

Choosing Between TRICARE Prime and TRICARE Select

Video transcript:

Christina Piechoski:

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Summary Description

Do you need to do anything during TRICARE Open Season? Open season for TRICARE beneficiaries starts Nov. 13 and ends Dec. 12. This is the time when most families who are enrolled in or eligible for TRICARE Prime or TRICARE Select can make changes to their TRICARE health care coverage for next year.

In this webinar, you'll learn about your health plan options and key factors to help you choose the right coverage for you and your family.

Christina Piechoski:

We're thrilled to have with us today, Zelly Zim, program analyst, TRICARE Health Plan Division, Policy and Program Section, Defense Health Agency. Without further delay, I'll turn things over to Zelly.

Zelly Zim:

Thank you, Tina. Good afternoon and good morning, ladies and gentlemen. It's great to see that there are so many people joining us today for today's Open Season webinar, and thank you for taking the time to learn more about Open Season and your options between TRICARE Prime and Select.

As was mentioned, my name is Zelly Zim and I'm a program and policy analyst with the TRICARE Health Plan. My primary role is the management of TRICARE/policy as well as some policies related to enrollment as a whole. Joining me for this afternoon's webinar are a few of my wonderful colleagues.

We have Jeremy Schneider, Anne Breslin and Shane Pham, all who are subject matter experts in TRICARE health policy. And also joining me are Calvin Keller and Lennya Bonivento, who are experts from our DHA Communications team. You'll hear more from them as we move into answering questions later on in this webinar.

Looking at this agenda that you have in front of you on slide 4, we will be going through each of these topics with the goal of equipping you to make informed decisions about your TRICARE Health Plan for you and your family. And then we'll conclude with some Q&A.

Before we dive in, I just want to mention a couple things up front. This webinar will not be covering TFL or TRICARE for Life and Medicare. That's because TRICARE Open Season dates do not apply for Medicare and TRICARE for Life. TRICARE for Life coverage is automatic when you have Medicare Part A and you're paying for Medicare Part B.

If you have other questions about TRICARE for Life, we did do a webinar titled "How to Get Started with Medicare and TRICARE" that was recorded and is accessible on the Military OneSource website. And there's audio and a transcript available on the website for that, and you can access it at newsroom.tricare.mil/podcast. There's a podcast and there's also a webinar.

Another thing that this webinar will not be covering is what we call the TRICARE Premium Plans. Those are the TRICARE Retired Reserve, TRICARE Reserve Select and TRICARE Young Adult plans. Those three plans have continuous open enrollment, so the Open Season window that we're discussing today doesn't apply to those plans. You can visit TRICARE.mil/plans/healthplans to learn more about those premium plans.

TRICARE Open Season is here. Open Season [began] on Nov. 13 this year and will be going until Dec. 12. The enrollment changes that you make during this time period will go into effect on Jan. 1, 2024.

If you don't make changes or you do not enroll during that period, your only option is going to be to do that with a QLE, or a Qualifying Life Event. QLEs are 90-day windows to make enrollment changes. One example of a QLE would be an address change, but an exception to that 90-day policy is retirement, and the window for making changes to retirement can extend up to 12 months.

We won't be talking about that today, but there is a separate webinar that's titled Using TRICARE After Retirement that goes into detail about that, so I'd encourage you to look at that if that's relevant to your family. Tricare.mil/lifeevents gives more information about each QLE.

We talked a little bit about where TRICARE Open Season does not apply, and this slide is talking to you about where it does apply. You can learn the specifics about each of these plans using the TRICARE.mil/plan/healthplans link that's at the bottom of this slide.

And we'll be going through the differences that you see during this webinar. The main delineations are between TRICARE Prime and TRICARE Select. There are different types

of TRICARE Prime and those are based on your sponsor's eligibility. And then there are a couple of different options for TRICARE Select.

As we mentioned earlier, there are a couple of groups where TRICARE Open Season does not apply, so I just wanted to reiterate that one time here. It does not apply to TRICARE for Life, as we mentioned, and it also doesn't apply to the Premium-based plans that are listed.

The first bullet on here addresses the fact that TRICARE Open Season does not apply to our active-duty service members. All of them have TRICARE Prime and that's automatic. This presentation does not apply to them, but their status does affect the options for the rest of their family members.

During Open Season, you have three options if Open Season does apply to you. First, if you are listening to this webinar and you look at all the resources that are available and you conclude that, yes, I'm in the right health plan option, you don't have to do anything. You don't need to re-enroll or anything. You'll continue in the same health plan for calendar year 2024, as long as you maintain eligibility for that plan.

Secondly, if you're not in a health plan currently and you're eligible for TRICARE Prime and Select, you can use Open Season to actually make that enrollment selection. And then, thirdly, lastly, you can use Open Season to change health plans. You might find that after you listen to this presentation, that there are things that you may want to research further, and you may want to switch between Prime and Select.

And so, that's the other option that you have. If you don't choose one of these options and you're not enrolled in a health plan, you'll see that you'll only be able to receive care at military hospitals and clinics on a space available basis. We really want to reiterate the fact that Open Season gives you free rein to make changes during this time period, for those changes to be effective on Jan. 1, 2024.

Here's the crux of our research into the different health plans. We want to make sure that we're asking good questions so that we can answer those and make sure that we are choosing a health plan that makes the most sense for our families.

So, on the left side here, you'll see questions that are important to consider before choosing health plan. And then, on the right is a list of websites that can offer more information as you answer those questions for your family.

On those websites, they often will ask you for additional information so that you can enter the nuances of your specific situation, like your sponsor status and where you might live to get more tailored responses than what we may go through here today.

One of these questions is what you might be eligible for based on your sponsor status or what type of health plan options you have. You can look at the PlanFinder and the Compare Plans tool to address both of those.

If you're interested in looking at the costs and to compare them, there's a Cost Comparison website and you can look at enrollment fees versus the cost shares or the

cost per service. And you can also look at what it means to get care within the MTF, or if you're going to be getting care outside of the MTF, or you're looking for a doctor, there's a Find a Doctor tool that will let you do that and look and see how referrals work.

And lastly, we've been talking a little bit about QLEs or Life Events. If you're expecting any of those in your family or you just want to see what those options might be, you can go to the TRICARE.mil/lifeevents to see what those different QLEs are that open up additional enrollment periods for you.

So now, we are talking about TRICARE Prime. We'll start with TRICARE Prime. We'll move into TRICARE Select afterward. TRICARE Prime is mandatory for active-duty service members, but again, those active-duty service members do not need to take action during Open Season.

TRICARE Prime is available to eligible beneficiaries who live in Prime service areas, or PSAs. And to find out if you live within a Prime service area, you can go to TRICARE.mil/psa. The PlanFinder tool that I just mentioned includes entering your ZIP code, which will let you know what is available in your area and if you are able to enroll into Prime.

Many of the other options that you see here, these are types of TRICARE Prime. TRICARE Prime features the military treatment facility or the clinic as the center of that plan. That's the locus from which those ZIP codes are drawn.

However, there's different types of it. TRICARE Prime Remote is one of the options. TRICARE Prime Overseas and TRICARE Prime Remote Overseas are other options as well. The US Family Health Plan is unique because it is a Prime option, but it is not tied to an MTF in terms of location. It's tied to the location of the health care system that dispersed US FHP.

There are six areas in the United States where that's a possibility and you need to be tied to those locations as opposed to being tied to a Prime Service Area for US FHP.

One other thing I would like to know about TRICARE Prime Remote and also TRICARE Prime Overseas, both of those options, those are not for retirees. For retirees, we're primarily talking about just TRICARE Prime in general, or we're talking about the US Family Health Plan when it comes to the TRICARE Prime options.

Getting Care With TRICARE Prime: TRICARE Prime is the more to a private sector HMO. It requires you to have a PCM, a primary care manager, and you'll get most of your care from them, your routine care from them, and then you'll need referral for your specialists.

The types of PCM that you could have are listed here, so it could be at that military hospital or clinic. But with TRICARE Prime, you may also have a PCM that's a civilian TRICARE network provider or a provider through the US Family Health Plan or US FHP.

With TRICARE Prime, that PCM is the one that coordinates your care. You must live within a PSA as I mentioned, and TRICARE Prime requires referrals for all your specialty care.

Out-of-Pocket Costs With TRICARE Prime: TRICARE Prime generally offers lower out-of-pocket costs than TRICARE Select, if we're comparing the two. When you follow the rules of this plan, your out-of-pocket costs are limited to your catastrophic cap.

The cost that you pay under the point of service option. Those don't apply toward your catastrophic cap. With point of service, I'm referring to nonemergency health care services from any TRICARE-authorized civilian provider in and out of the network without requesting a referral from your PCM.

If you do not request that referral, that means that you're choosing a point-of-service option, and anything that you pay there does not count toward your catastrophic cap. You could only contribute toward your catastrophic cap with a copayment that you pay for referred care. And there's no deductible with TRICARE Prime, which is another key thing to note with TRICARE Prime.

When you follow the rules of your plan, your out-of-pocket costs are limited to your yearly catastrophic cap. And there is a website here at the bottom, the [TRICARE.mil/comparecosts](https://www.tricare.mil/comparecosts) that allows you to look at the cost for TRICARE Prime versus TRICARE Select that you can compare those and see how they are different.

Now, moving on to TRICARE Select, we'll, we'll talk about TRICARE Select and then compare the two a little bit more.

TRICARE Select is most similar to a PPO Plan. There's no location requirement. So you heard me mention the PSA several times – the Prime Service Areas. So you do not need to reside in a PSA in order to be eligible for TRICARE Select.

TRICARE Select is an option if you are not entitled to Medicare and active duties, that applies to those same categories as well. Both active-duty family members and retirees and their family members can be eligible for TRICARE Select Overseas. This is the final reminder active-duty service members. Again, all of them are in TRICARE Prime, so they are not using TRICARE Select.

TRICARE Select is similar to a PPO: You have both network and non-network providers and hospitals and you're not required to have a PCM. Essentially, for TRICARE Select you are your own care manager. So, you're choosing where you receive your care. But you do want to make sure as often as possible that you are seeing TRICARE-authorized providers so that you have those lower out-of-pocket costs.

If you choose to see a provider that's not in that TRICARE-authorized provider network, you won't be reimbursed, and so that's where a lot of the higher costs can come from.

There's a website listed here – The Find Doctor website that you can use to find a provider. But we also encourage you to call your regional contractor to find a provider near you and to make sure that the providers that you need are available in your area.

For TRICARE Select, you typically do not need a referral or preauthorization, which is one of the reasons why it offers some flexibility to beneficiaries who choose this plan. The last few websites here are just to get you started on understanding what services are covered with TRICARE Select. And for more information on how you get care and how you navigate between those network providers.

And then one other thing to remember about TRICARE Select is that you do not have priority in the MTF if you have TRICARE Select. Your care at the MTF is on a Space-A basis.

Out-of-Pocket Costs With TRICARE Select. In general, TRICARE Select has higher out-of-pocket costs than TRICARE Prime does. And with TRICARE Select, there's also an annual deductible for TRICARE-covered services.

TRICARE Prime did not have a deductible. Deductibles are the allowable costs or charges for covered outpatient services or supplies. Those deductibles are determined on a calendar-year basis. And with TRICARE Select, after your deductible is met you pay for a visit copayments.

Your out-of-pocket costs are then limited to your catastrophic cap, the same as with TRICARE Prime, and you'll want to pay close attention to the difference between end-network and non-network costs, because you'll be able to drastically reduce your cost if you remain within your network.

You can use the Compare Costs Tool to look at those, and we will also be posting the calendar year 2024 costs closer to the start of Open Season.

Comparing TRICARE Prime and TRICARE Select is what is most important right now. If you're just catching up, we're on slide 16.

The two big cost differences between Prime and Select are as follows:

Select ends up with higher out-of-pocket costs, and this is primarily because Select has a deductible. So that's where those extra costs are coming from. For Select, you're paying for the ability and the flexibility to choose where to get your care. Select is most similar to the private sector PPO option, while Prime is most similar to the private sector HMO option.

Another big differentiation that we need to make sure that we highlight is the location requirements and the differences with that between Prime and Select.

For Prime, you must live within a PSA, and for USFHP, you have to live in one of their specific coverage areas. Select relates to care in the MTF. And I mentioned this in passing, I just want to reiterate very quickly is that if you have TRICARE Prime and your PPM is at the MTF, you will have priority at that MTF.

If you have Select, you can still go to an MTF for care, but you do not have priority. And then if you do have USFHP, you do not have the option to be seen at the MTF or for your pharmacy to fill your pharmacy orders at the MTF either. For USFHP, all of that gets handled separately.

How to Make Enrollment Changes. You have several options. There are three primary options for making your enrollment changes. When it's Open Season, and you're thinking OK, what do I need to do?

Here are your options:

You can go online and you can make your enrollment changes that way. You can call your TRICARE contractor, and you can find their contact information on the website listed here, and later in this slide, there are several other references for you to call your contractors directly.

And then you can also mail your enrollment form, if you prefer doing it that way, and the forms are also available on the TRICARE website.

If you are to receive, there's also the option to visit a TRICARE service center near you and do your enrollment in person and all of these enrollment options are explained more in detail on the TRICARE website at tricare.mil/enroll.

If you are needing to make changes outside of Open Season, I just want to reiterate this again, you would need to have a QLE. So it's very, very important that you look at your options right now and make sure that you make the necessary changes so that you don't find yourself needing to wait for a QLE to make edits for your family.

So I think I've mentioned DEERS a couple of times in passing, but it deserves its own slide. So here it is.

Please note that having information in DEERS is crucial to your eligibility for TRICARE. The TRICARE Health Plan and other private sector care contractors that support TRICARE look directly to the services for eligibility determination.

The TRICARE Health Plan Division cannot affect, change, edit, none of that. We can't do anything to your eligibility on your behalf when you call us. DEERS is where the services share that information with us.

The information we have that is used to provide you with information on your personal option is pulled directly from DEERS, which is managed by your individual services personnel office. Any issues with eligibility dates, timeline or the beneficiaries that are assigned to your account must be addressed to your service personnel office and then those will be reflected in DEERS.

DEERS is our repository for eligibility, and then we can pull from there, know that you are eligible for a specific plan and then help you get enrolled with those plans. If you're having trouble with the actual enrollment process, once that eligibility is reflected in DEERS, then you can contact the TRICARE contractor.

So we're focused here today on the TRICARE health plan Open Season, which does begin on Nov. 13. But the Federal Benefits Open Season also begins on Nov. 13. We do want

to mention that as well because that may apply to some of you for dental and vision coverage.

Their structure is similar to TRICARE in terms of having an Open Season and also having a life event structure, which means that if you miss their Open Season, you'll have to wait until you have a Qualifying Life Event or until their following Open Season.

FEDVIP, that's the Dental And Division Insurance Program that's administered by OPM, is not managed by us, but because we are interested in your health care overall, that's why we've included some of this information here.

There's a link to the BENEFEDS website where you can find more information and compare plans and look at the different tools that they have available. And they also have a webinar and the link for that is at the end of this slide.

One thing I would love to note in regard to dates on this is that our Open Seasons are almost the same except for the fact that the BENEFEDS Open Season ends on Dec. 11 and ours ends on Dec. 12.

But essentially, November is the time to make some changes for your health care if you need to do so, so that you can have all of those choices effective on Jan. 1, 2024.

Just a few more notes about FEDVIP. Here we have this broken out into what the different types of TRICARE beneficiaries are and whether or not you may be eligible for FEDVIP Dental and Vision.

For active-duty service members, they're not eligible for those because their dental and vision is covered by TRICARE. And then for active-duty family members, though, they are not eligible for dental because they're in the TRICARE Dental Program, they are eligible to get vision through FEDVIP.

The reserve component members, again, they are eligible for the TRICARE Dental Program, but they can get vision through FEDVIP. And then the last two retired categories, there is no TRICARE coverage for dental and vision for those categories. And so FEDVIP must be paired with the TRICARE health plan of their choice if they are looking for dental and vision coverage.

So, along with today's webinar, we have a lot of publications that are available online regarding the different plan options. And I'd encourage you to look up the publications and find the ones that apply specifically to you.

This slide is just a snapshot of a few of them that are available at tricare.mil/publications, and each brochure goes through the information we've covered today and also incorporates it with information from many of those other websites that I've mentioned throughout. These publications are another great place to start as you learn more about your TRICARE coverage options.

In general, tricare.mil is the hub where you can look up past webinars and articles with more information. That's where announcements will be coming out to include the cost and fees for calendar year 2024.

And this is the contact information for your TRICARE contractors. As I mentioned, they can help you understand enrollment, but if your question is about eligibility, you should direct those questions to your Uniform Service Personnel Office first so that you can make sure eligibility is there, and then reach out to your TRICARE contractor to help with the actual enrollment process.

Throughout our discussion, I've mentioned many tools that you can use to enter information. And the reason why I keep mentioning those is not to defer the questions, but because you can get tailored responses with those tools.

In addition to the pages listed on this slide, you can also use the PlanFinder, which allows you to enter your sponsor status, Medicare eligibility, your location and things of that nature. And you can compare plans and costs, you can research covered services, and you can even use the formulary search tool for your pharmacy needs to see what's available there.

When you're using those tools and doing research online, you may notice reference to Group A and Group B, and I think I mentioned that once as well.

For the purposes of enrollment fees, cost sharing, deductibles and catastrophic caps, TRICARE Prime and Select Enrollees are classified in one of those two groups.

The groups are based on the sponsor's date of initial service. So sponsors whose date of initial service is before Jan. 1, 2018, those are all Group A, and then everybody whose date of service is after Jan. 1, 2018 is Group B.

That's just important to take note of because some of the tools that you use online will ask you to delineate whether you're Group A or Group B, because there are cost considerations that are specific to you.

For example, if your sponsor was Group A, which means that they had an initial service date before Jan. 1, 2018, then you do not pay TRICARE Select enrollment fee.

You can also sign up for email. The link for that is here so you can get some email updates from us. And then also you can reach out on our different social media for updates and tips regarding navigating health care in general.

We've reached the portion of the presentation where we'd like to hear from you. I have several colleagues, as I mentioned, that have joined me on the line, and we look forward to answering as many of your questions as possible.

Just as another quick reminder, we won't be addressing TRICARE for Life or the premium plans, as open season does not apply to them, but we encourage you to look to those webinars and publications so that you can gain more information about those.

I'll now turn it back over to Tina to kick us off with the first question.

Christina Piechoski:

If my wife decides to change from TRICARE Prime to TRICARE Select, will she be able to keep the same primary care doctor at the military clinic and get her prescriptions filled there?

Zelly Zim:

Good question. With TRICARE Select, you do not have priority at the military clinic, so your primary care doctor will no longer be there. However, you can still get your prescriptions filled at the clinic.

Tina:

OK. If I move a family member to TRICARE Select, are they still eligible to use the emergency department at our local [medical treatment facility]?

Zelly:

For emergency care, of course. We're talking about care where there's risk to life, limb or eyesight. You want to make sure that you're going to the nearest facility, and so, in that case, yes, you would still be able to go to the MTF.

Tina:

Can some of my family members use TRICARE Prime while others use TRICARE Select?

Zelly:

Absolutely. You can definitely mix and match the plans. You don't have to have everybody in your family on the same plan. An example might be if your family is not all co-located and some of them live near the MTF, so they are within a Prime service area, or PSA, but you have one family member who's perhaps a student or something, and they live elsewhere and it makes more sense for them to be in TRICARE Select. That could be an option. So, yes, you can definitely mix and match.

Tina:

If most of my family has TRICARE Prime but one family member uses TRICARE Select, will we have two catastrophic caps?

Zelly:

No, the catastrophic caps will work together. There's actually a really good tool on the website. It's [Tricare.mil/cost/costerm/catastrophiccap](https://www.tricare.mil/cost/costerm/catastrophiccap). But if you just look up catastrophic cap on the TRICARE website, you'll find it has different catastrophic cap scenarios.

For the catastrophic cap, if you have family in Prime and in Select, the whole family will pay up to the TRICARE Prime catastrophic cap and, then from there, just the difference up to the Select catastrophic cap. They're not cumulative. So, just as an example, with

some members for TRICARE Prime, for retirees, the catastrophic cap is \$3,000. The Select enrollees, their cap is \$4,028 for calendar year 2023.

For that family, once the TRICARE Prime family catastrophic cap is reached at \$3,000, the TRICARE Select enrollee only continues to pay for health care services until that total comes up to that \$4,028 amount. And from there, they're finished. You don't add up the \$3,000 and the \$4,028 for the two catastrophic caps. It's cumulative. And all of your fees are moving toward contributing to that.

Tina:

I need to move to the TRICARE west region temporarily, and I want to change from TRICARE Prime to TRICARE Select. Can I do this immediately with my change of address, or will I need to wait until Jan. 1?

Zelly:

A change of address is a qualifying life event, which means that you can make a change in your enrollment based off of the date of the change, so you need to call your contractor in order to make that change. You'll want to make sure that you have that updated address so that you can do that.

But that's not tied to the Jan. 1 date, because that is a qualifying life event. All of the care that we're talking about that will only begin on Jan. 1 is related to the changes that you make during open season, which you don't have to have specific rationale for making those changes.

Tina:

Please explain what the US Family Health Plan option consists of.

Zelly:

USFHP is a type of TRICARE Prime, so it's the same services offered with TRICARE Prime. However, instead of being tied to the location of an MTF or a Prime service area, it is tied to the location of those six designated providers, and it has a lot of information on its website. If you also search USFHP on the TRICARE.mil website, you can find out more information and see if you're in one of their service areas.

Tina:

If you live outside of the Prime service area, but live near a prime area, can you request a waiver and select Prime?

Zelly:

Yes, in some situations. So, if you live outside of a Prime service area and you would like to enroll in TRICARE Prime, there has to be a drive time waiver in effect to allow for the fact that you are outside of the Prime service area and the MTF has to have the capacity to enroll you to the plan. So, there's kind of two parts to that. The drive time waiver and the MTF capacity to give you a PCM within Prime.

Tina:

If I change from Select to Prime or vice versa, does it affect my vision or dental plan?

Zelly:

No. If your vision and dental plans are through FEDVIP, so as we were talking about with the separate BENFEDS Open Season, you are managing that separately on the OPM website as opposed to managing them through TRICARE.

Let me add one more thing about the vision and dental, though. If you go back through our slides here today, you'll also notice that there are some that you have to make sure that you are still enrolled in TRICARE in order to qualify for them. I believe one of the examples is that you have to be in a TRICARE health plan in order to have vision.

So, if you choose not to enroll in a TRICARE plan, you cannot then enroll in FEDVIP for vision. Just go back to, I believe that is slide 20 for whoever asked that question, and you can look at that and just make sure that you pair the two correctly, but when you make a change on the FEDVIP side, that is not affecting the TRICARE side.

Tina:

What's the best place to see what plan I currently have?

Jeremy Schneider:

This is Jeremy. On slide 17, you've got the links there to "No Connect." You can do that online, but you can also just call up your TRICARE contractors and slide 17 has the links for both of those.

Zelly:

Thank you, Jeremy.

Tina:

If my current TCP accepts TRICARE Prime, does this mean they will also take TRICARE Select?

Zelly:

Yes, but based on the fact that they are a TRICARE authorized provider, if you are current – I think there may be some more contacts to that, why you would want to switch if you're a TRICARE Prime versus TRICARE Select?

You just want to make sure that you go through all the different questions that we asked to see if that's a change that you would want to make. But if you want to double-check about that. One way that you can also do that is by calling your contractor.

Tina:

Does eligibility for USFHP discontinue upon reaching Medicare TRICARE for Life eligibility?

Zelly:

So, for the USFHP, the Family Health Plan does not apply for those with TRICARE for Life, so it does not carry over once you reach that point of having Medicare eligibility. There was a group that was grandfathered previously, but currently, that does not carry over.

Jeremy:

So, this is Jeremy, just to add in. So, yes, if you're currently enrolled, there is an exclusion for people who were continuously enrolled in USFHP since I believe, the end of 2012 when we made the switch, but anybody newly aging in is not going to have that exclusion, and would have to go to TRICARE for eligibility.

Zelly:

Thank you.

Tina:

Can you enroll in a TRICARE health plan and not enroll in dental and vision? I would like to use the dental vision of my company versus TRICARE FEDVIP.

Zelly:

Yes, those are two separate processes. You can definitely choose to only use TRICARE for the health plan and go ahead with another provider for your dental and vision.

Tina:

If your sponsor is on TRICARE for Life, can the spouse still use FEDVIP?

Zelly:

I was told no. So, the FEDVIP website has a lot more information about this, but what you were told previously is correct. So, there is a need for the sponsor to be enrolled for the family member to be enrolled for FEDVIP.

Tina:

If you discontinue TRICARE, can you enroll in a year or two, for example?

Zelly:

Absolutely. In a year or two, if you decide that you would like to come back in and you're still eligible for TRICARE, you can come back in during an Open Season period like what we're talking about here today, or if you have a qualifying life event later down the line and you can definitely look at the list of what those qualifying life events are on our website.

Tina:

I'm retired. If we move from TRICARE West to TRICARE East, does my TRICARE automatically update?

Zelly:

Your TRICARE will make an update when your address makes an update. It also depends on whether you have Prime or Select. If you have TRICARE Prime and you're living in the West region and you make that address update, you'll want to look – if you want to continue with TRICARE Prime, you'll want to look to see if where you're moving to is still within a Prime service area and go ahead, update your address and then enroll in TRICARE Prime with that address change.

If you will no longer be in a Prime service area, you'll want to transition to TRICARE Select, but that is an action that you need to take. It's not something that is done automatically.

Tina:

I recently had a QLE. My son graduated from college. Do I have to re-enroll in TRICARE Select or do I have to enroll during Open Season?

Zelly:

If this question is about the person asking, so that individual, just because there's a QLE in their family does not mean that it'll change anything about their plan. So, if they are in TRICARE Select and they have a family member who is now going to college, the individual themselves is still going to remain in TRICARE Select. The QLE is an option for them to make a change if they would like to, or for them to make a change for the student.

Tina:

If you are a retiree on TRICARE Prime or TRICARE Select and near a VA facility, what is that relationship? Is the VA facility just another option for an in-network provider?

Zelly:

The VA facility, so those are TRICARE-authorized providers, but the payment between the two is a little bit different. Jeremy, do you want to add anything about this one?

Jeremy:

Sure. If you're eligible for care at the VA, then you can certainly seek care at the VA and they make the determinations. So, like if you're being seen for service-connected conditions or that they are TRICARE network providers. This one, if we still have TRICARE for lifers on, that's where you do have to be careful, because there's no exchange between Medicare and VA. If you're a TRICARE for Life or you're being seen at a VA facility and it's not a service-connected VA-covered thing, then Medicare would not

cover you and only TRICARE would cover you. So, you would have larger out-of-pocket expenses.

Tina:

Thank you. If you're active-duty retired, does enrolling in and using VA clinics affect coverage?

Zelly:

So, I think Jeremy kind of just spoke to that with the last one. So, if you are retired, but prior to your eligibility for a TRICARE for Life, you can still enroll in TRICARE Select or TRICARE Prime even if you are going to be using the VA for some of your care.

Tina:

US Family versus TRICARE Select. How does specialty care work? Do you still need authorization or approval?

Zelly:

So, the US Family Health Plan is a Prime like option. For the US Family Health Plan, or USFHP, you do need to have referrals and prior authorizations, whereas you have a little bit more flexibility with TRICARE Select, as long as you're visiting a TRICARE-authorized or network provider.

Tina:

OK. What is an MTF?

Zelly:

A MTF – I'm sorry if I did not say that earlier. An MTF is a military medical treatment facility.

Tina:

OK. As the sponsor, as I transition to Medicare, how do I keep my wife, who's younger than me, enrolled in TRICARE?

Zelly:

She will still have eligibility for TRICARE for whichever plan she chooses to remain in because your eligibility for Medicare is individual.

As you move in to TRICARE for Life, she will still be eligible for her TRICARE health plan up until the time she reaches Medicare age. And at that point, she would move into TRICARE for Life, as long as she had Medicare Part A and was paying for Medicare Part B. So, there's not a special consideration that needs to happen there.

And Anne or Jeremy, is there anything you want to add to that response?

Jeremy:

Only regarding the premiums or the enrollment fees for TRICARE Prime or Select. What would happen, assuming you don't have any other dependents and it's just you and your spouse, then the enrollment fee would change from family to individual for your spouse.

Zelly:

Yes, that's an important point. Thank you.

Tina:

Can I, as the beneficiary, change my current plan without my sponsor?

Zelly:

Yeah, so, during Open Season, you can change the plan, and that kind of goes back to what we were talking about earlier in terms of the fact that an entire family does not need to be under the same plan. You can have somebody in Prime and somebody else in Select.

Tina:

And then, if using TRICARE Prime, do we get any choice in PCM, mainly choice in on-base PCM versus off-base PCM?

Zelly:

The purpose of TRICARE Prime is to help manage care for the MTF military treatment facilities and so their primary goal is to make sure that you are seen by those physicians and by those providers, and so they will assign you to a PCM based off their capacity and their capabilities of that specific MTF.

So, there's not as much flexibility in who your PCM is at that point. If they do not have a PCM available at the MTF, then there is a chance that with TRICARE Prime, you're assigned to a PCM that's within the network but that is managed by the MTF itself.

Tina:

OK, and this the last question we're going to have time for. What happens if I don't do anything during Open Season?

Zelly:

Good question. So, if you don't do anything during Open Season, which again is Nov. 13 through Dec. 12, if you don't do anything during this time period, then you will have to wait until the next Open Season in the fall, or until you have a qualifying life event in your family in order to make changes to your health care plan.

Tina:

Zelly, do you have any final or closing thoughts for the audience today?

Zelly:

Yes, just really quickly, thank you, everybody, for joining us today. I do hope that you found this webinar helpful and that the questions that you heard and the responses make you a little bit more well-equipped to navigate the online resources and publications as you make decisions for your family's health plan in 2024. And just for one final reminder, Open Season [started] on Nov. 13, 2023. Thank you.

Tina:

Thanks, Zelly. I just want to thank Zelly and her team for sharing their invaluable experience and expertise. I'd also like to thank all of our attendees for participating in today's webinar.

If we didn't answer your question today, refer to the contact information in your copy of the webinar slide deck. Also, you may find many of the answers to questions about TRICARE on the TRICARE website at [TRICARE.mil](https://www.tricare.mil).

This concludes today's webinar on choosing between TRICARE Prime and TRICARE Select. Thank you.