

TRICARE Fundamentals Course

DEERS

2

Instructor Guide

References

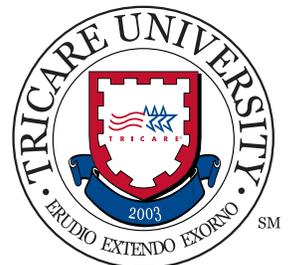
DoD Directive 1341.1 and 1341.2

2008 TRICARE Policy Manual, Chapter 10, Sections 1.1, 7.1

2008 TRICARE Systems Manual, Chapter 3

2008 TRICARE Options Manual, Chapter 6, Section 1; Chapter 24, Section 1.1

DFAS Military Pay Secondary Dependency Guide





Module Objectives

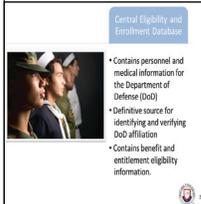
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Objectives

- Explain the purpose of DEERS
- Identify who determines TRICARE eligibility
- State how and when to update DEERS data
- List special eligibility categories for DEERS registration

- **Explain the purpose of DEERS**
- **Identify who determines TRICARE eligibility**
- **State how and when to update DEERS data**
- **List special eligibility categories for DEERS registration**

Show slide #3
for 1.0



1.0: Test Question

1.0 The Defense Enrollment Eligibility Reporting System (DEERS)

- DEERS is the central eligibility and enrollment data repository containing personnel and medical information for the Department of Defense (DoD).
- DEERS is the established source to verify benefit and entitlement eligibility information for:
 - Uniformed service members
 - Uniformed service retirees
 - U.S. sponsored foreign military members
 - DoD civilians
 - Eligible family members
 - Others as directed by the DoD
- DEERS maintains information about TRICARE eligibility, enrollment, primary care manager (PCM) assignment, catastrophic caps, deductibles, enrollment fee totals, and other health insurance (OHI).

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2.0: Test Question

2.0 TRICARE Eligibility

- TRICARE eligibility is only determined by the seven uniformed services:
 - Army
 - Marine Corps
 - Navy
 - Air Force
 - Coast Guard
 - Public Health Service
 - National Oceanic and Atmospheric Administration
- Remember DEERS doesn't determine eligibility, but only reports it. Beneficiaries may contact the Defense Manpower Data Center Support Office (DSO), or nearest identification (ID) card-issuing facility for assistance with eligibility questions.

DEERS is a database, not an office location or person. Ask students who is responsible for registering family members in DEERS.

Answer: The sponsor

Beneficiaries register in DEERS and by so doing they are TRICARE Standard/Extra by default.

Show slide #5 for 3.1



3.0 DEERS Data

3.1 Information Found in DEERS

- Identity and demographic information
 - Name
 - Social Security number, DoD ID Number, DoD Benefits Number (DBN)
 - Gender
 - Birth date
- Contact information
 - Residence and mailing address
 - E-mail
 - Telephone number

Show slide #6 for 3.2



3.2 Sources of Official Personnel Data

- Active duty personnel offices and ID card-issuing facilities
- National Guard and Reserve personnel centers
- Uniformed service academies
- U.S. Military Entrance Processing Stations
- Retiree pay centers

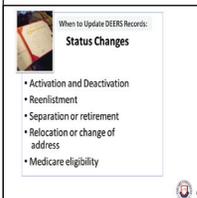
Show slide #7 for 3.3



3.3 Systems That Interface with DEERS

- Internal
 - Various personnel systems
 - Armed Forces Health Longitudinal Technology Application/Composite Health Care System
 - Real Time Automated Personnel Identification System (RAPIDS)
 - Defense Online Enrollment Systems (DOES)
 - Contractors' claims processing systems
- External
 - Centers for Medicare and Medicaid Services (CMS)
 - Social Security Administration (SSA)
 - Defense Finance and Accounting Services (DFAS)
- Operator applications
 - General Inquiry to DEERS (GIQD)
- Self-service applications (websites)
 - Reserve Component Purchased TRICARE Application (RCPTA)
 - DoD Self-Service Logon (DS Logon)
 - milConnect
 - **Note:** A companion web service, eCorrespondence, sends benefit change notices to active duty service members (ADSMs). Because eCorrespondence uses an e-mail address to send out notifications, beneficiaries are encouraged to update their e-mail address in milConnect. Any e-mails sent from eCorrespondence refers the user back to milConnect.
 - Beneficiary Web Enrollment (BWE)

Show slide #8 for 4.1



4.0 When to Update DEERS Records

4.1 Sponsor Status/Changes That Require a DEERS Update

- Activation or reenlistment
- Separation or retirement
- Medicare eligibility
- Relocation or change of address
- Death

4.2 Family Member Status/Changes That Require a DEERS Update

- Marriage or divorce
- Birth or adoption

Show slide #9 for 4.2



- Death
- Relocation or change of address
- Medicare eligibility or loss of eligibility
- Dependent child's enlistment in a uniformed service
- Student status
 - To remain TRICARE eligible past age 21, a sponsor's child must be enrolled as a full-time student in an accredited institution of higher learning **and** dependent on the sponsor for over 50 percent of their financial support.
 - A child is TRICARE eligible under student status until graduation from the institution of higher learning or their 23rd birthday, whichever comes first.

4.3: Test Question

Show slide #10 for 4.3



4.3 Life Events and Other Status Updates

To make status updates, which usually involves presenting certain documents, beneficiaries should go to the nearest uniformed services personnel office or ID card-issuing facility and provide, when applicable:

- Marriage certificate
- Birth certificate
- Death certificate
- Certificate of Release or Discharge from Active Duty form (DD Form 214)
- Medicare card
- Notice of Disallowed Claim from the Social Security Administration (SSA), if the beneficiary is not eligible for Medicare Part A at age 65
- Letter from the college, university, or institution of higher learning, indicating the child is a full time student and the anticipated graduation date

Show slide #11 for 4.4



4.4 Updating Contact Information in DEERS (address, phone number, e-mail)

- **In Person**—Beneficiaries can go to the nearest uniformed services personnel office or ID card-issuing facility to update contact information, such as the address or telephone number. To locate the nearest uniformed services ID card-issuing facility visit www.dmdc.osd.mil/rsl.
- **By Internet**—Registered beneficiaries may submit contact information changes at <http://milconnect.dmdc.mil>. Users may securely login with a CAC, DFAS (myPay) account, or with a DS Logon. Once logged in, the user selects the “update address” link and updates information in the appropriate areas.
- **By Fax**—Defense Manpower Data Center Support Office (DSO): 1-831-655-8317
- **By Mail**—Address changes may be mailed to the DSO:

DMDC Support Office
ATTN: COA
400 Gigling Road
Seaside, CA 93955-6771

It's important to keep personal information current in order to receive important letters and notices about TRICARE benefits. This includes personal e-mail addresses.

4.5 DMDC Support for TRICARE Eligibility Issues

- ID-card issuing facilities can be located at www.dmdc.osd.mil/rsl
- DSO: 1-800-538-9552 (For the hearing impaired: 1-866-363-2883)
- DSO Support for Military Health System (MHS) Support Staff Only:
 - Field Support Help Desk: 1-800-361-2508

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for 5.0



5.1: Test Question

5.0 Special Eligibility and DEERS Registration Categories

5.1 Newborns, Pre-Adoptive, Adopted Children, and Court-Ordered Wards

The DoD requires registration in DEERS for all TRICARE-eligible beneficiaries, including newborns, pre-adoptive, adopted children, and court-ordered wards. Parents and legal guardians can avoid potential eligibility and claims problems by registering the newborn or adopted child in DEERS as soon as possible.

- Newborns are eligible for TRICARE coverage for 365 days from birth whether or not they're registered in DEERS.
 - On day 366 from birth, newborns not registered in DEERS are no longer TRICARE eligible and claims will be denied until they're registered. (See the *TRICARE Options* module for more information about newborn coverage under TRICARE Prime.)
 - **Note:** Eligible beneficiaries may purchase TRICARE Reserve Select (TRS) or TRICARE Retired Reserve (TRR) coverage for a birth or adoption of a child. An application identifying the qualifying life event must be received by the regional contractor or postmarked no later than 60 days after the qualifying life event to make the child eligible.
- Pre-adoptive, adopted children, and court-ordered wards must be registered in DEERS before they're TRICARE eligible; claims will be denied until they're registered.
- To establish TRICARE eligibility in DEERS for a newborn, pre-adoptive, adopted child, or court-ordered ward, the following form must be submitted:
 - An *Application For Identification Card/DEERS Enrollment* (DD Form 1172-2) signed by the sponsor. If the sponsor is unable to sign in person, the spouse must present a power of attorney/notice or provide a notarized *DD Form 1172-2* signed by the sponsor.
 - One of the following forms must also be submitted, as applicable:
 - An original or certified copy of a birth certificate or certificate of live birth (signed by the attending physician or other responsible person from a U.S. hospital or military treatment facility) or consular report of live birth for children born overseas
 - A record of adoption or a letter of placement of the child in the home by a recognized placement or adoption agency or the court before the final adoption
 - A court order placing the child with the uniformed service sponsor for a minimum of 12 months
- Beneficiaries should contact the nearest uniformed services card-issuing facility card site to find out what additional documents their service component requires to establish eligibility. The location and contact information for ID card-issuing facilities may be found at www.dmdc.osd.mil/rsl.

5.2 Dependent Parents and Parents-In-Law

Although dependent parents and parents-in-law aren't TRICARE eligible, they may receive care at a military treatment facility (MTF) if they're determined to be eligible for direct care by the uniformed services.

- Eligible dependent parents and parents-in-law must be registered in DEERS to receive care at the MTF. The sponsor's service determines if they qualify as dependent parents/parents-in-law.
- To register in DEERS, the following forms must be submitted:
 - *DD Form 1172-2*, signed by the sponsor
 - *Dependency Statement—Parent* form (DD Form 137-3), dependency determination letter from the DFAS
- Sponsors should verify with their service if additional documentation is needed to establish eligibility and access to care in an MTF.
- Eligible dependent parents and parents-in-law may have prescriptions filled at MTF pharmacies.
- When dependent parents and parents-in-law become eligible for Medicare, they may have prescriptions filled at network pharmacies or via home delivery, but they must be enrolled in Medicare Part B.

5.3 Transitional Survivors and Survivors

An eligible surviving family member whose sponsor died while serving on active duty for a period of more than 30 consecutive days or while on delayed-effective-date active duty orders are entitled to TRICARE benefits as transitional survivors or survivors.

5.3.1 Transitional Survivors

- “Transitional survivor” refers to the spouse (for up to three years) and child(ren) (until eligibility is lost) of a deceased sponsor. Transitional survivors are provided benefits as active duty family members (ADFM).
- Spouses retain their transitional survivor status for up to three years from the sponsor’s death.
- Unmarried dependent children retain their transitional survivor status until they lose TRICARE eligibility, typically at age 21 (or 23 if enrolled as a full-time student in an accredited institution of higher learning and dependent on the sponsor for over 50 percent of their financial support).
- Surviving dependent children who become incapacitated prior to age 21 are covered as transitional survivors until age 21 (or 23), or three years from the death of the sponsor, whichever is later. Incapacitated status is determined by the sponsor’s service.
- Transitional survivors may enroll in TRICARE Prime, TRICARE Prime Remote (TPR), TRICARE Prime Remote for Active Duty Family Members (TPRADFM), TOP Prime, or TOP Prime Remote (shows as TPR in DEERS).
 - Coresidency and overseas command-sponsorship requirements for Prime-option enrollment do not apply.
- Transitional survivors do not pay an enrollment fee or copayments for Prime-option benefits; however, cost-shares and deductibles apply at the active duty family rate when using TRICARE Standard or TOP Standard.

5.3.2 Survivors

- After the three-year anniversary of the sponsor’s death, a surviving spouse’s eligibility status changes to retiree family member.
 - As survivors, they’re not eligible for active-duty specific programs (such as TPR, TPRADFM, TOP Prime, and TOP Prime Remote).
 - As survivors, they’re also not eligible for active-duty specific benefits, such as the Extended Care Health Option (ECHO).
 - **Note:** Incapacitated children who maintain eligibility beyond normal age limits are also changed to retiree family status.
- Survivors may enroll in TRICARE Prime, but must pay the annual retiree enrollment fee and applicable copayments.
- Survivors are eligible for TRICARE Standard and TOP Standard (if overseas) and pay applicable cost-shares and deductibles for TRICARE-covered services.
- Survivors must purchase Medicare Part B if they become entitled to Medicare benefits.
- Survivors must pay applicable pharmacy cost-shares when using the TRICARE Pharmacy benefit.

5.4 Additional Special Eligibility Categories

Beneficiaries who fall under the categories below should go to the nearest uniformed service personnel office or ID card-issuing facility for eligibility requirements and assistance:

- Certain family members of ADSMs who were discharged as a result of a court-martial conviction or separated for child or spousal abuse.
- Certain spouses, former spouses, and dependent children of uniformed service members who were eligible for retirement, but had their retirement revoked as a result of spousal or child abuse.
- Foreign Force members and their family members when they’re in the United States by official invitation or on official military business.

- This includes all countries that participate in a Reciprocal Health Care Agreement, the North Atlantic Treaty Organization (NATO), a Status of Forces Agreement, or a Partnership for Peace Agreement.
- Foreign Force members and their dependents seeking routine care may also contact their home country embassy for assistance with health care coverage.
- For information about MTF or TRICARE coverage for foreign force members and their families visit <https://private.fhp.osd.mil/portal/rhas.jsp>.

5.5 Unremarried Former Spouses

- Certain unremarried former spouses are eligible for TRICARE if the former sponsor's service component determines they are eligible.
- The 20-20-20 rule applies. In order to establish eligibility as an unremarried former spouse the following criteria must be met:
 - Sponsor must have 20 years of creditable service towards determining retirement pay.
 - Former spouse was married to the same sponsor or service member for at least 20 years.
 - All 20 years of marriage overlap the 20 years of creditable, active or reserve, service which counted towards sponsor's retirement.
- The 20-20-15 rule applies if a divorce occurred on or after September 29, 1988. These former spouses qualify for medical benefits for one year from the date of the divorce decree. Eligibility is met when 15 years of marriage to the same sponsor/service member overlap the 20 years of creditable, active or reserve, service which counted towards the sponsor's retirement.
- The following documentation is required to establish eligibility as an unremarried former spouse:
 - Marriage certificate and divorce decree
 - *DD Form 214* from the applicable service component
- If the service component determines the unremarried former spouse is eligible, he/she will be issued a new ID card under his/her own name and a new DoD Benefits Number the first time the ID is renewed after the effective date of the divorce or annulment. The unremarried former spouse uses his/her own SSN/DoD Benefits Number when seeking services.

5.5.1 Unremarried Former Spouse Loss of Eligibility

TRICARE-eligible unremarried former spouses lose their TRICARE eligibility under the following circumstances:

- Remarriage, even if the remarriage ends in divorce or death of the spouse, unless they gain TRICARE eligibility under the new spouse
- Purchase of or coverage by an employer-sponsored health plan

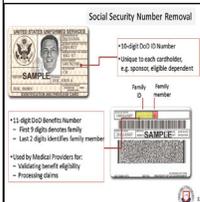
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6.0 Social Security Number (SSN) Removal

The Social Security number (SSN) removal is a DoD initiative designed to remove visible SSNs from Uniformed Service IDs and common access cards (CACs). The effort is designed to protect sponsors' and beneficiaries' personal identifiable information (PII).

SSNs are being removed from Uniformed Services IDs and common access cards (CACs) and replaced with a:

- DoD ID Number:
 - A 10-digit number is assigned to each person who has a direct relationship with the DoD, either as a sponsor or as an eligible dependent.
 - This number is already used in DoD systems and on DoD ID cards.



- DoD Benefits Number (DBN)
 - An 11-digit number is assigned to each family member
 - The first 9 digits identify the sponsor, while the last 2 identify the individual family member.
 - The DoD number replaces the SSN on DoD ID cards for the management of benefits.
 - Appears on all cards where there is any benefit, such as health care or the use of facilities, such as the commissary
 - Used on health care and claims processing forms in place of the SSN (Claims may still be processed if the provider or beneficiary uses an SSN.)

Note: Current ID card holders are not required to get a new card until their current one expires; however, they can request a new card if they want one.

Summary: Any changes that impact a sponsor's or family members' eligibility must be recorded in DEERS. TRICARE eligibility is determined by the Services, but information listed in DEERS affects access to benefits.

Show slide #14
Ex. 1

7.0 Application Exercises

Exercise 1

Army Staff Sergeant Conway

- Just married his high school sweetheart, Marianne. They left for their honeymoon in São Paulo, Brazil immediately after the wedding.
- Marianne became ill on the second day of their trip. She was in a host nation provider for routine care.
- Marianne said that she had TRICARE coverage, but didn't have a military ID card yet. The provider treated her and required that she make the payment up front. She paid the bill and sent her claim to her regional contractor, who denied the claim.

Army Staff Sergeant Conway recently married his high school sweetheart, Marianne, in their hometown of Hampton, VA, where he is stationed. After the wedding, they immediately departed for their honeymoon in São Paulo, Brazil. As luck would have it, Marianne became ill on the second day of their trip. They decided that she should see a host nation provider for routine care.

When Mrs. Conway arrived at the provider's office, she told the receptionist that she had TRICARE coverage, but didn't have a military ID card yet. The provider treated her and required that she make the payment up front. She paid the bill and sent her claim to her regional contractor, who denied the claim.

Show slide #15,
Ex., A1, A2

Needless to say, Mrs. Conway was surprised to find that her claim was denied.

Army Staff Sergeant Conway

QUESTIONS:

1. Was Mrs. Conway eligible to receive TRICARE benefits at the time services were rendered?
2. Why was the claim denied?

Q1: Was Mrs. Conway eligible to receive TRICARE benefits at the time services were rendered?

A1: No, she was not eligible because she was not properly registered in DEERS. She may have qualified as a dependent (through the marriage) but until she is registered, she will not show as eligible for TRICARE benefits.

Q2: Why was the claim denied?

A2: It was denied because Mrs. Conway did not show as TRICARE eligible.

Show slide #16,
Ex. 2

Exercise 2

JoAnne Walker

- Recently retired Army CAPT James (Jim) Walker and his wife, JoAnne, were married for 27 years. Despite their commitment to each other, the Walker's separated just two weeks before their 28th wedding anniversary.
- CAPT Walker assured his ex-wife that she would remain TRICARE eligible and receive benefits. All she would have to do is not remarry.
- JoAnne decided to get a desk job to bring in extra income. In addition to the base salary, JoAnne was eligible for and purchased the company's group health plan.

Recently retired Army CAPT James (Jim) Walker and his wife, JoAnne, were married for 27 years. Despite their commitment to each other, the Walkers separated just two weeks before their 28th wedding anniversary.

Through the mitigation and the divorce trial, CAPT Walker assured his ex-wife that she would remain TRICARE eligible and receive benefits. All she would have to do is not remarry.

However, single life wasn't as easy as JoAnne expected. Making ends meet, even on her husband's alimony was getting tough. JoAnne decided to get a desk job to bring in extra income. In addition to the base salary, JoAnne was eligible for and purchased the company's group health plan. Based on what you already know about the importance of DEERS registration and what you have learned from this module, answer the following questions:

Show slide #17,
Ex. 2, A1, A2

Q1: Is JoAnne TRICARE eligible?

A1: No, JoAnne is an unremarried former spouse who purchased other health insurance (OHI). Purchasing OHI led her to lose TRICARE eligibility.

Q2: Under what circumstances is JoAnne TRICARE eligible?

A2: JoAnne is an unremarried former spouse. She would regain TRICARE eligibility if she: (a) disenrolls from her employer's health care plan; (b) does not remarry.

JoAnne Walker

QUESTIONS:

1. Is JoAnne TRICARE eligible?
2. Under what circumstances is JoAnne TRICARE eligible?

Module Objectives



Show slide #18

Module Summary

- Explain the purpose of DEERS
- Identify who determines TRICARE eligibility
- State how and when to update DEERS data
- List special eligibility categories for DEERS registration

Summary:

- Explain the purpose of DEERS
- Identify who determines TRICARE eligibility
- State how and when to update DEERS data
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Show slide #19

Questions?

Show slide #20

Exam Questions and Answers: DEERS

1) Select the statement that correctly describes the Defense Enrollment Eligibility Reporting System (DEERS).

DEERS is a central Department of Defense database that _____.

- A. Lists clinical information
- B. Lists benefit and eligibility information for uniformed service members and other personnel as directed by the DoD
- C. Is used to process TRICARE Prime claims payments
- D. Is used by personnel to develop claims processing information

Answer: [B] Reference: Participant Guide, DEERS, Section 1.0

2) TRICARE eligibility is determined by _____.

- A. DEERS
- B. Regional contractors
- C. The seven uniformed services
- D. TRICARE Management Activity

Answer: [C] Reference: Participant Guide, DEERS, Section 2.0

3) To make status updates in DEERS, which usually involves presenting documentation, beneficiaries should do which of the following?

- A. Go to the nearest uniformed services ID card-issuing facility
- B. Call the TRICARE Management Activity
- C. Notify the primary care manager when receiving medical care
- D. E-mail the commanding officer

Answer: [A] Reference: Participant Guide, DEERS, Section 4.3

4) Adopted children who are NOT registered in DEERS are covered under TRICARE for:

- A. 30 days
- B. 60 days
- C. 365 days
- D. 0 days; they must be registered in DEERS to show as eligible for TRICARE

Answer: [D] Reference: Participant Guide, DEERS, Section 5.1