Will HCR Affect Your TRICARE?

Week of March 29, 2010

With the passage of the Health Care Reform Act, many servicemembers, retirees, and veterans are concerned that they may lose their VA and TRICARE health benefits. This fear has been fueled by reports from several sources including members of Congressional Committees. This week Military.com's latest feature editorial, "The Tank," veteran and military experts offer their their insights on how the Health Care Reform Act will impact military and veteran benefits.

Check out "The Tank" to learn what the experts have to say about this heated issue.

Military.com surveys have found that most servicemembers and their families are confused by TRICARE. <u>Get the</u> <u>facts and latest news on TRICARE</u>.

Will HCR Affect Veteran Health Care?

The Tank asks the experts: "Will Health Care Reform negatively impact veteran health care?"

Paul Rieckhoff (Director, Iraq and Afghanistan Veterans of America)

IAVA is pleased to see that military and veterans health care will not be negatively impacted by the new health care reform bill. Under this new plan, the administration of health care for service members, veterans and their families, will remain protected under the Department of Defense (DoD) and Department of Veterans Affairs (VA).

Throughout the health care conversations over the past several months, IAVA has worked hard to ensure that the best interests of our membership are protected and that new legislation does not infringe on veterans' hard earned right to health care. As the process continues, in the Senate and through its implementation, IAVA will continue to do the same.

It is unfortunate that throughout this debate, some have used servicemembers and veterans as political props instead of focusing on the issues. With the health care vote now complete, we hope the Administration and Congress will work with the VA to improve quality of and access to health care for America's veterans.

Matt Flavin (White House Director of Veterans and Wounded Warrior Policy, vet who completed deployments to Bosnia, Afghanistan and Iraq)

As a proud veteran, I want to underscore that the health reform legislation will not adversely impact our nation's veterans. While the bill was inherently clear in its protection of VA health care, after Chairman Skelton's fix, it was also imminently clear that those who depend on TriCARE could also rest assured. President Obama stands firm in his commitment to veterans, and that is why he has provided an historic increase in benefits for our veterans and has upheld every pledge to protect the benefits our veterans have earned in service to our nation.

Jim Strickland (Vietnam era Army veteran, Veterans Advocate writer)

The legislation redesigning the administration of health care in America is done. The Fat Lady sings. Unfortunately, rumors, propaganda and hype persist. Tokyo Rose couldn't do a better job of spreading lies about what's happened and how it will affect you.

The most militant nattering nabobs of negativity now accept that there aren't any death panels and that the feds won't tell your doctor how to treat you. But...what about those who receive veterans benefits?

I'm being asked, "Jim, is it true veterans with Tricare will have to purchase additional insurance because Tricare is not recognized as health coverage under this legislation?"

No.

Don't listen to Rumor Control Headquarters. The current administration has supported veterans causes in ways not seen before. In the pipeline are new AO and Gulf War presumptive benefits, the largest VA budget increase in over 30 years and innovations not dreamed of in decades.

These aren't the people who will weaken your benefits. These are the people who may make your health care system more of a model for others to follow than it is already.

And that's a good thing.

Your TRICARE Benefits Explained

TIP:

Saving your receipts can save you both money and headaches. Some health care expenses can be deducted from your taxes, and you never know when you may be incorrectly double billed.

Do you understand your TRICARE benefits? Do you know if you are enrolled in the TRICARE coverage plan that best suits your family's needs? Are you completely confused by all the TRICARE coverage options, co-pays, deductibles, and acronyms?

If so you are not alone, our surveys have found that most servicemembers and their families are confused by TRICARE. The fact is, TRICARE is a enormous and very complex health care system.

We can help clarify many of your questions and concerns. You owe it to yourself and your family to find out as much as you can about TRICARE before making any decisions! The following provides a summary of this complex program:

TRICARE Facts

TRICARE is a regionally managed health care program for Active Duty, Activated Guard and Reserves, Retired members of the uniformed services, their families, and survivors. TRICARE brings together the health care resources of the Army, Navy and Air Force and supplements them with networks of civilian health care professionals to provide better access and high quality service while maintaining the capability to support military operations.

Active Duty and Guard and Reserve servicemembers are automatically enrolled TRICARE Prime. However military dependents and retirees must choose the TRICARE option that best suits their needs.

TRICARE has three main coverage choices for health care:

- <u>TRICARE Prime</u> where Military Treatment Facilities (MTFs) are the principal source of health care.
- TRICARE Extra a preferred provider option that saves money; and
- TRICARE Standard a fee-for-service option (the original CHAMPUS program);

Back to Top

Making the Choice

Your main challenge will probably be deciding which TRICARE option, Prime, Extra or Standard, is best for you. The following tables provide examples of cost-shares or copayments for families who use civilian providers and facilities under each of the three TRICARE options. The listed fees are subject to change.

	TRICARE	TRICARE	TRICARE
	Prime	Extra	Standard
Annual Deductible	None		\$150/individual or \$300/family for E-5 & above; \$50/100 E-4 below
Annual Enrollment Fee	None	None	None

Eligible Active Duty, Guard and Reserve Family Members:

Civilian Outpatient Visit	No Cost	15% of negotiated fee	20% of allowed charges for covered service
Civilian Inpatient Admission	No Cost	Greater of \$25 or \$14.35/day	Greater of \$25 or \$14.35/day
Civilian Inpatient Behavioral Health	No Cost	Greater of \$20 per day or \$25 per admission	Greater of \$20 per day or \$25 per admission
Civilian Inpatient Skilled Nursing Facility Care	\$0 per diem charge per admission	\$11/day (\$25 minimum) Charge per admission	\$11/day (\$25 minimum) Charge per admission
	No separate co- payment/cost- share for separately billed professional charges		

Retirees(under 65), Their Family Members, and Others

	TRICARE Prime	TRICARE Extra	TRICARE Standard
Annual Deductible		\$150/individual or \$300/family	\$150/individual or \$300/family
Annual Enrollment	\$230/individual \$460/family	None	None

Cost Shares				
Cost Shares	Fee			
SharesImage of the serviceCovered serviceOutpatient\$12Emergency\$30Care\$25Mental\$17 (groupHealthvisit)VisitServiceCivilianGreater of \$11InpatientCere day or \$25per day or \$25\$250/day orCost Shareper day or \$25per admission;25% ofno separatenegotiatedcopayment forcharges plusseparately20% ofbilledprofessionalprofessionalfeesCivilian\$11/daySkilled\$250 per diemNursingadmissionFacility\$11/dayFacility\$250 per diemCareCharge perNursingadmissionFacilityStotshareCareSeparatelySkilledSeparatelybilledprofessionalcharge perof totalservices, plus20% cost shareof allowablefor separatelybilledprofessionalcharges,services, plus20% cost shareof separatelybilledprofessionalcharge forservices, plus20% cost shareof separatelybilledprofessionalcharge forseparatelybilledprofessionalcharge forseparatelybilled <th>Civilian</th> <th></th> <th>20% of</th> <th>25% of allowed</th>	Civilian		20% of	25% of allowed
SharesImage of the serviceCovered serviceOutpatient\$12Emergency\$30Care\$25Mental\$17 (groupHealthvisit)VisitServiceCivilianGreater of \$11InpatientCere day or \$25per day or \$25\$250/day orCost Shareper day or \$25per admission;25% ofno separatenegotiatedcopayment forcharges plusseparately20% ofbilledprofessionalprofessionalfeesCivilian\$11/daySkilled\$250 per diemNursingadmissionFacility\$11/dayFacility\$250 per diemCareCharge perNursingadmissionFacilityStotshareCareSeparatelySkilledSeparatelybilledprofessionalcharge perof totalservices, plus20% cost shareof allowablefor separatelybilledprofessionalcharges,services, plus20% cost shareof separatelybilledprofessionalcharge forservices, plus20% cost shareof separatelybilledprofessionalcharge forseparatelybilledprofessionalcharge forseparatelybilled <th>Cost</th> <th></th> <th>negotiated</th> <th>charges for</th>	Cost		negotiated	charges for
Image: Constraint of the sector of the sec			-	covered service
Emergency Care\$30 \$25\$30 \$25Mental Health Visit\$17 (group visit)Lesser of \$250/day or 25% of 25% of billed negotiated professional chargesLesser of \$535/day or 25% of billed negotiated professional feesCivilian Inpatient Skilled\$11/day \$25 (\$250 per diem professional charges\$250 per diem professional fees25% of allowed professional feesCivilian Inpatient Skilled\$11/day \$25 per admission\$250 per diem resoluted professional fees25% cost-share of allowed professional feesCivilian Inpatient Skilled Care\$11/day \$250 per diem charge per admission\$250 per diem cost share or of total charges, services, plus 25% cost-share of allowable for separately billed professional charges, services, plus 20% cost share of separately billed professional charges, plus 20% cost share of separately billed professional chargesCivilian Inpatient Inpatient Inpatient separately separately separately separately billed professional charge for separately billed professional charge for separately billed professional charge for separately billed professional charge for separately billed professional charge for separately separatelyHigh Volume Hospitals - 25% hospital specifi				
Care Mental Health Visit\$25 \$17 (group visit)Lesser of \$250/day or 25% of 25% of 25% of billed charges plus 20% of professional chargesLesser of \$535/day or 25% of billed charges plus 25% of allowed professional feesCivilian Inpatient Skilled Skilled Facility Care\$11/day \$11/day \$250 per damission; charge per admission\$250 per diem regotiated professional fees25% cost-share of allowed charges for institutional services, plus 20% cost share or of total charges, services, plus 25% cost-share of allowable for separately billed professional charge per admission\$250 per diem cost share or of total charges, services, plus 25% cost-share of allowable for separately billed professional charges, institutional services, plus 20% cost share of separately billed professional charges, institutional services, plus 20% cost share of separately billed professional charges, institutional services, plus 20% cost share of separately billed professional charges.High Volume Hospitals - 25% hospital specifiCivilian Inpatient Behavioral\$40 per day; no charge for separately20% of total charge. Plus, 20% of theHigh Volume Hospitals - 25% hospital specifi				
Mental Health Visit\$17 (group visit)Lesser of \$250/day or 25% of 25% of billed charges plus 20% of negotiated professional charge per 20% of professional charge per 20% of professional charge per admissionLesser of \$535/day or 25% of billed charges plus 20% of negotiated professional feesCivilian Inpatient Skilled Skilled Care\$11/day charge per admission\$250 per diem cost share or of total charges, whichever is less, of total services, plus 20% cost share of allowed charges, whichever is less, of stutional services, plus 20% cost share of allowable for separately billed professional charge per of total services, plus 20% cost share of allowable for separately billed professional charges, whichever is less, of allowable for separately billed professional chargesHigh Volume Hospitals - 25% hospital serviceCivilian Inpatient Inpatient\$40 per day; no charge for separately20% of total charge. Plus, 20% of totalHigh Volume Hospitals - 25% hospital specifi		-		
Health Visitvisit)Lesser of \$250/day or \$535/day or 25% of arges parately per admission; no separate copayment for separately billed professional chargesLesser of \$535/day or 25% of negotiated professional feesCivilian Inpatient (\$25 minimum) Skilled Facility Care\$11/day \$11/day charge per admission\$250 per diem rofessional fees25% cost-share of allowed charges for institutional services, plus 20% cost share or 20% cost share or of total charges, services, plus 25% cost-share of allowed charges, services, plus 25% cost-share of separately billed professional charges, services, plus 20% cost share of separately billed professional charges, services, plus 20% cost share of separately billed professional charges, services, plus 20% cost share of allowable for separately billed professional charges, services, plus 20% cost share of allowable for separately billed professional charges.High Volume Hospitals - 25% hospital specifi				
VisitGreater of \$11 per day or \$25 per admission; cost ShareLesser of \$250/day or 25% of 25% of billed negotiated charges plus 20% of negotiated professional chargesLesser of \$535/day or 25% of billed charges plus 20% of negotiated professional feesCivilian Inpatient Skilled\$11/day (\$25 minimum) charge per admission\$250 per diem cost share or 0f total charges, services, plus 20% cost share of total charges, services, plus 25% cost-share of allowed charges, services, plus 25% cost-share of separately billed professional charge per admission\$250 per diem cost share or 0f total charges, services, plus 25% cost-share of allowed charges, services, plus 25% cost-share of allowable for separately billed professional charges, services, plus 20% cost share of separately billed professional charges,Civilian Inpatient\$40 per day; no charge for separately separately billed professional charges20% of total professional charges.Civilian Inpatient Behavioral\$40 per day; no charge for separately separately 20% of totalHigh Volume Hospitals - 25% hospital specifi		\$17 (group		
Civilian Inpatient Cost ShareGreater of \$11 per day or \$25 \$250/day or 25% of per admission; 25% of 25% of billed charges plus 25% of allowed professional chargesLesser of \$535/day or 25% of billed charges plus 25% of allowed professional chargesCivilian Inpatient Skilled\$11/day (\$25 minimum) charge per admission\$250 per diem ressional fees25% cost-share of allowed cost share or of allowed 20% cost share of total charges, services, plus 25% cost-share of allowed charges, services, plus 25% cost-share of allowable for separately billed professional charge per admission\$250 per diem ressional charges, services, plus 20% cost share of stotal charges, services, plus 25% cost-share of allowable for separately billed professional charges, services, plus 20% cost share of separately billed professional charges, services, plus 20% cost share of allowable for separately billed professional charges.Civilian Inpatient Inpatient separately separately\$40 per day; no charge for separately separately 20% of total charge. Plus, 20% of total charge. Plus, 20% of total charge. Plus, 20% of theHigh Volume Hospitals - 25% hospital specifi	Health	visit)		
Inpatient Cost Shareper day or \$25 per admission; no separate copayment for separately billed professional charges\$250/day or 25% of charges plus 20% of negotiated professional fees\$535/day or 25% of billed charges plus 25% of allowed professional feesCivilian Inpatient Skilled Facility Care\$11/day (\$25 minimum) charge per admission\$250 per diem fees25% cost-share of allowed 20% cost share or 0f total charges, services, plus 25% cost-share of allowed 25% cost-share of allowed professional charges, services, plus billed professional chargesCivilian Inpatient\$40 per day; no charge for separately20% of total charge. Plus, 20% of totalHigh Volume Hospitals - 25% hospital specifi	Visit			
Cost Shareper admission; no separate copayment for separately billed professional charges25% of billed charges plus 25% of allowed professional feesCivilian\$11/day (\$25 minimum) charge per admission\$250 per diem cost share or 0f total charges, institutional services, plus 25% cost-share of allowed 20% cost share of allowed 20% cost share of allowed services, plus 25% cost-share of allowed charges, services, plus 25% cost-share of allowed charges, services, plus 25% cost-share of allowable for separately billed professional charges, institutional services, plus 20% cost share of separately billed professional charges,25% cost-share of allowed charges, services, plus 25% cost-share of allowable for separately billed professional chargesCivilian Inpatient\$40 per day; no charge for separately20% of total charge. Plus, 20% of theHigh Volume Hospitals - 25% hospital specifi	Civilian	Greater of \$11	Lesser of	Lesser of
no separate copayment for separately billed professional chargesnegotiated charges plus 20% of negotiated professional feescharges plus 25% of allowed professional feesCivilian Inpatient Skilled\$11/day (\$25 minimum) charge per admission\$250 per diem cost share or 20% cost share of total charges, institutional services, plus 25% cost-share of allowed charges for institutional services, plus 25% cost-share of allowed charges, services, plus 25% cost-share of allowed charges, institutional services, plus 20% cost share of allowable for separately billed professional charges, institutional services, plus 20% cost share of separately billed professional chargesHigh Volume Hospitals - 25% billed professional chargesCivilian Inpatient\$40 per day; no charge for separately20% of total charge. Plus, 20% of theHigh Volume Hospitals - 25% hospital specifi	Inpatient	per day or \$25	\$250/day or	\$535/day or
copayment for separately billed professional chargescharges plus 20% of negotiated professional fees25% of allowed professional feesCivilian Inpatient\$11/day (\$25 minimum) charge per admission\$250 per diem cost share or 20% cost share of total charges, whichever is less, institutional services, plus25% cost-share of allowed charges for institutional services, plus 25% cost-share of allowable for separately billed professional charges.Civilian Facility Care\$40 per day; no charge for separately billed professional charges20% of total professional charges, professional charges.Civilian Inpatient\$40 per day; no charge for separately billed20% of total professional charges.High Volume Hospitals - 25% hospital specifi	Cost Share	per admission;	25% of	25% of billed
Separately billed professional charges20% of negotiated professional feesprofessional feesCivilian Inpatient\$11/day (\$25 minimum)\$250 per diem cost share or 20% cost share of total charges, services, plus25% cost-share of allowed charges for institutional services, plusKilled Professional charge per admission\$250 per diem cost share or 20% cost share of total charges, services, plus25% cost-share of allowed services, plusCareServices, plus professional charges25% cost-share of allowable for separately billed professional chargesCivilian Inpatient\$40 per day; no charge for separately20% of total professional chargesHigh Volume Hospitals - 25% hospital specifi		no separate	negotiated	charges plus
billed professional chargesnegotiated professional feesfeesCivilian Inpatient\$11/day (\$25 minimum)\$250 per diem cost share or 20% cost share of allowed25% cost-share of allowed charges for institutional services, plusSkilled Charge Pacilitycharge per admission20% cost share of total charges, whichever is less, of allowable for separately billed professional charges25% cost-share of allowed charges for institutional services, plus billed professional chargesCivilian Inpatient\$40 per day; no charge for separately20% of total hospitals - 25% cost shareCivilian Behavioral\$40 per day; no separately20% of total billed professional charge for 20% of the		copayment for	charges plus	25% of allowed
Professional chargesprofessional feesprofessional feesCivilian\$11/day\$250 per diem cost share or25% cost-share of allowedInpatient(\$25 minimum) charge per admission20% cost share or of total25% cost-share of allowedNursing Facilityadmissionof total charges, whichever is less, of allowableservices, plus billed professional charges.CareServices, plus pus cost shareof allowable institutional services, plus billed professional charges.Civilian\$40 per day; no charge for separately20% of total billed professional charges.Civilian\$40 per day; no charge for separately20% of total billed, professional charges.Behavioral\$eparately separately20% of total billed, professional charges.		separately	20% of	professional
Civilian\$11/day\$250 per diem25% cost-shareInpatient\$11/day\$250 per diem25% cost-shareInpatient(\$25 minimum)cost share orof allowedSkilledcharge per20% cost shareof allowedNursingadmissionof totalinstitutionalFacilitywhichever is25% cost-shareCarewhichever is25% cost-shareInpatientof totalservices, plusCare20% cost shareof allowablefor separatelybilledfor separatelybilledprofessionalcharges.charge forcharge forcharge forInpatientcharge for20% of totalcharge forcharge forcharge. Plus,Behavioralseparately20% of thebilladpopital specifi		billed	negotiated	fees<
Civilian\$11/day\$250 per diem25% cost-shareInpatient(\$25 minimum)cost share orof allowedSkilledcharge per20% cost shareof allowedNursingadmissionof totalinstitutionalFacilitychargeswhichever is25% cost-shareCarevhichever is25% cost-shareInstitutionalservices, plus25% cost-shareSkilledof totalinstitutionalFacilityservices, plus25% cost-shareCareof allowablefor separatelyServices, plus20% cost shareof allowableInstitutionalservices, plusbilledprofessionalof separatelybilledprofessionalchargescharges.Stillian\$40 per day; no20% of totalHigh VolumeInpatientcharge forcharge. Plus,Hospitals - 25%Behavioralseparately20% of thehospital specifi		professional	professional	
Civilian\$11/day\$250 per diem25% cost-shareInpatient(\$25 minimum)cost share orof allowedSkilledcharge per20% cost shareof allowedNursingadmissionof totalinstitutionalFacilitychargeswhichever is25% cost-shareCarevhichever is25% cost-shareInstitutionalservices, plus25% cost-shareCarevhichever is25% cost-shareInstitutionalservices, plus25% cost-shareInstitutionalservices, plusof allowableInstitutionalservices, plusbilledInpotentchargesprofessionalCivilian\$40 per day; no20% of totalHigh VolumeInpatientcharge forcharge. Plus,Hospitals - 25%Behavioralseparately20% of thehospital specifi		charges	fees	
Inpatient Skilled(\$25 minimum) charge per admissioncost share or 20% cost share of total charges, services, plusof allowed charges for institutional services, plusFacilityCareof total charges, less, institutional services, plusof allowable charges, of allowable for separately billed professional chargesCivilian\$40 per day; no charge for separately20% of total hospital specifiCivilian\$40 per day; no charge for separately20% of total charge for charge for 20% of theHigh Volume Hospital specifi				
Skilledcharge per admission20% cost share of totalcharges for institutionalFacilityadmissionof totalinstitutional services, plusCarewhichever is Iess, institutional services, plus25% cost-share of allowable for separately billed professional chargesCivilian\$40 per day; no charge for separately20% of total chargesHigh Volume Hospitals - 25%Civilian\$40 per day; no separately charge for separately20% of total charge. Plus, 20% of theHigh Volume Hospitals - 25%	Civilian	\$11/day	\$250 per diem	25% cost-share
Nursing Facilityadmissionof total charges, whichever is less, institutional services, plusCarewhichever is less, institutional services, plus25% cost-share of allowable billed professional chargesCivilian\$40 per day; no charge for separately20% of total chargesHigh Volume Hospital specifi billed professional charge for 20% of the	Inpatient	(\$25 minimum)	cost share or	of allowed
Facility Carecharges, whichever is less, institutional services, plusservices, plus 25% cost-share of allowable for separately billed professional chargesCivilian Inpatient\$40 per day; no charge for separately20% of total charge. Plus, 20% of theHigh Volume Hospital specifi	Skilled	charge per	20% cost share	charges for
Carewhichever is less, institutional services, plus25% cost-share of allowable for separately billed professional chargesCivilian\$40 per day; no charge for separately20% of total charge, Plus, 20% of theHigh Volume Hospital specifi	Nursing	admission	of total	institutional
Image: Civilian\$40 per day; no charge for separately20% of total charge for charge . Plus, 20% of theHigh Volume Hospital specificCivilian\$40 per day; no charge for separately20% of total charge . Plus, 20% of theHigh Volume Hospital specific	Facility		charges,	services, plus
Linstitutional services, plus 20% cost share of separately billed professional chargesfor separately billed professional chargesCivilian Inpatient Behavioral\$40 per day; no charge for separately 20% of the20% of total total charge. Plus, 20% of theHigh Volume Hospital specificient	Care		whichever is	25% cost-share
Services, plusbilled20% cost shareprofessionalof separatelybilledbilledprofessionalchargeschargesCivilian\$40 per day; no20% of totalInpatientcharge forcharge. Plus,Separately20% of theHospital specifi			less,	of allowable
Civilian\$40 per day; no charge for separately20% cost share of separately billed professional chargesprofessional chargesCivilian\$40 per day; no charge for separately20% of total charge. Plus, 20% of theHigh Volume Hospitals - 25% hospital specifi			institutional	for separately
Civilian\$40 per day; no20% of totalHigh VolumeInpatientcharge forcharge. Plus,Hospitals - 25%Behavioralseparately20% of thehospital specifi			services, plus	billed
billed professional chargesbilled professional chargesCivilian Inpatient Behavioral\$40 per day; no charge for separately20% of total charge. Plus, 20% of theHigh Volume Hospitals - 25% hospital specifi			20% cost share	professional
Civilian\$40 per day; no20% of total chargesHigh VolumeInpatientcharge for separatelycharge. Plus, 20% of theHospitals - 25% hospital specifi			of separately	charges.
Civilian\$40 per day; no20% of totalHigh VolumeInpatientcharge forcharge. Plus,Hospitals - 25%Behavioralseparately20% of thehospital specifi			billed	
Civilian\$40 per day; no20% of totalHigh VolumeInpatientcharge forcharge. Plus,Hospitals - 25%Behavioralseparately20% of thehospital specifi			professional	
Inpatientcharge forcharge. Plus,Hospitals - 25%Behavioralseparately20% of thehospital specifi			charges	
Inpatientcharge forcharge. Plus,Hospitals - 25%Behavioralseparately20% of thehospital specifi	Civilian	\$40 per day: no	20% of total	High Volume
Behavioral separately 20% of the hospital specifi				-
		-		
	Health	billed	allowable	per diem, plus
		Sinco	anowabic	per alem, plus

professional	charge for	25% of the
charges	separately	allowable
	billed	charge for
	professional	separately
	services	billed
		professional
		services; Low
		Volume
		Hospitals -
		\$175 per day
		or 25% of the
		billed charges,
		whichever is
		lower, plus
		25% of the
		allowable
		charge for
		separately
		billed services