

TRICARE: Health Plan Coverage for Minnesota National Guard / Reserve Members Factsheet for Health Care Providers

What is TRICARE?

TRICARE is a component of the Military Health System established to provide medical care to military members and their dependents. TRICARE is available to Active Duty, National Guard/Reserve, and military retiree members and their dependents.

TRICARE contracts with **TriWest Health Alliance** to provide managed care support for the western area of the United States, including Minnesota. <http://www.triwest.com/provider/>

Provider participation supports the health of Minnesota military members and their dependents. <http://www.tricare.mil/tma/Provider-Cert.aspx>.

TRICARE follows Medicare payment policies, including payment to Critical Access Hospitals.

Provider Options

Certified Provider – A physician, hospital or medical supplier who has been verified by a TRICARE regional contractor and placed on a list of providers maintained by the contractor.

- A TRICARE-certified (non-institutional) provider may charge 15% more than the TRICARE-allowable amount for TRICARE-covered services.
- A TRICARE-certified provider may or may not agree to "accept assignment," *on a case-by-case, claim-by-claim basis*. By accepting assignment, the provider accepts the TRICARE Maximum Allowable Charge (TMAC) as payment-in-full for services.
- A provider that does not accept the TMAC rate is considered to be a certified, non-participating provider.

Participating Provider – A certified provider that has agreed to accept the maximum TRICARE-allowable charge as payment-in-full for services and file claims for the patient. Payment is received from TRICARE.

- Non-network providers may choose to "participate," or not, on a case-by-case basis.

Network Provider – A certified, participating provider under contract to TriWest Health Alliance that serves TRICARE beneficiaries as part of a contractor-operated group of health care providers and facilities.

- Providers are placed on the worldwide referral list of TRICARE Network Providers.
- Providers accept a negotiated rate as payment-in-full for medical care or services.
- Providers agree to file the claim forms for the beneficiaries.
- Becoming a certified/authorized network provider may bring a higher volume of patients.

Providers that do not participate in TRICARE services must post a sign in their waiting room or lobby, stating that they do not participate in TRICARE.



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To become a Minnesota TRICARE certified provider:

TriWest Provider Certification - contact TriWest Health Alliance at <http://www.triwest.com/provider/becomeaprovider.aspx>

Physicians, hospitals, and clinics: If you are already a Medicare-certified provider, you need only to file a TRICARE claim with Wisconsin Physicians Service (TriWest claims processor.) The information from your claim form is used to verify your Medicare certification. Once Medicare verified, you are then designated as a TRICARE certified provider.

Skilled Nursing Facilities must complete a certification packet and sign a participation form in order to become TRICARE certified.

Respite Care for Active Duty Service Members (only)

The Respite benefit, up to 40 hours per week, is available to caregivers of active duty service members. Respite care must be provided by a TRICARE-authorized Home Health Agency. Services must be pre-authorized.

How do I verify TRICARE coverage?

- Military members and their dependents receive a photo identification card that indicates whether they have medical coverage. (Children may use their parent's identification card.)
- Contact TriWest Healthcare Alliance Corporation (TriWest) to verify client eligibility for TRICARE services: 1-888-TRIWEST (1-888-874-9378) or www.triwest.com/provider.

TRICARE is always the secondary payer (including Medicare.)

Dental providers:

Dental Insurance management is performed by United Concordia

Dentists choose whether to participate.

Reservists may purchase coverage as long as they have at least 12 months remaining in service obligation.

Family coverage may be purchased by active duty or National Guard/Reserve members.

Active duty personnel receive dental coverage which is managed by the Military Medical Service Officer.

TRICARE STATISTICS FOR MINNESOTA:

Total number of providers

8,583 as of February 2009 compared to 846 as of March 2006

Total number of TRICARE beneficiaries (all service members, families, retirees)

62,711 (as of January 2009); 23,537 service members; 39,174 family members

59,716 (as of January 2006); 24,656 service members; 35,060 family members

TRICARE Reserve Select enrollments

2,649 (as of January 2009); 1,167 service members; 1,482 family members

Minnesota National Guard membership (as of January 2009): 13,066

Reserve membership numbers were unable to be verified.

For additional information, please contact TriWest Health: <http://www.triwest.com/provider/>