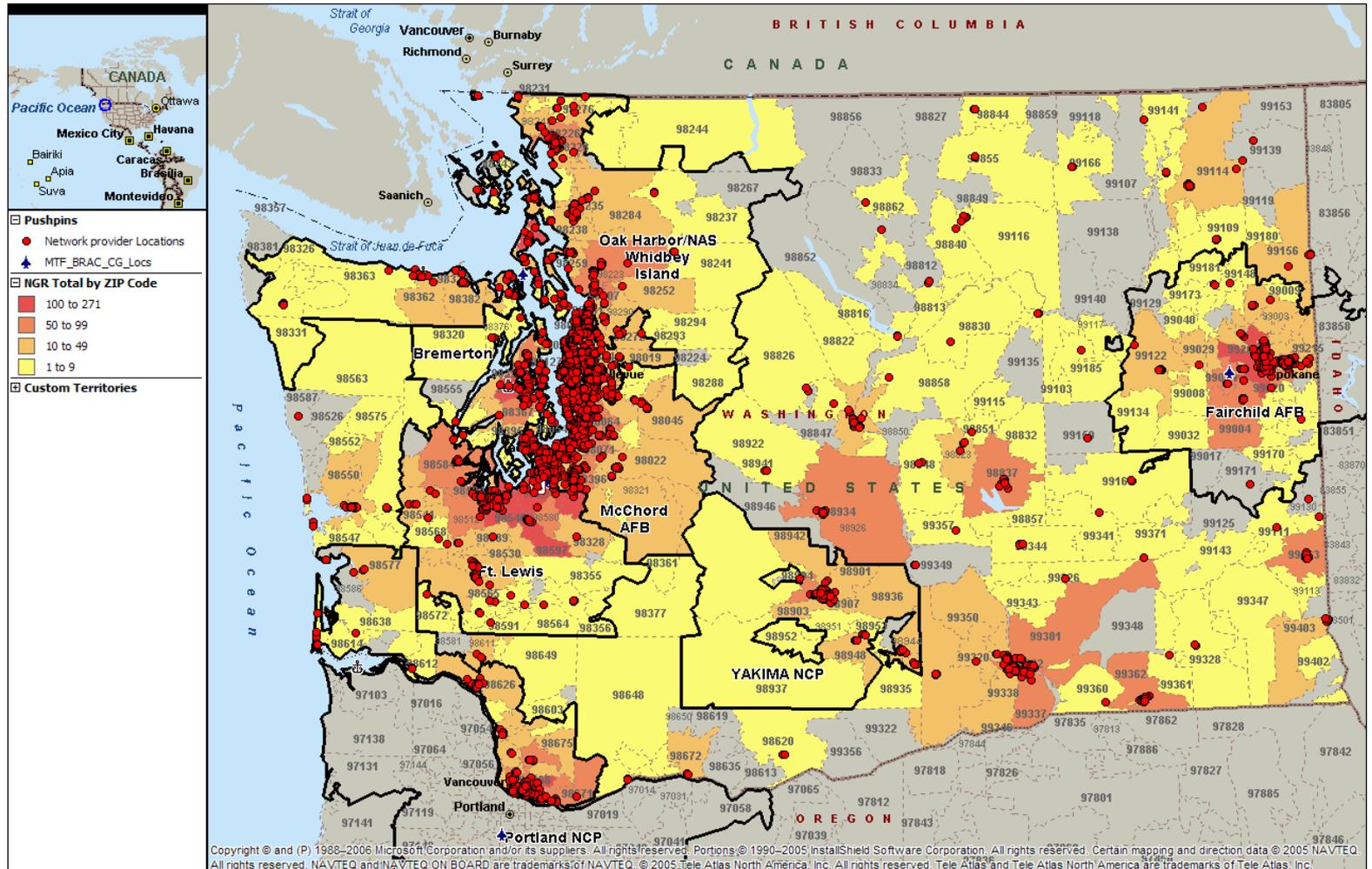
* As of September 2012

** Second largest provider network in TRICARE West Region (#1 – CA)

WA TRICARE M/S Provider Network Locations

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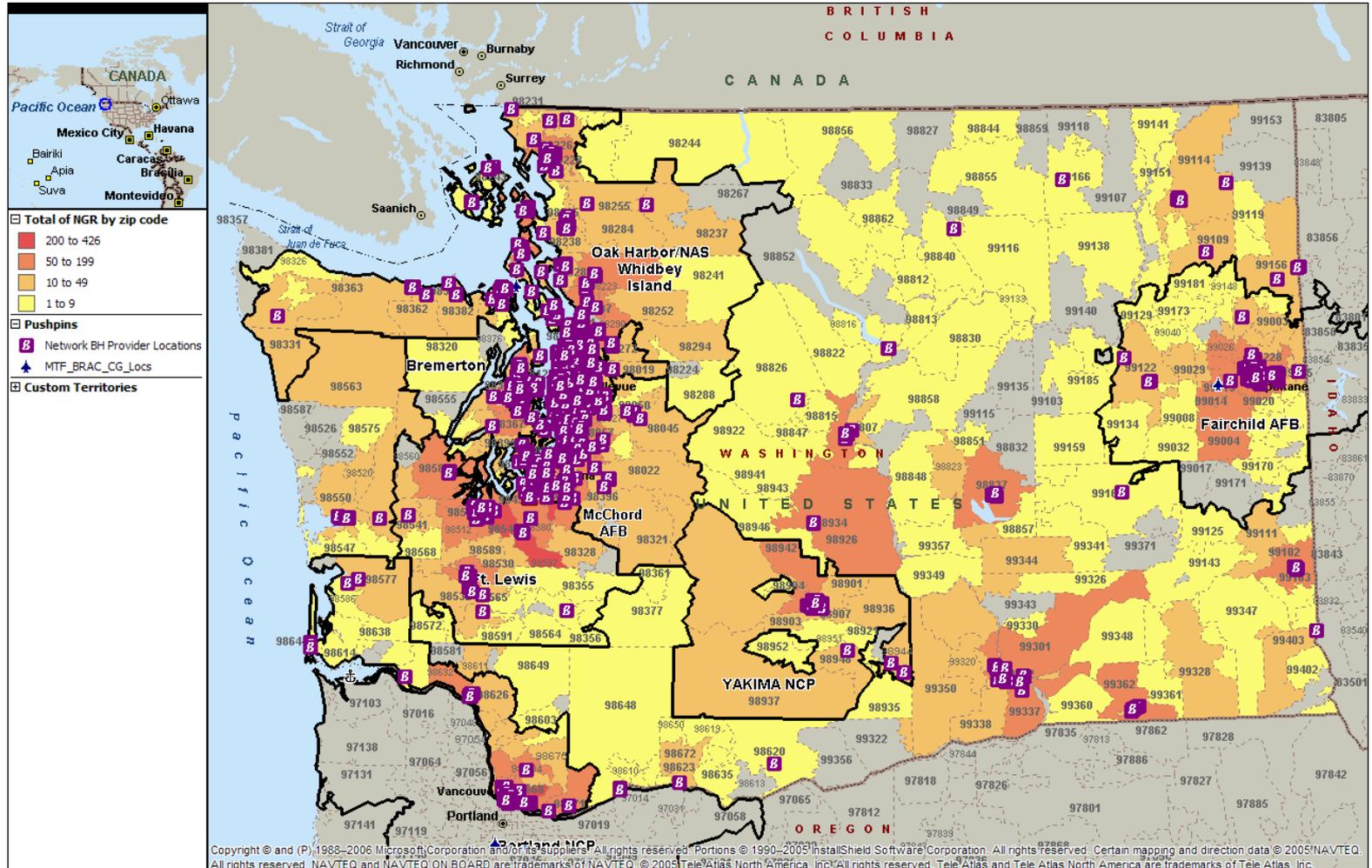
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WA TRICARE BH Provider Network Locations

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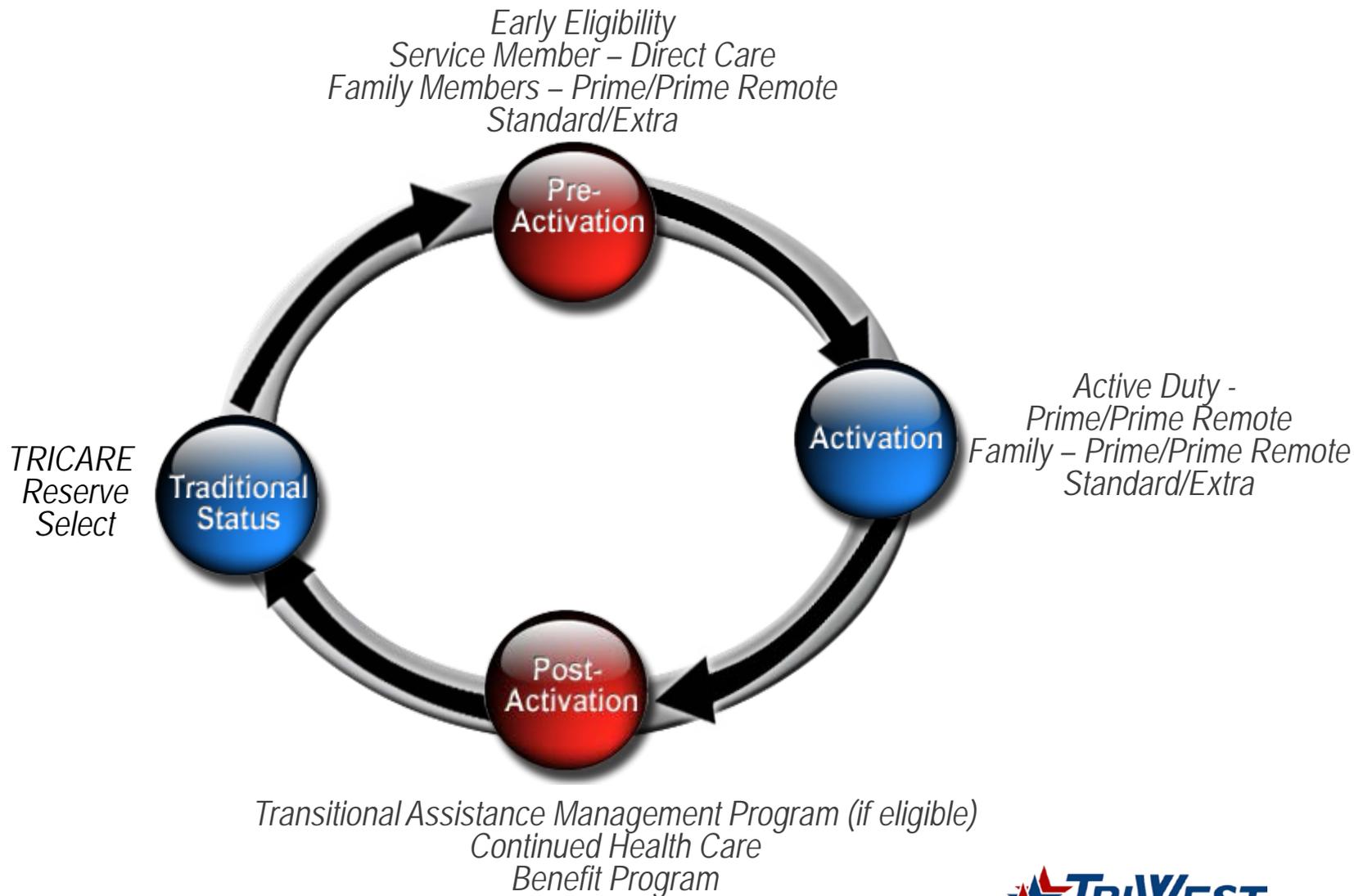
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Coverage Life Cycle

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TRICARE Program Updates

Joan Lamb

TRICARE Regional Office - West



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TRICARE Benefit Additions & Changes

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- TRICARE Fee Changes
 - TRICARE Prime yearly enrollment fee was adjusted in 2011 to \$260 individual / \$520 family as of 1 Oct, 2011
 - First enrollment fee adjustment since 1996
 - TRICARE Prime yearly enrollment fee (for those enrolled on or after 1 Oct , 2011) for 2012 will be \$269.28/\$538.56
 - Other fee changes for:
 - TRICARE Reserve Select premiums (\$51.62 individual, \$195.81 family, per month)
 - TRICARE Retired Reserve premiums (\$402.11 individual, \$969.10 family, per month)
 - TRICARE Dental fees change in February 2013

T-3 Contract Transition

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- 3rd Generation of TRICARE Contracts (T-3)
 - Contract procurement process was completed in July
 - New contractor (UnitedHealth Military & Veterans Affairs) chosen by Department of Defense for T-3 contract
 - Contract effective date is April 1, 2013
 - TMA/TRO-West is working to facilitate transition between TriWest and UnitedHealth to minimize disruption to eligible TRICARE population
 - TRICARE benefit is not changing – just the TRICARE managed care support contractor
 - Eligible population will receive ongoing communications from TRICARE, TriWest and UnitedHealth regarding transition

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Q & A



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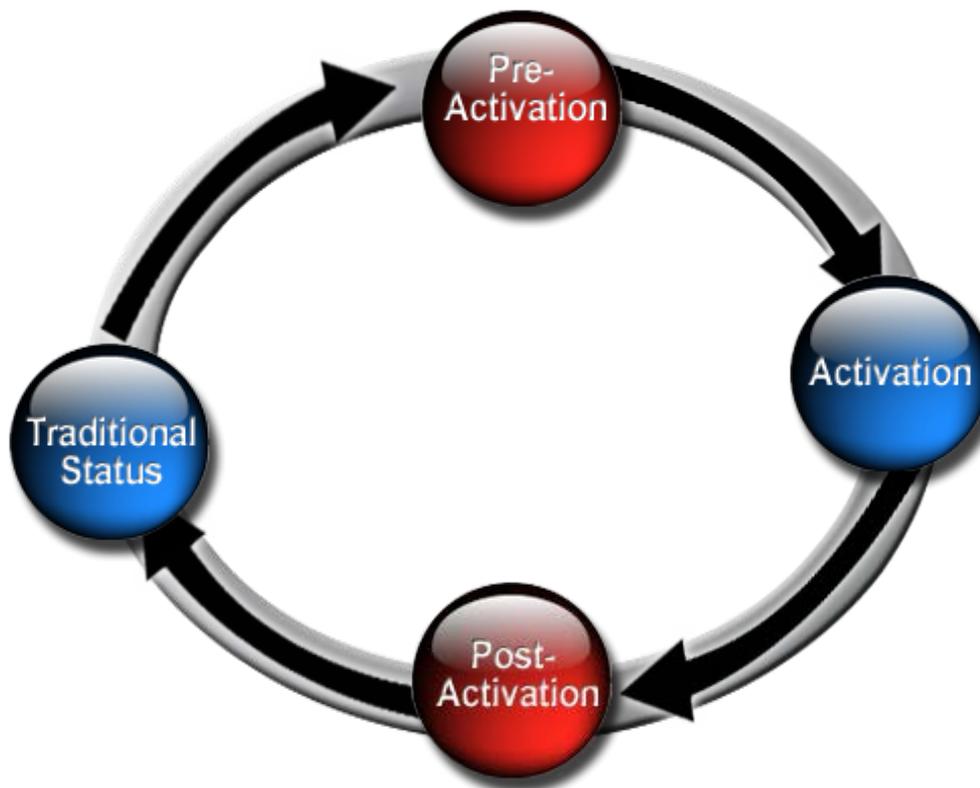
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Reserve Component Coverage Cycle

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*Early Eligibility
Service Member – Direct Care
Family Members – Prime/Prime Remote
Standard/Extra*



Pre-Activation Benefit - (180 Days Prior to Deployment)

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- Service Members
 - Living within 50 miles of a military installation: access care at the military installation
 - Living more than 50 miles from a military installation: access routine, urgent, emergent care from a routine provider who is
 - TRICARE Certified/Authorized
 - TRICARE Network
- Family Members
 - Access care the same as activation

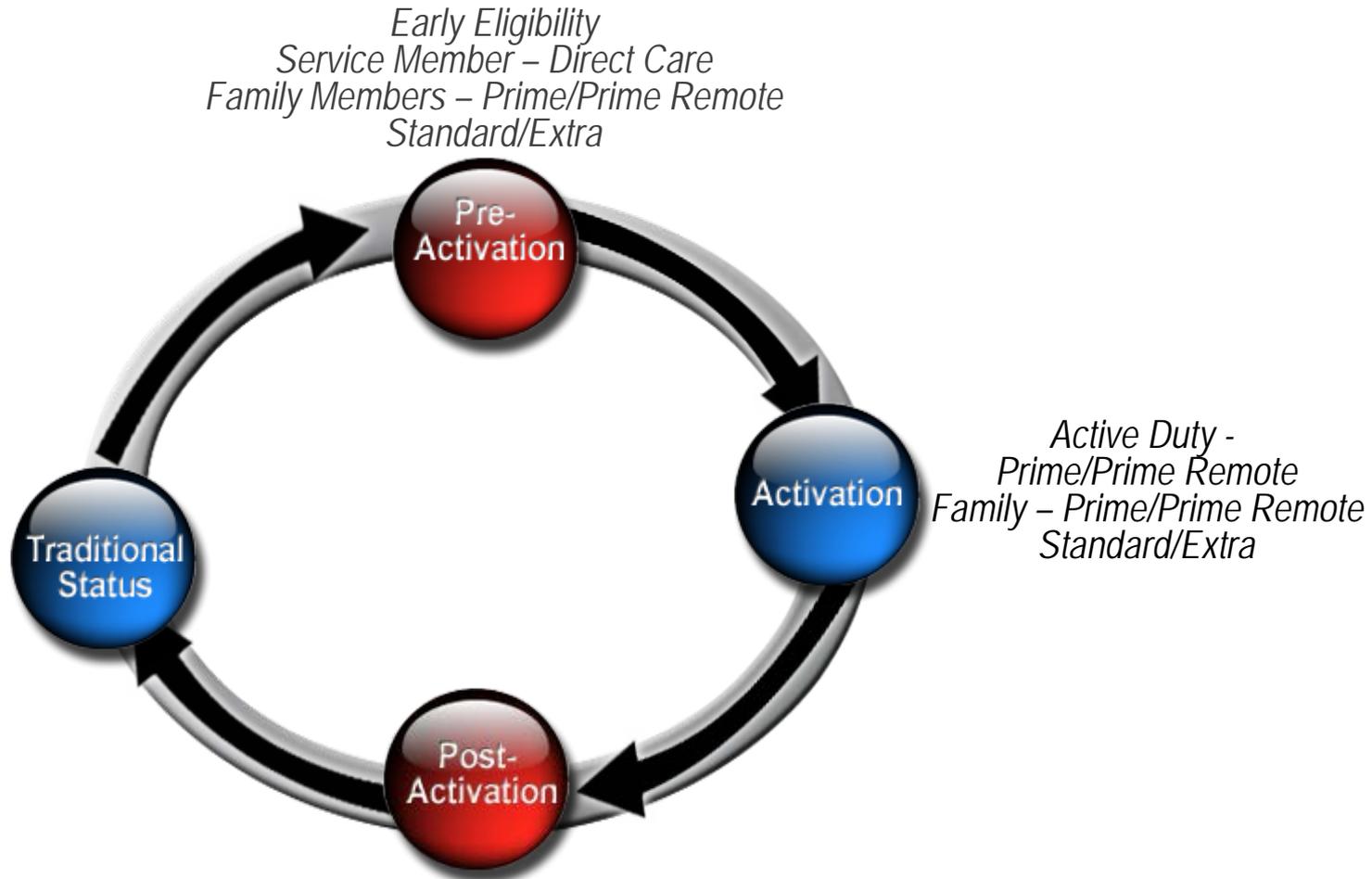
Verify eligibility at:

<https://www.dmdc.osd.mil/GuardReservePortal>

Coverage Life Cycle

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Post-Activation Benefit

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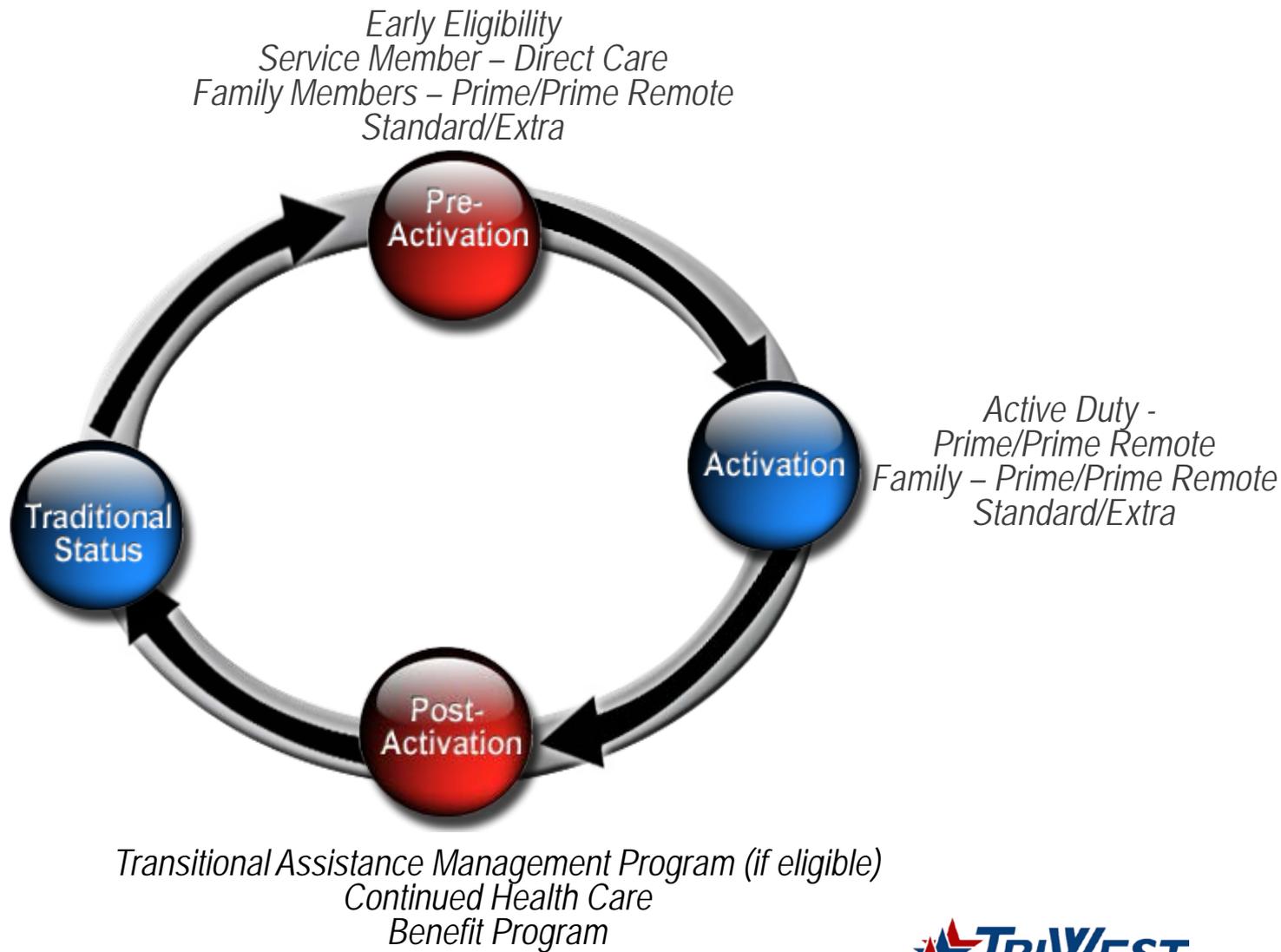
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- **While Still on Active Duty Orders:**
- Service Members
 - Living within 50 miles of a military installation: access care at the military installation
 - Living more than 50 miles from a military installation: access routine, urgent, emergent care from a routine provider who is
 - TRICARE Certified/Authorized
 - TRICARE Network
- Family Members
 - Access care the same as activation

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Post-Activation Benefit (After AD Orders Stop - 180 Days)

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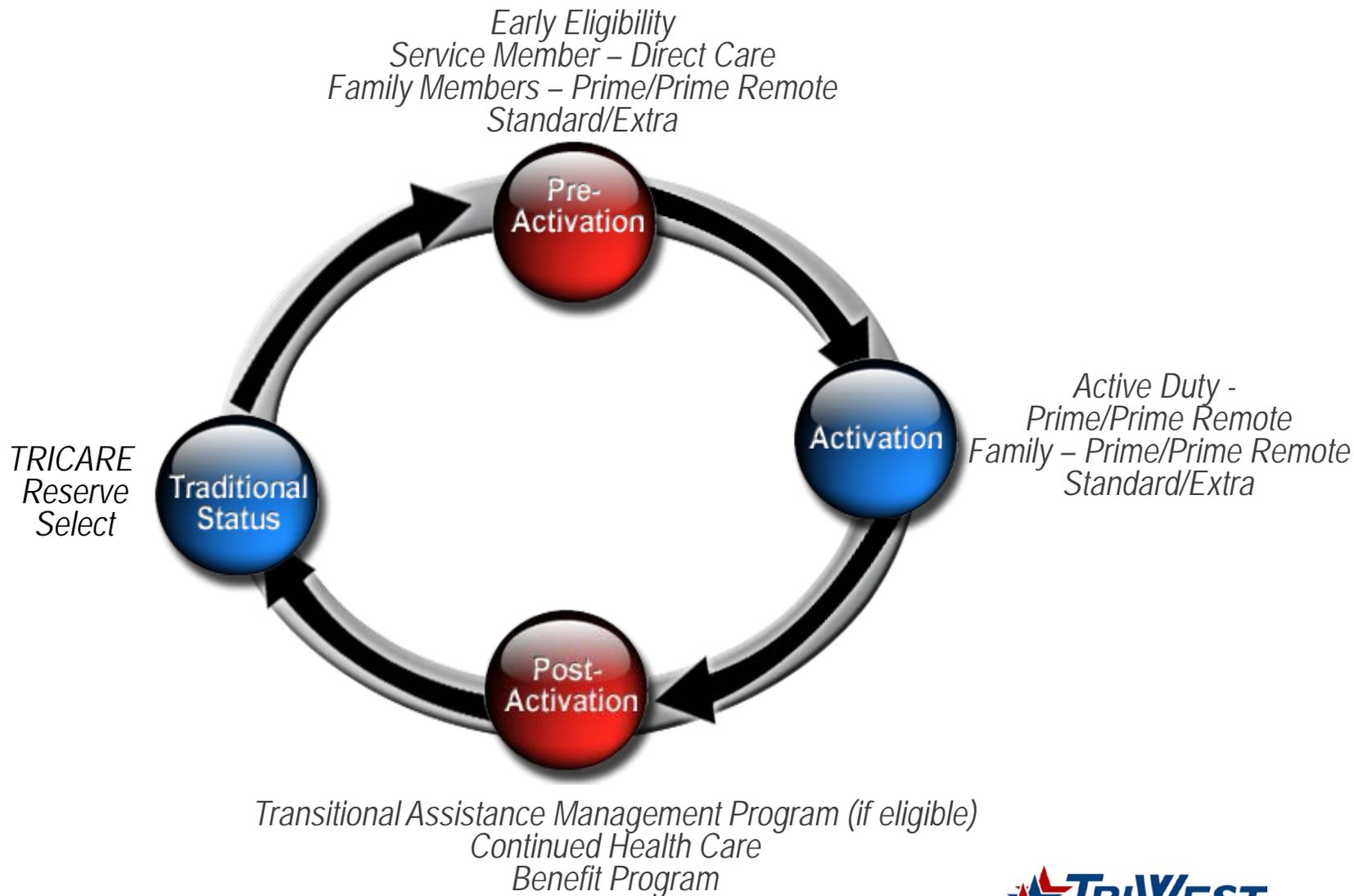
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- **Transitional Assistance Management Program (TAMP):**
- Service Members
 - Living more than 50 miles from a military installation:
 - Located in/near a Prime Service Area (PSA) - Enrollment in TRICARE Prime (no cost) to access routine, urgent, emergent care from a provider who is:
 - TRICARE Network/Contracted
 - Not Located in/near a Prime Service Area (PSA) - Participation in TRICARE Standard/Extra (cost shares) to access routine, urgent, emergent care from provider who are:
 - TRICARE Certified/Authorized (Standard - 20%)
 - TRICARE Network/Contracted (Extra - 15%)
- Family Members
 - Access care the same as Service member

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TRICARE Reserve Select (TRS)

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- Premium-based health plan that qualified National Guard and Reserve members may purchase
- May qualify to purchase TRS if qualified individuals meet the following conditions:
 - Selected Reserve/Ready Reserve Members
 - Not eligible for or enrolled in the Federal Employees Health Benefits (FEHB) program
 - Survivors of NG/Reserve may qualify/purchase

TRICARE Reserve Select Costs

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	<u>2012</u>	<u>2013</u>
Monthly Premiums	TRS Member-only: \$54.35	\$51.62
	TRS Member and family: \$192.89	\$195.81
Annual Deductibles <i>(per fiscal year)</i>	Rank E-4 & below: \$50/individual or \$100/family	Rank E-5 & above: \$150/individual or \$300/family
Cost-Shares <i>(after annual deductible is met)</i>	Network Provider: 15%	Non-network Provider: 20%
Catastrophic Cap <i>(per fiscal year)</i>	\$1000 per enrollment (per fiscal year)	

TRICARE Retired Reserve (TRR)

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- Premium-based health plan that qualified Retired National Guard and Reserve members may purchase.
- May qualify to purchase TRR if you meet the following conditions:
 - Members of the Retired Reserve of a Reserve Component - qualified for non-regular retirement
 - Under the age of 60
 - **Not** eligible for or enrolled in the Federal Employees Health Benefits (FEHB) program
 - Survivors of NG/Reserve may qualify/purchase

TRICARE Retired Reserve Costs

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	<u>2012</u>	<u>2013</u>
Monthly Premiums	TRR Member-only: \$419.72	\$402.11
	TRR Member and family: \$1024.23	\$969.10
Annual Deductibles <i>(per fiscal year)</i>	\$150/individual or \$300/family	
Cost-Shares <i>(after annual deductible is met)</i>	Network Provider: 20% Non-network Provider: 25%	
Catastrophic Cap <i>(per fiscal year)</i>	\$3000 per enrollment	