

# Returning reservists and guard members have many health coverage options

## TAMP and TRICARE Reserve Select programs work for family members.

### Department of Defense news services

**T**RICARE medical coverage plans now offer many options for recently deactivated guardsmen, reservists and their families during the transition back to civilian life.

After serving in contingency operations for more than 30 days, deactivated guardsmen, reservists and their family members are eligible to receive care through the Transitional Assistance Management Program for 180 days after deactivation.

TAMP participants can choose TRICARE Standard or TRICARE Prime if it is locally available. Under TAMP, TRICARE Prime requires re-enrollment for sponsors and family members, but there are no fees associated with enrollment.

During TAMP, if a guardsman or reservist has a newly diagnosed medical condition that can be resolved within 180 days of diagnosis and the condition is service-related, he or she may apply for Transitional Care for Service-Related Conditions (TCSRC).

To treat the condition TCSRC extends transitional coverage for up to 180 additional days from the date of diagnosis. For details, see [www.tricare.mil/tcsrc](http://www.tricare.mil/tcsrc).

TRICARE Reserve Select (TRS) was created to support reservists and guardsmen and their families while they're not on active duty. TRS is premium-based coverage qualified National Guard and Reserve members may purchase at any time.

For 2009 premiums are \$47.51 per month for individual coverage and \$180.17 per month for member-and-family coverage, and rates are adjusted annually.

Participants can get care from any TRICARE-authorized provider and in military treatment facilities on a space-available basis. TRS participants must meet a deductible based on the sponsor's pay grade before cost-sharing of services begins.

To qualify for TRS, a guardsman or reservist must be a member of the Selected Reserve of the Ready Reserve and not eligible for, or covered by, the Federal Employees Health Benefits program. Coverage cannot overlap with other TRICARE programs such as TAMP.

TRS coverage automatically ends when a Guardsman or Reservist is activated. Once deactivated, sponsors can purchase TRS again if they still qualify.

For more information on TRS, go to [www.tricare.mil/trs](http://www.tricare.mil/trs). Reservists and guardsmen can qualify for and purchase TRS coverage online at the Guard and Reserve Web Portal at

[www.dmdc.osd.mil/appj/trs/index.jsp](http://www.dmdc.osd.mil/appj/trs/index.jsp).

The Continued Health Care Benefit Program (CHCBP) is another health care option for qualified National Guard and Reserve members. Guardsmen and reservists not eligible for TRICARE can get more information about CHCBP at [www.tricare.mil/chcbp](http://www.tricare.mil/chcbp).

While covered under TRS, TAMP or CHCBP, Reserve and National Guard members and their families have TRICARE prescription drug coverage and purchase dental care coverage through the TRICARE Dental Program at any time.

For details, see [www.tricare.mil/mybenefit](http://www.tricare.mil/mybenefit).

### TRICARE records transfer attracts provider acceptance

In just six years, almost a billion TRICARE Encounter Data records have been processed, a milestone event for the system that has come a long way in efficiently processing data records for TRICARE services around the world.

Civilian providers complement the direct care provided at military treatment facilities for TRICARE beneficiaries worldwide. Rapid data record processing, courtesy of TRICARE Encounter Data (TED), helps civilian providers get paid promptly for services.

How quickly and easily claims are paid is an important feature for providers when they consider accepting patients from health care plans. The TED system gives providers an incentive to participate in TRICARE, and increased participation in TRICARE networks provides beneficiaries better access to health care.

"We all sincerely appreciate the hard work and innovation involved in this milestone," said Rear Adm. Christine Hunter, deputy director of the TRICARE Management Activity. "TED has helped TRICARE provide outstanding health care around the world. The efficiency and ingenuity has strengthened the TRICARE network."

TED allows TRICARE to process records for provider payments in less than 24 hours in most cases. Providers submit claims for payments to their regional contractors, who after processing the claim send a TED record to TRICARE. TED verifies and analyzes the information in each record, allowing payments to occur promptly.

TED has processed \$140 billion of purchased care services



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for TRICARE beneficiaries worldwide since 2004.

In addition to faster purchased care claims processing, TED records prevent payment for duplicate, fraudulent or erroneous claims. The information in the TED records also provides data for developing health care trends and budget projections.

TED processed 189.5 million records for TRICARE in fiscal year 2009, representing \$22.3 billion in paid claims. TED processing was built and is maintained by the Resources Division of the Defense Health Services Systems.

### **Program offers behavioral health care bridge of support between providers**

The Department of Defense program inTransition offers service members currently receiving mental health treatment a bridge of support between health care providers when they transfer to a new location or separate from active service.

A participating service member is as-

signed a Transition Support Coach, a licensed, master's-level behavioral health clinician specially trained in understanding today's military culture.

They understand and respect the importance of service member privacy, and provide one-on-one coaching with the service member via telephone until the transition to the new mental health provider is complete.

Transition Support Coaches provide detailed information on how to successfully change providers, assist with referrals and follow-up with new providers to ensure continuity of care.

Coaches also offer crisis intervention to those who need it, and provide information on local community resources, support groups, and other resources specifically tailored to the service member's new duty station or location.

The program may be accessed by service members or referring mental health providers by calling 1-800-424-7877, in the United States including Alaska and Hawaii; or 1-800-424-4685 outside the United States. Individuals

outside the U.S. may also call collect 1-314-387-4700.

For details, visit the inTransition Web site at [www.health.mil/inTransition](http://www.health.mil/inTransition).

### **New features lauded on TRICARE Web site**

Since the American E-Government Satisfaction Index began measuring Web surfers' opinions in 2003 about the sites they visit, none of the 103 federal government Web sites it tracks has shown greater improvement in customer satisfaction than TRICARE's.

The steady increase in satisfaction with the TRICARE Beneficiary Web site, [www.tricare.mil/mybenefit](http://www.tricare.mil/mybenefit), is the result of TRICARE's constant and continuing commitment to improving beneficiaries' online experience. Two features launched in the redesign – the Plan Wizard and Is It Covered? – also helped to increase [www.tricare.mil](http://www.tricare.mil)'s usability. The Plan Wizard eliminates the guesswork for new beneficiaries who may not be sure in which TRICARE plan they are enrolled or should be enrolled. 