

TRICARE BENEFICIARY BULLETIN – June 4 - 664 WORDS

LEAD MUSIC (:03)

THIS IS THE TRICARE BENEFICIARY BULLETIN, AN UPDATE ON THE LATEST NEWS TO HELP YOU MAKE THE BEST USE OF YOUR TRICARE BENEFIT. I'M AUSTIN CAMACHO (:10)

FIRST UP: TRICARE EXPANDS ITS BEHAVIORAL HEALTH CARE OPTIONS, AS ANNMARIE FELICIO REPORTS.

TRICARE BENEFICIARIES WHO FIND THEMSELVES IN NEED OF MORE THAN A LITTLE, BUT LESS THAN A LOT OF HELP DEALING WITH BEHAVIORAL HEALTH AND SUBSTANCE USE ISSUES NOW HAVE A NEW BEHAVIORAL HEALTH CARE TREATMENT OPTION.

A CLARIFICATION OF TRICARE POLICY NOW PERMITS BENEFICIARIES TO TAKE ADVANTAGE OF INTENSIVE OUTPATIENT PROGRAMS, OR IOPS, AND ALLOWS THEM TO BE COVERED UNDER THE EXISTING HALF-DAY PARTIAL

HOSPITALIZATION PROGRAM BENEFIT. TREATMENT IN AN IOP IS ON AN OUTPATIENT BASIS AND PROVIDES A PROGRAM OF MEDICAL THERAPEUTIC SERVICES AT LEAST THREE HOURS PER DAY. IOPS ALSO OFFER BENEFICIARIES MORE FLEXIBILITY THROUGH DAY, EVENING, NIGHT OR WEEKEND PROGRAM OPTIONS.

THERE ARE NO "EMERGENCY" ADMISSIONS TO AN IOP, SO PRIOR AUTHORIZATION IS ALWAYS REQUIRED. AND IOP PROVIDERS MUST BE TRICARE-AUTHORIZED FOR PARTIAL HOSPITALIZATION PROGRAM.

FOR THE TRICARE MANAGEMENT ACTIVITY, I'M ANNMARIE FELICIO.

NEXT, DEPENDENT PARENTS AND PARENTS-IN-LAW MAY BE ABLE TO ENROLL AT A MILITARY TREATMENT FACILITY WITH TRICARE PLUS.

SOME BENEFICIARIES CAN NORMALLY ONLY GET CARE AT A MILITARY TREATMENT FACILITY ON A SPACE-AVAILABLE BASIS. TRICARE PLUS IS A PROGRAM THAT LETS THEM ENROLL AND GET PRIMARY CARE APPOINTMENTS AT THE MILITARY HOSPITAL. THEY THEN GET THE SAME PRIMARY CARE ACCESS STANDARDS AS BENEFICIARIES ENROLLED IN TRICARE PRIME. FOR EXAMPLE, RETIREES AND RETIREE FAMILY MEMBERS USING TRICARE FOR LIFE CAN ENROLL IN TRICARE PLUS - IF IT'S AVAILABLE AT THEIR LOCAL MILITARY TREATMENT FACILITY. THEN THEY ARE GUARANTEED A ROUTINE APPOINTMENT WITHIN ONE WEEK, JUST LIKE PRIME PATIENTS.

TRICARE PLUS IS ONLY AVAILABLE AT CERTAIN MILITARY FACILITIES, AND THE LOCAL HOSPITAL COMMANDER MAY LIMIT ENROLLMENT TO SPECIFIC CATEGORIES OF BENEFICIARIES. TRICARE BENEFICIARIES ENROLLED IN A PRIME OPTION, A CIVILIAN HMO, OR MEDICARE HMO ARE NOT ELIGIBLE FOR TRICARE PLUS.

TO FIND OUT IF YOU CAN PARTICIPATE IN TRICARE PLUS,
CONTACT YOUR LOCAL MILITARY HOSPITAL. ENROLLMENT
INTO TRICARE PLUS AT ONE FACILITY DOES NOT
AUTOMATICALLY EXTEND ENROLLMENT TO ANOTHER. AND
THE MILITARY HOSPITAL IS NOT RESPONSIBLE FOR ANY COSTS
WHEN A TRICARE PLUS ENROLLEE IS REFERRED OUTSIDE THE
MILITARY FACILITY FOR ADDITIONAL CARE.

ENROLLMENT IN TRICARE PLUS WILL BE REFLECTED IN DEERS,
THE DEFENSE ENROLLMENT ELIGIBILITY REPORTING SYSTEM.
TRICARE PLUS DOES NOT GUARANTEE ACCESS TO SPECIALTY
CARE AT THE MILITARY TREATMENT FACILITY.

AND FINALLY, DOES TRICARE COVER NURSING HOME CARE?
LORRAINE CWIEKA HAS THE ANSWERS.

AT SOME POINT IN OUR LIVES, MANY OF US WILL HAVE TO
MAKE A DECISION ABOUT MOVING INTO A NURSING HOME
EITHER FOR OURSELVES, OR FOR A FAMILY MEMBER.

UNDERSTANDING THE SPECIFICS OF TRICARE'S SKILLED NURSING COVERAGE CAN HELP YOU WITH THESE CHOICES.

IN GENERAL, TRICARE COVERS SKILLED NURSING CARE, BUT CUSTODIAL CARE IS NOT A TRICARE COVERED BENEFIT, JUST AS IT IS NOT COVERED UNDER MEDICARE OR MOST CIVILIAN HEALTH PLANS. CARE MUST BE PROVIDED BY A TRICARE-AUTHORIZED PROVIDER, SUCH AS A SKILLED NURSING FACILITY. NURSING HOMES AND INTERMEDIATE CARE FACILITIES ARE EXCLUDED FROM TRICARE COVERAGE. SKILLED NURSING CARE IS NORMALLY PROVIDED FOR REHABILITATIVE SERVICES, WITH PROJECTED IMPROVEMENT GOALS.

CUSTODIAL CARE IS DEFINED BY LAW AS PROVIDING ASSISTANCE WITH THE ACTIVITIES OF DAILY LIVING, LIKE BATHING, DRESSING AND EATING, AND CAN BE PROVIDED SAFELY AND REASONABLY BY A PERSON WHO IS NOT MEDICALLY SKILLED.

ALSO, REMEMBER THAT TRICARE FOR LIFE IS THE LAST PAYER TO ALL OTHER HEALTH INSURANCES.

THERE ARE OPTIONS FOR COVERING CUSTODIAL CARE IN A NURSING HOME SETTING. YOU CAN BUY LONG-TERM CARE INSURANCE THROUGH COMMERCIAL INSURANCE PROGRAMS OR THROUGH THE FEDERAL LONG-TERM CARE INSURANCE PROGRAM, WHICH SOME RETIREES MAY BE ELIGIBLE FOR.

FOR TRICARE MANAGEMENT ACTIVITY, I'M LORRAINE CWIEKA.

AND THAT'S TODAY'S TRICARE BENEFICIARY BULLETIN. WE'LL HAVE MORE NEWS YOU CAN USE NEXT WEEK. (:03)

TAIL MUSIC (:03)