

TRICARE Young Adult Frequently Asked Questions

Q) What is the TRICARE Young Adult program?

A) The TRICARE Young Adult program extends dependent medical coverage via a premium-based program. Coverage is extended from age 21 (age 23 if full-time college student and dependent on sponsor for more than 50 percent of your financial support) up to age 26 for unmarried dependents who don't have access to employer-sponsored health care coverage. TRICARE previously met or exceeded key tenets of national health reform, including restrictions on annual limits, lifetime maximums, "high user" cancellations, or denial of coverage for pre-existing conditions – but did not include this expanded coverage for adult children. The 2011 National Defense Authorization Act (NDAA) gives the Department of Defense the authority to offer similar benefits to young adults under TRICARE.

Q) How will the TRICARE Young Adult program work?

A) Qualified dependents who lose TRICARE eligibility and are under age 26 can purchase TRICARE Young Adult coverage based on the military sponsor's eligibility and enrollment status. Monthly premiums are required under the NDAA. Qualified dependents will submit an application and premium payments to a regional contractor or the overseas contractor for processing. Cost shares, deductibles, and catastrophic caps vary based on the TRICARE plan selected and the sponsor's status. Initially, only TRICARE Standard / Extra will be available. Once TRICARE Young Adult is implemented, you may elect to pay premiums back to January 1, 2011 and file retroactive claims. It's recommended that you keep all receipts for care received on or after January 1, 2011 for claims processing purpose. Plans call for phased in approach to including purchasing coverage under the Prime option.

Q) Why is implementation of the TRICARE Young Adult program not immediate?

A) Although implementing a new program often takes more than a year from when the President signs the National Defense Authorization Act into law, TRICARE Young Adult Standard/Extra is currently operating on an accelerated implementation schedule. Included in the process are determining all the details of eligibility, coverage and costs; designing, testing, and implementing the software and systems changes required; updating DoD eligibility databases; and education efforts. The specific implementation date will be announced as soon as possible. Once TRICARE Young Adult is implemented, you may elect to pay premiums back to January 1, 2011 and file retroactive claims. It's recommended that you keep all receipts for care received on or after January 1, 2011 for claims processing purpose.

Q) How much will TRICARE Young Adult coverage cost?

A) Premiums are currently being calculated and will be equal to the government's full cost of providing the benefit as specified in the NDAA 2011.

Q) Will TRICARE Prime be an available option under the TRICARE Young Adult program?

A) Once the program is implemented TRICARE Standard/Extra will be offered. Thereafter, TRICARE Prime option will be added to TYA to those who are eligible. All options under TYA will still require monthly premiums.

Q) Am I eligible for the TRICARE Young Adult program while I'm covered under a student health plan offered by my school?

A) Yes, as long as you're an unmarried dependent under the age of 26 without eligibility for employer-sponsored health care coverage. TRICARE Young Adult will act as second payer.

Q) What if I need health insurance now?

A) Once TRICARE Young Adult is implemented and if you are eligible, you may elect to pay the monthly premiums back to January 1, 2011 and file retroactive claims. It's recommended that you keep all receipts for care received on or after January 1, 2011 for claims processing purposes. If you are not sure you will be eligible for TRICARE Young Adult and are within 60 days of loss of TRICARE eligibility you may consider the Continued Health Care Benefit Program available when all other TRICARE eligibility ends. See www.tricare.mil/CHCBP for more information.

Q) I am a family member currently purchasing individual Continued Health Care Benefit Program coverage because I aged out of TRICARE. Must I terminate that coverage and purchase TRICARE Young Adult coverage?

A) Yes, but only when the TYA program is implemented. Remember, your sponsor must still be entitled to TRICARE coverage and you must meet the requirements of being an unmarried dependent under the age of 26 without eligibility for employer-sponsored health care coverage. You will receive a prorated reimbursement for your CHCBP premiums once TYA is implemented.

Q) How can I find out about updates to the TRICARE Young Adult program?

A) We are committed to keeping our beneficiaries informed about their benefit. We will make new information available on our website at www.tricare.mil/TYA, at our call centers, and via all of our educational materials as soon as we have more to share. You can also sign up for e-alerts about benefit changes and updates at tricare.mil/subscriptions. Look for TRICARE Young Adult under "benefit updates."