

Healthy Living ...

TRICARE Helps Keep Your Kids Healthy

Regular visits to health care providers are important for your child's health. These visits help prevent illness and disease. They also track growth and development.

TRICARE covers many preventive medical services at no cost, including well-child visits for children from birth up to age 6.

Well-child visits cover:

- Routine newborn care
- Health promotion and disease prevention exams
- Vision and hearing screenings
- Routine vaccines
- Developmental assessments

TRICARE also covers yearly school physicals and vaccines for children ages 5–11 at no cost when you see a network provider. Covered vaccines include a yearly flu shot and any others recommended by the Centers for Disease Control and Prevention.

Note: TRICARE does not cover sports or camp physicals. If your child needs either of these physicals, first check with your military hospital or clinic. Some military hospitals or clinics give these physicals as a free service. If not, you need to submit a *Request for Non-Covered Services* form to your health care provider. The completed form shows that you know you will pay out of pocket for the physical. To get the form, call Health Net.

To find out more on your family's coverage before you get care, go to www.tricare.mil/coveredservices. You can search coverage information by topic and learn more about health care services, costs and provider types. ■

Electronic Health Records Help Coordinate Your Care

To improve your health care, the Military Health System (MHS) is expanding its national efforts to electronically share TRICARE beneficiary health records with other organizations.

Through the Virtual Lifetime Electronic Record Health Information Exchange (VLER HIE) Initiative, MHS providers can share your medical information with authorized federal and community health partners. This is done over a secure network known as the eHealth Exchange.

By sharing through the eHealth Exchange, your health care providers have a more complete view of your medical information. This assists them in making the best medical decisions for your health care needs and helps prevent unnecessary procedures, adverse medication interactions and more.

Participation in the VLER HIE Initiative is automatic and you don't have to register. If you don't want to participate, you can opt out. The MHS already uses electronic records

sharing for active duty service members who, unlike non-active duty beneficiaries, may not opt out.

Opting out means your health care team may not have immediate and complete access to your important health information, even in an emergency. If you opt out now, you may opt back in later. For more information, go to www.tricare.mil/vler. ■

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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.

Get Cervical Cancer Screenings

Many women are at risk for cervical cancer, but regular screenings can help prevent the disease.

More than 12,000 women in the U.S. get cervical cancer each year, according to the Centers for Disease Control and Prevention. About half of those women haven't or have rarely been screened. A regular Pap test can detect abnormal cells before they turn into cervical cancer. If you already have cervical cancer, the Pap test can help you find the cancer early when it's most treatable.

Under TRICARE, routine Pap tests are covered yearly for women age 18 and older (younger if sexually active). You can decide with your health care provider how often you need to be screened, but a Pap test is recommended every three years for most women.

Human papillomavirus (HPV) DNA testing is another cancer screening that is covered for women beginning at age 30 when done at the same time as a Pap test. Some cervical cancer is caused by HPV, but there is a vaccine to protect against the most dangerous strains.

TRICARE covers the HPV vaccine for:

- Females ages 11–26. The series of shots may begin as early as age 9, but must be complete before turning age 27.
- Males ages 11–21. The vaccine is also covered for males ages 22–26 who meet certain criteria.

Go to www.tricare.mil/coveredservices to learn more. ■

The Dangers of Binge Drinking

April is Alcohol Awareness Month. This month is a great time to learn about the dangers of alcohol and the problems caused by too much drinking.

One such problem, binge drinking, is on the rise. In fact, one out of six U.S. adults binge drinks four times a month, according to the Centers for Disease Control and Prevention. During a binge drinking session, adults drink an average of eight alcoholic beverages. That is far more than the recommended limit of two drinks per day for men and one drink per day for women.

What is binge drinking?

The National Institute on Alcohol Abuse and Alcoholism defines binge drinking as a drinking session that pushes your blood alcohol concentration (BAC) above the legal limit to drive. How many drinks you need to reach that point depends on such things as your weight and diet. For the average man, it takes five drinks within two hours. For the average woman, it takes four drinks in two hours.

What happens after binge drinking?

When you binge drink, your body can't process alcohol as quickly as you're drinking it. Your body processes about one drink each hour, according to the National Council on Alcoholism and Drug Dependence. One drink equals 12 ounces of beer, 5 ounces of wine or 1.5 ounces of hard liquor. Nothing can speed up the process—not even a cold shower or drinking coffee. Once you are drunk, the only fix is time.



What are the health risks?

If your BAC gets too high, you are at risk for alcohol poisoning. Alcohol poisoning can lead to coma or death. Some signs of alcohol poisoning are confusion, vomiting, seizures, slow breathing, irregular breathing, bluish or pale skin and low body temperature. Get medical care right away if you can't wake a person who has been drinking.

If you or someone you know has a problem with alcohol, talk to a medical professional for help. You can also go to www.tricare.mil/alcoholawareness. ■

Self-Service Options Available through Health Net

Health Net has many self-service options at www.hnfs.com. These options let you see your TRICARE information online without calling anyone or checking your mail. This includes:

- **Prior authorizations and referrals:** Use the Prior Authorization, Referral and Benefit Tool; check the status of recent prior authorization requests and referrals with the Check Status Tool; or sign up for email notifications when new prior authorizations or referrals are reviewed. Each email includes a link to view your prior authorizations and referrals through a secure inbox.
- **Enrollment cards:** View or print your enrollment cards.
- **Claims status and explanation of benefits statements:** Link directly to myTRICARE Secure at www.myTRICARE.com where you can view health information, annual claims summaries and claims statuses.
- **Educational resources about TRICARE:** Health Net offers two educational webinars each month on a wide range of topics. Once you go to www.hnfs.com, click “I’m a beneficiary” in the TRICARE North Region box. Then click the webinar link and call the toll-free number listed. You don’t need to sign up ahead of time to attend. ■

Understanding the Point-of-Service Option

When you enroll in TRICARE Prime, you generally receive most of your routine care from a primary care manager (PCM). However, with the point-of-service-option (POS) you can see any TRICARE-authorized provider without a referral. This applies to anyone in TRICARE Prime, TRICARE Young Adult Prime or TRICARE Prime Remote for Active Duty Family Members (TPRADFM), except active duty service members (ADSMs).

While the option lets you choose any TRICARE-authorized provider, you will pay more. ADSMs, who can’t use the POS option, could end up paying the entire bill. Here are a few common situations that result in POS charges:

- **Getting urgent care without a PCM referral.** If you need urgent care, call your PCM first. If you skip this step and see another provider, you’ll pay a POS charge. This even applies on weekends, after hours and while traveling. It doesn’t apply to emergency care.
- **Scheduling a preventive care follow-up visit without a referral.** You can get most preventive care services through a TRICARE network provider in the North Region without a referral. If the preventive care provider finds a condition that needs a specialist or more tests, you need to get a referral from your PCM for those services.
- **Scheduling a specialist visit without a referral.** You need a referral from your PCM and prior authorization from Health Net for most visits to anyone other than your PCM. Confirm the referral is approved before you get care.
- **Seeing a provider who isn’t your current PCM.** Your PCM may change while you have TRICARE. You’ll get a notice when this happens. Keep track of who your PCM is and be sure to see the right provider.

For more information, go to www.tricare.mil/pointofservice. ■

What If You Lose Your TRICARE Network Provider?

If you lose your TRICARE network provider because he or she retires, no longer accepts TRICARE or for another reason, you can find a new network provider. Just go to www.tricare.mil/finddoctor and look for network providers in your region.

Network providers accept TRICARE’s payment as the full payment for any covered health care services you get. Network providers also file claims for you and limit your costs to your copayment.

If the network provider you must change is your primary care manager, let TRICARE know by:

- Using the Beneficiary Web Enrollment website at www.dmdc.osd.mil/appj/bwe (stateside only)
- Calling Health Net at 1-877-874-2273
- Submitting a *TRICARE Prime Enrollment, Disenrollment, and Primary Care Manager (PCM) Change* form (DD Form 2876) to Health Net. This form is available at www.tricare.mil/pcm. ■

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TRICARE

An Excellent Value

- Generous coverage
- Superior health care
- Decisions are health driven, not insurance driven
- High satisfaction with care
- Low out-of-pocket costs
- Easy access

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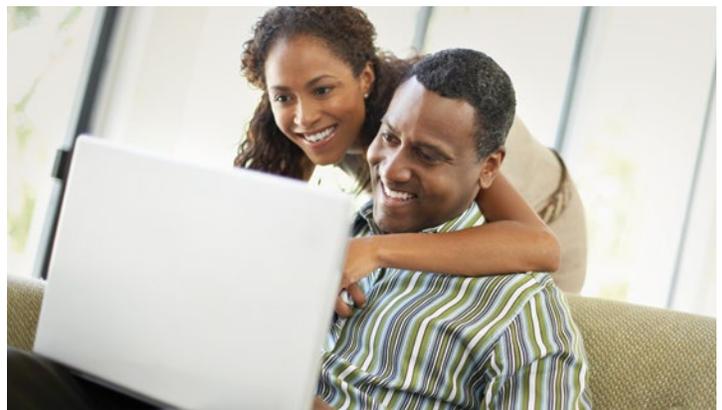
Protect Yourself from Health Care Fraud and Abuse

Health care fraud and abuse increase health care and coverage costs for those who have TRICARE. It's important for you and your health care providers to be alert and report fraud or abuse.

Fraud happens when a person or organization deceives others to get a benefit they aren't entitled to. Abuse happens when a provider bills for services that were never given, or gives services and products that aren't needed.

Because fraud and abuse threaten the quality and cost of care TRICARE provides, you should report all cases to the Defense Health Agency's (DHA's) Program Integrity Office. Go to www.tricare.mil/contactus/reportfraudabuse or www.health.mil/fraud for contact information.

Last year, DHA's Program Integrity Office got 96 reports of fraud or abuse. In most cases, the reports were about people who were no longer eligible for TRICARE, but got TRICARE benefits. That is fraud. An example of this would be a divorced spouse who still uses TRICARE, but doesn't meet the rules for continued coverage. To prevent this type of fraud, you must keep your Defense Enrollment Eligibility Reporting System (DEERS) information up to date.



Check your DEERS information, especially after a life event like marriage or divorce, or a change in status.

It's also important to check your explanation of benefits statement after seeing a health care provider. Report any differences between the care you got and the care a provider reported, if there are any. Even small differences can be fraud.

With help from you and providers, TRICARE can protect your benefit and keep the cost of health care down. ■