

The Doctor is in ...

Strength in the Face of Stigma

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Service members returning from deployment face many challenges, including the invisible wounds of mental health conditions. It is important to emphasize the seriousness of these injuries and remind people that the earlier a mental health condition is treated, the less damage it does.

Unfortunately, many service members believe there is a stigma to seeking care for their mental health needs. They may feel a personal aversion or fear facing discrimination or harassment for seeking treatment. Much of this stigma is based on myth, not reality. Some examples are:

- Myth: Seeking mental health care will hurt your career.
 - Reality: Seeking mental health care will ensure you get the appropriate care delivered by trained professionals, and help keep your career on track. Mental health counseling in and of itself is not a reason to revoke or deny a security clearance.
- Myth: You will lose the trust of your unit if you admit to mental distress.
 - Reality: Your unit will trust you more once you seek help and receive care. Taking responsibility for your health shows that you are reliable. Without care, you may become a liability to those around you.
- Myth: Needing mental health care is a sign of weakness.
 - Reality: It takes real strength and courage to admit you have a problem and seek help. Post-traumatic stress, anxiety, depression and other types of psychological conditions are due to changes in the brain and body caused by life experiences or physical trauma, and require medical care.

The downsides of not seeking help are serious. Untreated mental health conditions can cause your job performance and family life to suffer. Not receiving care can lead to substance abuse, increased stress at home and a higher risk of suicide.

If you recognize any signs of a mental health condition in yourself, your family or a friend, speak up. The Defense Center of Excellence Outreach Center at www.dcoe.health.mil/24-7help.aspx is an excellent resource for service members and their families to learn about the mental health services available to them. Military OneSource at www.militaryonesource.mil is another resource to help you find care.

Active duty service members may receive mental health care at any military treatment facility without a referral. For civilian care, you need a referral. Other TRICARE beneficiaries don't need a referral or prior authorization for the first eight visits. For more information on TRICARE's mental health coverage, go to www.tricare.mil/mentalhealth.

Just like any other injury or illness, mental health conditions require medical treatment as soon as possible. Asking for help is hard, and can require great courage. Overcoming that challenge takes personal resolve and strength. For examples of real service members who had the courage to ask for help and the care they needed to maintain success in their personal and professional lives, visit www.realwarriors.net. ■

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An Important Note about TRICARE Program Information: At the time of printing, this information is current. It is important to remember that TRICARE policies and benefits are governed by public law and federal regulations. Changes to TRICARE programs are continually made as public law and/or federal regulations are amended. **Military treatment facility guidelines and policies may be different than those outlined in this publication.** For the most recent information, contact your TRICARE regional contractor, TRICARE Service Center, or local military treatment facility.

Time to Plan for Back-to-School Physicals

Before starting school this fall, your child may need to visit the doctor for a school physical. These annual physicals help make sure children start the school year in good health, with up-to-date immunizations. For children ages 5–11, TRICARE covers annual physicals and immunizations required for school enrollment.

TRICARE also covers well-child care for eligible children from birth until reaching age 6. The well-child benefit includes routine newborn care, comprehensive health-promotion and disease-prevention exams, vision and hearing screenings and routine immunizations and developmental assessments according to the American Academy of Pediatrics®. There are no copayments or cost-shares for well-child care.

Note: TRICARE does **not** cover sports or camp physicals. If your child needs a sports or camp physical, you may be required to submit a *Non-Covered Services Waiver Form* to your health care provider. Completing this form shows that you know you will be paying for the non-covered service. This form is available on Humana Military Healthcare Services, Inc.'s website at www.humana-military.com.



To learn more about TRICARE's school-physical coverage, visit www.tricare.mil/backtoschool. ■

Protect Your Family's Behavioral Health with These Resources

When active duty service members return home to their families after a deployment, the initial joy and relief of reunion can give way to feelings of stress during the transition of readapting to home life. The pressure of the adjustment can impact existing behavioral health issues. Additionally, symptoms of post-traumatic stress disorder (PTSD) and traumatic brain injury (TBI) do not always present immediately and may take time to develop.

It is important for service members and their families to empower themselves with an understanding of behavioral health disorders and their symptoms. Knowledge of TRICARE behavioral health benefits and how to get help when it is needed is critical for caring for oneself and loved ones.

According to the National Alliance on Mental Illness (NAMI), one in four adults experiences a behavioral health disorder in a given year, but less than one-third of adults with a diagnosable disorder receives services to treat the condition.¹ Just as you take advantage of preventive screenings to safeguard your

physical health, arm yourself with the knowledge you need to nurture your behavioral health and that of your family members.

To review resources that promote behavioral health, check out the "Behavioral Health" section of the Humana Military Healthcare Services, Inc. website at www.humana-military.com. Click "Beneficiary," select "Health & Wellness" and then click "Behavioral Health" to access this section.

You can find information about your TRICARE behavioral health benefit, a list of valuable hotline numbers for a variety of disorders and information about specific behavioral health conditions. You will also find educational pages on PTSD, TBI and suicide awareness that offer additional information and resources. ■

1. http://www.nami.org/Template.cfm?Section=About_Mental_Illness&Template=/ContentManagement/ContentDisplay.cfm&ContentID=53155

Take Advantage of Humana Military's Online Resource Guide

For Humana Military Healthcare Services, Inc. (Humana Military), making sure TRICARE beneficiaries and their families receive quality health care services is a priority. Genuine well-being goes beyond physical health care—typical life challenges can also impact health.

Humana Military has created the Online Resource Guide, available at www.humana-military.com, as a one-stop shop that offers a host of resources across 10 different topic areas.

These categories include general health, behavioral health, clinical trials, disabilities and assistive technologies, education, employment, family life, home health care/long-term care, housing and legal services. Each section offers links to government and community resources that you can search by location or topic.

For example, if you recently moved to Jacksonville, Fla., and are hoping to go back to school to finish your degree, you can look up local colleges on the National Center for Education Statistics website. Or if you are relocating to San Antonio, you can work on securing housing using the Automated Housing Referral Network.

Additionally, you can visit the Child Care Aware website to search for child care resources in Biloxi, Miss., or you can search for a new federal position in Atlanta



using the USAJOBS website. You can look for a lawyer in Mobile, Ala., using the Lawyer Referral Directory, or you can compare nursing homes in Charleston, S.C., using www.medicare.gov.

Start exploring the Online Resource Guide today. Go to www.humana-military.com, click “Beneficiary,” select “Tools & Resources” and then click “Online Resource Guide” to access this valuable resource. ■

Manage Your Communications Preferences Online

Have you changed your e-mail address recently or switched cell phone numbers? Update your contact information on www.humana-military.com to make sure you continue to receive the information you need about your TRICARE benefit.

You don't have to wait until you need to make a change. Log in today to manage your communications preferences. You can get the information you need right in your inbox by electing to receive TRICARE newsletters and explanations of benefits via e-mail rather than postal mail. ■

TRICARE HealthMatters

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- High satisfaction with care
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Fees Increase in 2013 for Most TRICARE Prime Retirees

TRICARE Prime-enrolled retirees should check their annual billing statement closely this year. A new TRICARE Prime annual fee went into effect last year for new enrollees. Existing enrollees will see an increase starting Oct. 1, 2012, for fiscal year 2013. Future annual fee increases will be based on the Cost-of-Living Adjustment (COLA) in effect for the calendar year.

Fees for survivors of active duty deceased sponsors and medically retired uniformed service members and their dependents will be frozen at the rate in effect when they were classified and enrolled. The fee will remain frozen as long as there is no break in TRICARE Prime enrollment. All new fees, cost-shares and copayments can be found at www.tricare.mil/costs. ■

Proof of Payment on Claims for Care Received Overseas

Beginning Sept. 1, 2012, all claims submitted for care received overseas must include proof of payment, which may include a receipt, canceled check, credit card statement or invoice from the provider that clearly states payment was received. This requirement applies to all TRICARE beneficiaries who receive medical care while living or traveling overseas. Claims for care received overseas should be filed with the TRICARE Overseas Program (TOP) claims processor, not the regional contractor for the region where you reside. If you have questions, contact the TOP Regional Call Center and select option 2 for claims. For contact information,

visit www.tricare.mil/contacts. For more information about proof-of-payment requirements, visit www.tricare.mil/claims.

TRICARE has extended the period in which TOP claims can be submitted. Overseas claims must be filed within three years of the date of service or within three years of the date of inpatient discharge. **Note:** This policy change applies only to care received outside of the United States and U.S. territories (American Samoa, Guam, the Northern Mariana Islands, Puerto Rico and the U.S. Virgin Islands). In the United States and U.S. territories, claims must be filed within one year of service or the date of inpatient discharge. ■

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