Briefing Overview

- What is TRICARE?
- Vision and Mission
- Organization
- TRICARE Options
- Additional TRICARE Programs
What is TRICARE?

- A health care system using military health care as the main delivery systems
  - Augmented by a civilian network of providers and facilities
  - Serving our uniformed services, their families, retired military, and their families
Vision & Mission

Vision
• A world-class health system that supports the military mission by fostering, protecting, sustaining and restoring health

Mission
• To enhance DoD and our Nation’s security by providing health support for the full range of military operations and sustaining the health of all those entrusted to our care
TRICARE
The Military Health System

- Entitlement program
- Consistent benefit throughout the system
- Types of health care that may and may not be provided in the Military Health System are defined by Congress
- Congressional interest in the TRICARE program
  - Beneficiary access to care they need
  - Assurance that beneficiaries receive high quality care
  - Recruitment and retention of active duty, Reserve, and National Guard military members... and their families
TRICARE Keeps People Healthy

TRICARE Helps Keep Our Military Medical People Trained

TRICARE Makes America’s Medical Capability Available in a Crisis

TRICARE Takes Care of the Family, While the Service Member Takes Care of the Mission
The Big Picture

- The President
  - SecDef
  - OSD
  - ASD (HA)
  - TMA
  - Chairman, JCS
  - The Joint Staff

- ARMY
  - Surgeon General

- AIR FORCE
  - Surgeon General

- NAVY
  - Surgeon General

- USMC
Organizational Structure
TRICARE Management Activity

Director, TMA
Dr. Casscells

Deputy Director, TMA
MG Elder Granger

Chief Medical Officer
Chief Deployment Health Support
Chief Financial Officer
Chief Information Officer
Chief Health Plan Operations

TRO North
TRO South
TRO West
TRICARE Area Offices
• Three managed care support contractors in the US
  – North: Health Net
  – South: Humana
  – West: Tri-West
• Regional contractor responsibilities include:
  – Establishment of provider networks
  – Operation of TRICARE service centers
  – Administrative support (enrollment, preauthorization, claims, etc.)
• Regional contractors work with TRICARE regional offices (TROs) under TMA guidance
TRICARE Regions

Contractor: TriWest

Contractor: Humana

Contractor: Health Net
## TRICARE Facts and Figures—FY 2007

<table>
<thead>
<tr>
<th>Category</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Eligible Beneficiaries</td>
<td>9.1 million</td>
</tr>
<tr>
<td>Prime Enrollees</td>
<td>5.0 million</td>
</tr>
<tr>
<td>Military Hospitals &amp; Medical Centers</td>
<td>65</td>
</tr>
<tr>
<td>Medical Clinics</td>
<td>412</td>
</tr>
<tr>
<td>Dental Clinics</td>
<td>414</td>
</tr>
<tr>
<td>Total Military Health System Personnel</td>
<td>132,700</td>
</tr>
<tr>
<td>86,400 military</td>
<td></td>
</tr>
<tr>
<td>46,300 civilian</td>
<td></td>
</tr>
<tr>
<td>Total Medical Program:</td>
<td>$39.3 billion</td>
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</table>
# A Week in the Military Health System

<table>
<thead>
<tr>
<th>Count</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>19,600</td>
<td>Inpatient admissions&lt;br&gt;• 14,600 purchased care&lt;br&gt;• 5,000 direct care system</td>
</tr>
<tr>
<td>642,400</td>
<td>Outpatient visits&lt;br&gt;• Direct care system</td>
</tr>
<tr>
<td>2,220,000</td>
<td>Prescriptions filled&lt;br&gt;• All points of service</td>
</tr>
<tr>
<td>2,100</td>
<td>Births&lt;br&gt;• 1,100 purchased care&lt;br&gt;• 1,000 direct care system</td>
</tr>
<tr>
<td>102,900</td>
<td>Dental seatings&lt;br&gt;• Direct care system</td>
</tr>
<tr>
<td>3,500,000</td>
<td>Claims processed</td>
</tr>
<tr>
<td>$754,000,000</td>
<td>Weekly bill</td>
</tr>
</tbody>
</table>
DoD Healthcare Programs

- TRICARE
  - TRICARE Prime
  - TRICARE Standard/Extra
  - TRICARE Prime Remote
  - TRICARE Prime Overseas
  - TRICARE Global Remote Overseas
- TRICARE for Life (TFL)
  - TRICARE Plus
- Pharmacy Program
- TRICARE Dental Program
- TRICARE Retiree Dental Program
- TRICARE Reserve Select
- Transitional Assistance Management Program (TAMP)
- Continued Health Care Benefit Program
- Extended Care Health Option (ECHO)
TRICARE Options

- TRICARE Prime
  *HMO-type option*
  - *Enhanced Preventive Benefits*
    *(Requires Enrollment and No Co-payments)*

- TRICARE Extra
  *PPO-type option*
  *(Deductibles and Cost Shares)*

- TRICARE Standard
  *Fee-For-Service type option*
  *(Deductibles and Cost Shares/Co-payments)*
TRICARE Prime

- Enrollment Required
- Fewer out-of-pocket costs
- Priority access at military treatment facilities (MTF)
- Assigned a primary care manager (PCM)
  - Refers to specialists
- No claims to file
- Easy transfer of enrollment in/between regions
TRICARE Prime Eligible Beneficiaries

- Active duty service members (ADSMs)
- Active duty family members (ADFMs)
- Retired service members and their families
- National Guard and Reserve members (activated for more than 30 consecutive days)
- Eligible former spouses
- Survivors
- Medal of Honor recipients and their families
TRICARE Prime Access Standards

- Providers adhere to access standards
  - 24 hours for urgent care
  - 7 days for routine care
  - 28 days for specialty and wellness care
TRICARE Extra

- Preferred-provider option
- See TRICARE network providers and pay less
- Providers accept negotiated rate as payment in full
- Network providers submit claims for beneficiaries
TRICARE Standard

- Similar to civilian fee-for-service plans (*no monthly premiums, but with applicable deductibles and cost-shares*)
- Receive care from TRICARE-authorized providers
- Providers “accept assignment” on claim-by-claim basis
- Providers who “accept assignment” file claims and accept TRICARE-allowable charge as payment in full
## Costs

<table>
<thead>
<tr>
<th></th>
<th>PRIME</th>
<th>EXTRA</th>
<th>STANDARD</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Annual Deductible</strong></td>
<td>None</td>
<td>$150 - Individual</td>
<td>$150 - Individual</td>
</tr>
<tr>
<td></td>
<td></td>
<td>$300 - Family for E-5 &amp; above</td>
<td>$300 - Family for E-5 &amp; above</td>
</tr>
<tr>
<td><strong>Annual Enrollment Fee</strong></td>
<td>None</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td><strong>Civilian Outpatient Visit</strong></td>
<td>No cost</td>
<td>15% of negotiated fee</td>
<td>20% of allowed charges for covered service</td>
</tr>
<tr>
<td><strong>Civilian Inpatient Admission</strong></td>
<td>No cost</td>
<td>Greater of $25 or Greater of $25 or</td>
<td>Greater of $25 or Greater of $25 or</td>
</tr>
<tr>
<td></td>
<td></td>
<td>$14.35/day</td>
<td>$14.35/day</td>
</tr>
<tr>
<td><strong>Civilian Inpatient Behavioral Health</strong></td>
<td>No cost</td>
<td>$20/day or $20/day or $20/day or</td>
<td>$20/day or $20/day or $20/day or</td>
</tr>
<tr>
<td></td>
<td></td>
<td>$25 per admission</td>
<td>$25 per admission</td>
</tr>
<tr>
<td><strong>Civilian Inpatient Skilled Nursing Facility Care</strong></td>
<td>$0 per diem charge per admission</td>
<td>$11/day ($25 minimum) Charge per admission</td>
<td>$11/day ($25 minimum) Charge per admission</td>
</tr>
</tbody>
</table>
Across the spectrum...

Freedom of Choice

Access to Military Treatment Facilities

Cost
TRICARE Prime Remote (TPR)

- TRICARE Prime Remote for Active Duty members
  - Typically 50 miles/1 hr drive from a MTF

- TRICARE Prime Remote for AD Family Members (TPRADFM)
  - Or can use TRICARE Standard and Extra

- TPR/TPRADFM is offered in the 50 United States only
TRICARE Prime Overseas

• Same key features as TRICARE Prime stateside
• Easy to transfer from one overseas area to another or back to United States
• Point of Service option available to receive care without requesting a referral from your PCM
  – Higher out-of-pocket costs
TRICARE Global Remote Overseas (TGRO)

- Medical program for Prime-enrolled TRICARE beneficiaries in remote overseas locations.
- Partnered with International SOS to identify the best local providers and facilities
  - Develop a network of licensed, qualified physicians in remote overseas areas
- Process:
  - Beneficiary contacts the TGRO Call Center.
  - Call Center finds a provider and guarantees payment, in most cases.
  - Beneficiary makes appointment.
TRICARE For Life (TFL)

- TRICARE For Life
  - Comprehensive health care coverage for Medicare-eligible beneficiaries
  - Enrollment in Medicare Part B is mandatory
  - TRICARE acts as a second payer to Medicare
  - Offers hassle-free claims processing
  - Overseas; TRICARE is typically Primary payer
  - No TRICARE enrollment fee
    (Must pay Medicare Part B Premium)
  - Receive care from any Medicare-authorized provider
TRICARE For Life

- Service covered by Medicare, but not TRICARE: TRICARE pays nothing
- Service covered by TRICARE, but not Medicare (e.g., overseas care): Medicare pays nothing
  - Beneficiary must pay the TRICARE deductible and cost-shares; TRICARE pays the remainder
- Beneficiary responsible for entire bill if service is not covered by Medicare or TRICARE
- TRICARE Plus
TRICARE Pharmacy Program

- Dispense generic medications when available
- Brand-name medications dispensed when no generic equivalent exists or when medically necessary
- Must establish medical necessity and prior authorization for brand-name or non-formulary medications
- Certain medications have quantity or days’ supply limits
- MTFs dispense generic, formulary medications
# Pharmacy Options & Co-pay

<table>
<thead>
<tr>
<th>Point of Service</th>
<th>Generics</th>
<th>Brand Name</th>
<th>Non-formulary</th>
</tr>
</thead>
<tbody>
<tr>
<td>Military Treatment Facility</td>
<td>$0</td>
<td>$0</td>
<td>Not Applicable</td>
</tr>
<tr>
<td>National Mail Order Pharmacy (up to a 90 day supply)</td>
<td>$3</td>
<td>$9</td>
<td>$22</td>
</tr>
<tr>
<td>Retail Networks Pharmacy (up to a 30 day supply)</td>
<td>$3</td>
<td>$9</td>
<td>$22</td>
</tr>
</tbody>
</table>

**Non-network Retail Pharmacies** (up to a 30 day supply)

- **For those who are not enrolled in TRICARE Prime**
  - $9 or 20% of total cost, whichever is greater, after deductible is met
  - (E1-E4: $50/person; $100/family; All others $150/person, $300/family)

- **For those who are not enrolled in TRICARE Prime**
  - $22 or 20% of total cost, whichever is greater, after deductible is met
  - (E1-E4: $50/person; $100/family; All others $150/person, $300/family)
# Pharmacy Co-pay Comparison

<table>
<thead>
<tr>
<th>Retail networks (up to 30 days)</th>
<th>Commercial MCO*</th>
<th>Medicare HMO*</th>
<th>TRICARE</th>
<th>FEHBP**</th>
</tr>
</thead>
<tbody>
<tr>
<td>Generic</td>
<td>$8.93</td>
<td>$7.56</td>
<td>$3.00</td>
<td>$10.00</td>
</tr>
<tr>
<td>Formulary-Brand</td>
<td>$18.77</td>
<td>$19.61</td>
<td>$9.00</td>
<td>$25.00</td>
</tr>
<tr>
<td>Non-formulary</td>
<td>$32.53</td>
<td>$38.95</td>
<td>$22.00</td>
<td>$40.00</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Mail Order (up to 90 days)</th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Generic</td>
<td>$14.58</td>
<td>$17.25</td>
<td>$3.00</td>
<td>$20.00</td>
</tr>
<tr>
<td>Formulary-Brand</td>
<td>$31.18</td>
<td>$37.22</td>
<td>$9.00</td>
<td>$50.00</td>
</tr>
<tr>
<td>Non-formulary</td>
<td>$60.68</td>
<td>$73.45</td>
<td>$22.00</td>
<td>$80.00</td>
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</table>
TRICARE Dental Programs

• TRICARE Dental Program (TDP)
  • Voluntary premium-based dental insurance program for the following:
    • Active Duty Family Members
    • Selected Reserves
    • Individual Ready Reserves and Family Members
  • Sponsor must have 12 months of service remaining in order for family members to enroll (except Reserve Component)

• TRICARE Retiree Dental Program
  • Premium based program for retirees and their family members
TRICARE Reserve Select (TRS)

- A Premium-based health care plan for certain members of the Reserve Component and their families
- Comprehensive health care plan, similar to TRICARE Standard
  - Pay monthly premiums, annual deductible, and cost-shares
- Purchased by the eligible members via monthly premium payments
  - $81 for the service member and $253 for member-and-family coverage
- Two qualifications
  - Member must be a Selected Reserve member of the Ready Reserve.
  - Member must not be eligible for the Federal Employee Health Benefits program or currently covered under FEHB
Transitional Assistance Management Program (TAMP)

- Up to 180 days transitional health care
- TRICARE Prime (in Prime service areas), TRICARE Standard and TRICARE Extra available
  - Deductible and cost-shares based on program
- Eligibility
  - Involuntary separation from AD
  - Reserve Component (RC) on AD orders for more than 30 days in support of a contingency operation (30 days do not have to be concurrent)
  - Release from Stop-Loss in support of a contingency operation
  - Personnel who agree to stay on AD for less than 1 year in support of a contingency operation
Continued Health Care Benefit Program

- Individuals who lose TRICARE eligibility or other coverage under the Military Health System

- Transitional health care for 18–36 months

- Similar benefits to TRICARE Standard

- Must enroll within 60 days after separation from AD or loss of eligibility for military health care

- Premiums per quarter:
  - $933 per person
  - $1,996 per family
Summary

• What is TRICARE?
• Vision and Mission
TRICARE Extended Care Health Option (ECHO)

- Financial assistance to ADFMs with specific mental or physical disabilities
  - Coverage provided after state/local public facilities
- PCM or referred specialist manages care
- Services and supplies supplement other TRICARE programs
- Monthly benefit allowance is $2,500

- Organization
- TRICARE Options
- Additional TRICARE Programs
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TRICARE Management Activity
Office of the Assistant Secretary of Defense (Health Affairs)
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