

## TriCare for Life

- ◆ Medicare secondary insurance and drug coverage
- ◆ Prescription drugs covered since April 1, 2001
  - military base and mail order drug system are cheapest
  - Formulary for military bases and mail order
  - participating pharmacies' cost is reasonable
  - non-par pharmacy client pays 20% after deductible
  - no formulary for participating and non-participating pharmacies

## Who is Eligible for TriCare for Life

- ◆ Career military retirees and spouses, not just military veteran
- ◆ Spouse of deceased sponsor is eligible
- ◆ Must be enrolled in Medicare Part B
- ◆ Need a valid military ID and updated info in DEERS (military health info system)
  - No enrollment necessary, just updated info
- ◆ Future eligibles will receive packet 3 months before they turn 65

## TriCare for Life as secondary to Medicare

- ◆ Benefit is different than regular TriCare, and started Oct 1, 2001
- ◆ No required doctor or hospital networks-just use any Medicare provider
  - Docs don't have to "take TriCare" or be in network
- ◆ Medicare will send bill automatically to TriCare
- ◆ TriCare will pay excess charges-payment amounts allowed above the Medicare set rate
- ◆ TriCare good outside the U.S.
  - cost sharing and deductible costs must be paid by patient

## TriCare and Services Not Covered by Medicare

- ◆ Does not cover dental, eye exams, eyeglasses, hearing aids, annual physical exams or any chiropractic
- ◆ TriCare for Life pays for hospital and Skilled Nursing Facility care beyond Medicare limits on days
  - Care in nursing home must be skilled rehabilitation, not just long term care due to frailty or dementia

## Issues for TriCare for Life enrollees

- ◆ Finding Medicare doctors-some military retirees expect a Medicare list or required network to use
- ◆ Finding doctors taking new Medicare patients?
  - Denver metro list on this website, phone book, word of mouth
- ◆ Should they drop medigap/Medicare HMO/employer plan?
  - Yes, drop standardized Medigap
  - Drop HMO if able to find doc who will take Original Medicare, and don't mind loss of non-covered benefits like eyeglasses, dental, hearing aid if your HMO pays for them
  - Drop employer plan if no coverage of TriCare for Life non-covered items or it costs more than it's worth

## TriCare for Life and Medicare HMOs

- ◆ Can stay in Medicare HMO
- ◆ If stay in Medicare HMO, must follow all HMO rules
  - Tricare won't pay for care outside the HMO if enrolled
- ◆ No TriCare for Life payment of monthly premium
- ◆ Tricare for Life will reimburse for copays and cost sharing-must submit paper claim with receipt