TRICARE® Medical Claims Process

Guiding the process of filing TRICARE medical claims

In most cases, you will not need to file claims for health care services, but there may be times when you will need to pay up front and file a claim for reimbursement. You will be reimbursed for TRICARE-covered services at the TRICARE-allowable amount, less any copayments, cost-shares, and deductible.

FILING A CLAIM

In the United States and U.S. territories (*American Samoa, Guam, the Northern Mariana Islands, Puerto Rico, and the U.S. Virgin Islands*), claims must be filed within one year of the date of service or date of inpatient discharge. Outside the United States and U.S. territories, claims must be filed within three years.

To file a claim, you must complete and sign a *TRICARE DoD/CHAMPUS Medical Claim—Patient's Request for Medical Payment* form (DD Form 2642), available at www.tricare.mil/claims or your regional contractor's Web site. Beneficiaries (*age 18 and older*), spouses, parents, or guardians may sign the initial claim form, but later forms (*needed to process a claim*) must be signed by the beneficiary (*or parent or guardian if the patient is under age 18*). Attach a readable copy of the provider's itemized bill and include:

- Patient's name
- Sponsor's Social Security number (SSN) or Department of Defense Benefits Number (*eligible former spouses should use their own SSNs, not the sponsor's*)
- Provider's name and address (*if more than one provider's name is on the bill, circle the name of the provider who performed the service*)
- Date, place, description, and charge of each service
- Diagnosis (*if the diagnosis is not on the bill, complete block 8a on the form*)

Send all claims, except TRICARE For Life (TFL) claims and claims for care received overseas, to the claims processor for the region in which you live.

TRICARE FOR LIFE CLAIMS

Wisconsin Physicians Service is the claims processor for all TFL claims for care received in the United States and U.S. territories where Medicare is available. In most cases, your provider should file a claim with Medicare first. For services covered by Medicare and TRICARE and received from participating or nonparticipating Medicare providers, Medicare pays its portion and forwards the claim to TFL for processing, unless you have other health insurance (OHI). If you have OHI, after Medicare processes the claim and pays its portion, Medicare forwards the claim to your OHI. If there is a remaining balance after your OHI processes the claim, you will need to submit the *Medicare Summary Notice* along with the OHI explanation of benefits (EOB) and *DD Form 2642* for payment. Use *DD Form 2642* if filing a TFL claim yourself. Remember that in the United States and U.S. territories, claims must be filed within one year of the date of service or date of inpatient discharge. Outside the United States and U.S. territories, claims must be filed within three years.

Medicare does not provide coverage outside the United States and U.S. territories. Therefore, TFL is your primary payer for health care received overseas (*except U.S. territories*), unless you have OHI. TFL provides the same coverage as TRICARE Standard and has the same cost-shares and deductible for beneficiaries who live or travel overseas. Submit claims directly to the TRICARE Overseas Program (TOP) claims processor for the area where you received care. For additional information, visit www.tricare.mil/tfl. For claims-filing addresses by area, visit www.tricare-overseas.com/contactus.

*This fact sheet is **not** all-inclusive. For additional information, please visit www.tricare.mil.*

TRICARE OVERSEAS CLAIMS

If you live in the United States and receive care overseas, be prepared to pay up front for services, then file a claim with the TOP claims processor. If you live overseas, you will file claims with the TOP claims processor regardless of where you receive care or if you are entitled to Medicare. All beneficiary-submitted claims for care received overseas must include proof of payment. Submit proof of payment, along with *DD Form 2642*, to the TOP claims processor. When submitting your *DD Form 2642*, include the following, as applicable:

- An itemized bill or invoice
- A diagnosis describing why you received medical care
- An EOB from your OHI

A canceled check or credit card receipt showing payment for medical supplies or services often satisfies the proof-of-payment requirement. If you paid for care or supplies in cash, TRICARE may ask for proof-of-cash withdrawal from your bank or credit union along with a receipt from your provider. If you paid the provider, write "Paid Provider" at the top of *DD Form 2642*.

Note: After submitting the documents listed, you may be asked to provide additional documentation. Call your TOP Regional Call Center and select option 2 for claims assistance. For more information about the overseas claims process, visit www.tricare.mil/claims.

COORDINATING CLAIMS WITH OHI

Keep your regional contractor and health care providers informed about your OHI so they can better coordinate your benefits and prevent claim-payment delays (*or denials*).

You can report your OHI through the following:

- **Online**—Fill out the *TRICARE Other Health Insurance Questionnaire* at www.tricare.mil/forms or enter the information via Beneficiary Web Enrollment (BWE) at www.dmdc.osd.mil/appj/bwe.*
- **By phone**—Call your regional contractor (*for contact information, see the* For Information and Assistance *section of this fact sheet*).
- **In person**—Visit your military hospital or clinic or a uniformed services identification card-issuing facility.

Follow your OHI's rules for filing claims first. If there is a billed amount your OHI does not cover, you can file a claim with TRICARE. After your OHI pays its portion, submit a copy of your EOB and a copy of the itemized bill with your TRICARE claim. For additional OHI information, visit www.tricare.mil/ohi.

Note: TRICARE is the last payer to all health care benefits and insurance plans, except for Medicaid, TRICARE supplements, the Indian Health Service, and other programs and plans identified by the Defense Health Agency. National health insurance programs overseas are considered OHI.

* *BWE is not available overseas.*

FILING AN APPEAL

You may appeal the denial of a requested prior authorization of services, as well as TRICARE decisions regarding claims payments, by submitting an appeal to your regional contractor. For additional information, visit www.tricare.mil/appeals.

FILING A PHARMACY CLAIM

You do not need to file pharmacy claims if you fill prescriptions at a military pharmacy, through TRICARE Pharmacy Home Delivery, or at a TRICARE retail network pharmacy.* However, if you fill a prescription at a non-network pharmacy in the United States or U.S. territories, you must pay the full price of your prescription and file a claim with Express Scripts, Inc., the pharmacy benefit administrator, for reimbursement. For prescriptions filled at host nation pharmacies overseas, you will pay the full price of your prescription and submit a claim with proof of payment to the TOP claims processor. For pharmacy claims information, visit www.tricare.mil/pharmacyclaims.

* *Currently, there are no TRICARE retail network pharmacies in American Samoa.*

FOR INFORMATION AND ASSISTANCE

Claims addresses are included below. Claims forms are available at your regional contractor's Web site or at www.tricare.mil/claims.

TRICARE North Region	TRICARE South Region	TRICARE West Region
Health Net Federal Services, LLC 1-877-TRICARE (1-877-874-2273) www.hnfs.com Health Net Federal Services, LLC c/o PGBA, LLC/TRICARE P.O. Box 870140 Surfside Beach, SC 29587-9740	Humana Military, a division of Humana Government Business 1-800-444-5445 HumanaMilitary.com TRICARE South Region Claims Department P.O. Box 7031 Camden, SC 29021-7031	UnitedHealthcare Military & Veterans 1-877-988-WEST (1-877-988-9378) www.uhcmilitarywest.com TRICARE West Region Claims Department P.O. Box 7064 Camden, SC 29021-7064
TRICARE Overseas Program (TOP) Regional Call Center—Eurasia-Africa[1] +44-20-8762-8384 (*overseas*) 1-877-678-1207 (*stateside*) tricarelon@internationalsos.com TRICARE Overseas Program P.O. Box 8976 Madison, WI 53708-8976 USA	**TOP Regional Call Center—Latin America and Canada[1]** +1-215-942-8393 (*overseas*) 1-877-451-8659 (*stateside*) tricarephl@internationalsos.com TRICARE Overseas Program P.O. Box 7985 Madison, WI 53707-7985 USA	**TOP Regional Call Centers—Pacific[1]** Singapore: +65-6339-2676 (*overseas*) 1-877-678-1208 (*stateside*) sin.tricare@internationalsos.com Sydney: +61-2-9273-2710 (*overseas*) 1-877-678-1209 (*stateside*) sydtricare@internationalsos.com TRICARE Overseas Program P.O. Box 7985 Madison, WI 53707-7985 USA
TRICARE Active Duty Claims Overseas (*All regions*) www.tricare-overseas.com TRICARE Active Duty Claims P.O. Box 7968 Madison, WI 53707-7968 USA	**TRICARE For Life** (*United States and U.S. territories*) Wisconsin Physicians Service 1-866-773-0404 1-866-773-0405 (*TDD/TTY*) www.TRICARE4u.com WPS/TRICARE For Life P.O. Box 7890 Madison, WI 53707-7890	**TRICARE Pharmacy Program** Express Scripts, Inc. 1-877-363-1303 1-877-540-6261 (*TDD/TTY*) www.express-scripts.com/TRICARE www.tricare.mil/pharmacy

1. For toll-free contact information, visit www.tricare-overseas.com.

An Important Note About TRICARE Program Information

At the time of publication, 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 hospital and clinic guidelines and policies may be different than those outlined in this publication.*** *For the most recent information, contact your TRICARE regional contractor or local military hospital or clinic. The TRICARE program meets the minimum essential coverage requirement under the Affordable Care Act.*

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