

## Hello Latin America & Canada!



Check out *your* website at: <http://tricare15.army.mil/>

- **FY 2004 Spring POC Conference Planning**
- **Changes to the Maternity Care Benefit**
- **Naval Hospital Roosevelt Roads is CLOSED**
- **From the Director . . .**
- **What is a "Certificate of Creditable Coverage"?**

### **FY 2004 Spring POC Conference Planning**

Game On! We are back on track and scheduling the 2004 Spring TLAC POC Conference at the Roney Palace Hotel in South Beach Florida for Tuesday, Wednesday and Thursday, 4 – 6 May 2004.

Day one will be devoted to the TRICARE Fundamentals Course focusing on TRICARE Overseas Programs (TOP) and changes to the CONUS program.

Please send your TRICARE questions to [tricare15@se.amedd.army.mil](mailto:tricare15@se.amedd.army.mil). More to follow!

### **Changes to the Maternity Care Benefit**

As of 28 December 2003, TRICARE Standard beneficiaries may choose to seek pre-natal care and child delivery at a civilian institution (without a Non-Availability Statement), even if they reside within the catchment area of a Military Treatment Facility.

TRICARE Prime beneficiaries enrolled to a Military Treatment Facility that offers pre-natal care and/or child delivery must seek that care through their Primary Care Manager and local TRICARE Service Center.

For more information check out the TRICARE Fact Sheet at: <http://www.tricare.osd.mil/Factsheets/>.

### **Naval Hospital Roosevelt Roads is CLOSED!**

As part of the National Defense Authorization Act (NDAA) of FY04, Naval Station Roosevelt Roads is scheduled to cease all operations no later than 1 April 2004. As part of this action, Naval Hospital Roosevelt Roads has been executing their plan to diminish services starting on 5 December 2003 to its decommissioning on 12 February 2004.

While there continues to be a very limited Medical Unit operation in the former Naval Dental Clinic near the Navy Federal Credit Union, it is intended to be a small Sick Call/Primary Care operation Monday thru Friday, 0800 thru 1600. There is NO Emergency Room nor other healthcare services for beneficiaries not currently assigned to Naval Station Roosevelt Roads.

ALL operations are expected to cease at Naval Station Roosevelt Roads with gates locked by June 2004.

Anyone traveling to Puerto Rico, either on TAD/TDY or on leave, should expect to seek urgent or emergent healthcare through the TRICARE Preferred Provider Network. Contact the TLAC Support Office at 888.777.8343, Option #3 or the TRICARE Service Center at Fort Buchanan at 787.707.2534/6, both during normal working hours, for assistance in locating a network provider. Prime family members must have pre-authorization before seeking non-emergent civilian healthcare. See the TRICARE Region 15 website for more information at: <http://tricare15.army.mil/>

**WPS Customer Service Phone Numbers for TRICARE Overseas are 608.301.2310 and 608.301.2311**

T  
T  
L  
L  
A  
A  
C  
C  
B  
B  
l  
l  
u  
u  
r  
r  
b  
b

## ***From the Office of the Deputy Director TRO***

Dear TLAC TRICARE POCs:

Here are several items of interest:



- Health Care Fraud. This continues to be a major concern, not only within the civilian health care industry (rarely a week goes by without another health care fraud case making news), but also within the TRICARE system. Please be aware that there are several organizations and individuals who attempt to manipulate DoD beneficiaries living overseas, usually retirees, into being unwitting accomplices to health care fraud. Several fraud schemes have originated in the Philippines, and despite criminal and regulatory action being taken by TMA and Federal law enforcement officials, are moving to other areas of the world, including Latin America (most recently into Mexico and Central America). If you ever witness or suspect fraud related to the TRICARE program, inform your chain-of-command and contact our office immediately for help.
- “Bravo Zulu” to the TRICARE Team in Panama. I recently received the following note from a Coast Guard commander: “Thank you TRICARE for making my job a lot easier during a recent MEDEVAC of a Coast Guard crewmember from a ship at sea into Panama. The TRICARE folks in Panama literally took our crewmember under their wings and processed him into the hospital without delay. Checking into a hospital can often be a long and stressful process and when added to the fact that we were in a foreign country, the stress increases greatly. But because of the professionalism of the TRICARE staff in Panama, the command representative was able to leave the patient in good hands and return to the ship.”
- Future Changes. Although not finalized yet, TRICARE regulations may be changed in the future to require active duty members and their family members who are enrolled in TRICARE Overseas Program (TOP) Prime to use the International SOS network of providers or face “Point of Service” (POS) charges. POS charges are \$300/person or \$600/family per year PLUS 50% cost share for any self-referred ‘Out-of-Network’ care received. This can be a significant financial burden on families. Please ensure that all active duty members at your post are enrolled and continue to encourage active duty family members to enroll, but, remind them of the outstanding service available through International SOS and that it may become a requirement to use those services. The advantages of enrollment are overwhelming, especially when a health care crisis occurs (and unless you have a better crystal ball than I do, health care problems are highly unpredictable).

Please stay healthy and thanks again for your great work!

Sincerely,

/s/

Paul W. Lund  
Captain, Medical Service Corps, U.S. Navy  
Deputy Director, TRICARE Regional Office (TRO)  
(Latin America & Canada)

**WPS Customer Service Phone Numbers for TRICARE Overseas are 608.301.2310 and 608.301.2311**

# CERTIFICATE OF CREDITABLE COVERAGE

## HEALTH INSURANCE PORTABILITY AND ACCOUNTABILITY ACT OF 1996 (HIPAA)

### What is HIPAA?

HIPAA is the Health Insurance Portability and Accountability Act of 1996. It became law on August 21, 1996, and its goals are to combat waste, fraud and abuse; improve the portability of health insurance coverage; and simplify the administration of health care. Under HIPAA, the Department of Defense Military Health System (MHS) is required to issue a Certificate of Creditable Coverage to any MHS beneficiary who loses eligibility for health care coverage under TRICARE.

### What is a Certificate of Creditable Coverage?

A Certificate of Creditable Coverage is a document that serves as evidence of prior health care coverage for reducing how much or how long a health care plan can exclude a person from coverage for a preexisting health condition. For former TRICARE beneficiaries, the certificate serves as evidence for a new insurance carrier that beneficiaries had previous health care coverage under TRICARE, for the period noted on the certificate.

### Who is eligible to receive a certificate?

Any person who was covered previously under TRICARE and loses eligibility, including an active duty member who separates from the Service, is entitled to receive a Certificate of Creditable Coverage. An active duty member who retires does not lose eligibility. However, if retired members need a certificate to present to a new employer's health plan, they should request one in writing.

Examples of when certificates may be issued include the following:

- § Upon separation of the sponsor from active duty, a certificate will be issued to the sponsor listing all eligible family members.
- § Upon the loss of eligibility for a dependent child (age 21, or 23 if a full-time student), a certificate will be issued to dependent child.
- § Upon loss of coverage after divorce, a certificate will be issued to the former spouse.

### What type of information does the certificate contain?

Certificates issued automatically reflect the most recent period of continuous coverage under TRICARE. Certificates issued upon request of a beneficiary will reflect each period of continuous coverage under TRICARE that ended within the 24 months prior to the date of loss of eligibility. Each certificate identifies the name of the sponsor or family member for whom it is issued, the dates TRICARE coverage began and ended, and the certificate issue date.

### When is a certificate required?

A Certificate of Creditable Coverage is usually required when changing from one insurance plan to another. Former TRICARE beneficiaries who either purchase or are offered health care coverage may be required by the other insurance plan to present a Certificate of Creditable Coverage. For example, if a Service member leaves active duty and seeks a job with a civilian employer, the new employer may require a Certificate of Creditable Coverage for reducing the time the new health plan can keep the member from receiving health care for a preexisting condition under the employer's new health care plan.

### Does the TRICARE health plan require a Certificate of Creditable Coverage?

No, TRICARE does not exclude preexisting conditions, so there is no need for a Certificate of Creditable Coverage from a previous health plan.

### Who issues the Certificate of Creditable Coverage?

The Defense Manpower Data Center Support Office (DSO), as the custodian of the Defense Enrollment Eligibility Reporting System, will issue a Certificate of Creditable Coverage to sponsors and family members upon loss of eligibility.

Certificates are issued automatically. However, eligible retirees or those who may have lost their certificate may still request a certificate in writing, which will be delivered through the mail to the sponsor or family member free of charge. Certificates **cannot** be requested from DSO by phone.

**If I need to send my request for a certificate in writing where should I send it?**

Your written request for a Certificate of Creditable Coverage should be sent to the DSO at the following address:

Defense Manpower Data Center Support Office (DSO)  
Attn: Certificate of Creditable Coverage  
400 Gigling Road  
Seaside, CA 93955-6771

The request must include the following:

- § **Sponsor's name and Social Security number**
- § **Name of person for whom the certificate is requested**
- § **Reason for the request**
- § **Name and address to whom and where the certificate should be sent**
- § **Signature of the requester**

If there is an urgent need for a Certificate of Creditable Coverage, you can fax your request to the DSO at (831) 655-8317 or request that DSO fax it to a particular number.

**I'm a member of the Reserve Component (RC) called to active duty service for several periods. How will the Certificate of Creditable Coverage reflect these periods of coverage?**

It depends on how long you were mobilized, whether you were eligible for the Transitional Health Care Benefit (THCB) program, and whether you had a break in health care coverage of 63 days or more. Below are some possible scenarios:

**Scenario 1**

You were mobilized for 45 days, but not eligible for THCB (such as RC members called to active duty for special work or a similar non-contingency period of active duty). The certificate issued to you will cover the initial 45-day period. Thirty days later, you are again mobilized for 60 days (again you are not eligible for THCB), and your break in coverage is less than 63 days. Your second certificate will cover the 60-day period. You may then present these collective certificates to a health plan and receive credit for the total coverage time.

**Scenario 2**

You are mobilized for 45 days but eligible for 60 days THCB. Your certificate will be issued at the end of the 105-day period, indicating continuous coverage for 105 days.

**Scenario 3**

You are covered for 18 months, which is followed by a break in coverage of 63 days or more. The 18-month period that occurred prior to the 63-day break in coverage will not be credited on your Certificate of Creditable Coverage. By law, if an individual incurs a 63-day break in coverage, all previous creditable coverage prior to the break are disregarded (meaning you were not TRICARE eligible during this period) and reduces any future preexisting condition exclusion period. Also, since RC members on active duty orders for 30 days or less are excluded, these periods of active duty service will not be considered when calculating your length of coverage.

**Is there a telephone number or Web site to receive additional information?**

Yes. For questions regarding the Certificate of Creditable Coverage, sponsors and family members may contact the DSO at (800) 538-9552. For TTY/TDD, dial (866) 363-2883. Questions also may be sent via e-mail to the TRICARE Management Activity HIPAA Program Office at [hipaamail@tma.osd.mil](mailto:hipaamail@tma.osd.mil). Additional HIPAA information is available on the TRICARE Web site at <http://www.tricare.osd.mil/certificate/index.cfm>.

T  
L  
A  
C  
B  
B  
l  
u  
r  
b  
r  
b