

Military OneSource Webinar — Moving, Marriage and More – What TRICARE QLEs Mean for You

Webinar

Tina:

Good afternoon, and welcome to today's webinar titled Moving, Marriage and More – What TRICARE QLEs mean for you? The appearance of hyperlinks does not constitute endorsement by the Department of Defense of this website or the information, products, or services contained therein. For other than authorized services such as military exchanges and Morale, Welfare and Recreation sites, the Defense Department does not exercise any editorial control over the information you may find on these locations. Such links are provided consistent with the stated purpose of this Defense Department sponsored webinar.

When it comes to your TRICARE coverage, certain life changes are known as qualifying life events, or QLEs. When you and your family have a QLE, you have 90 days to make eligible changes to your TRICARE Health Plan. This webinar will discuss the types of changes that count as QLEs and what to do after you have a QLE. You'll also learn tips for navigating certain QLEs. We're thrilled to have with us today Robert Whalen, beneficiary counseling and assistance coordinator, TRICARE Health Plan, Defense Health Agency, and Sarah Kern-Wilson, health system specialist, Customer Support Branch, TRICARE Health Plan, Defense Health Agency. Without further ado, I'll turn things over to Sarah.

Sarah Kern-Wilson:

Good morning, everyone, and thank you, Tina. Good afternoon as well. I'm Sarah Kern-Wilson. I work for Defense Health Agency for the TRICARE Health Plan, a benefits counseling and assistance coordinator, as well as private correspondence action officer. My other colleagues that are with us here today are Mr. Rob Whelan, Ms. Briana Flowers and Mr. Calvin Keller.

Our topic for today, TRICARE Qualifying Life Events. Today, we will talk about the types of QLEs, what you do after experiencing a QLE. We'll talk about some examples of the QLEs, how to change your plan without a QLE. We'll also go over dental and vision coverage, and we'll look at some resources.

All right, what is a TRICARE Qualifying Life Event? That's where you have a change in your life where you can select other TRICARE plan options that are available for you. That could be a change in the family, a change in the sponsor's military status, or a government-directed change. With QLEs, there's a 90-day window for a TRICARE QLE that's outside of the TRICARE Open Season time frame. When one family member experiences a qualifying life event, all family members at that time can change their enrollment if they choose to. Just remember, though, there's one change per member per QLE.

All right, some types of QLE. Let's look at those. First, there's moving. Moving from the U.S. to overseas is a QLE. Also moving from one region to another that would be moving from the west region, which is Health Net Federal Services to the east region, which is Humana, or it could be just simply moving from one city to another in the same state. There's also changes in the family, it could be marriage, divorce and annulment, of course, giving birth or adopting a child. Also, a court-ordered placement of a child in your home and the date of that QLE starts the date on the court order and it must be court ordered in order to qualify as a QLE even when your children become adults and they're heading off to college. However, you have to change the address in DEERS in order for it to qualify as a QLE for those children that are headed off to college or a death in the family.

There's also a change in the sponsor status when the sponsor is retiring from active duty, also separating from active duty and for our Guard and reserve personnel activating or deactivating and also QLE medical treatment. There's also gaining and losing command sponsorship, and this is for overseas only. Deployment doesn't necessarily qualify as a QLE in itself. However, when the sponsor deploys and if the family relocates to a new country or city or region, then that change of address would trigger the QLE.

OK, losing sponsor or family member eligibility for our Guard and reserve members turning 60 years old, going to the retired reserve. You can enroll in TRICARE Select or Prime when eligibility is reflected in DEERS, and that's the key point.

It has to be reflected in DEERS and the member is drawing retired pay. TRS at that time, which is TRICARE Reserve Select. TRS ends when you transfer to the retired reserve. Also, QLE is gaining or losing other health insurance. That would be an employee-sponsored health insurance. Also, Medicare and Medicaid entitlements, that's for those that are 65 or older and also for those under 65 with a certain disability. If you qualify for those, then TRICARE fees are waived.

If there's a change in eligibility and a single family member in another family. So say you have both parents are sponsors, so a change in the eligibility status of either of those members of a joint-service family, and then there's a government directed. That's where the government has directed you to change your PCM either to a network from network to a military hospital or clinic or vice versa. And the other one for government directed would be that the government no longer offers a certain TRICARE Health Plan in your area. So that would qualify as a QLE as well. And we can find more information on those at TRICARE.mil/lifeevents.

So what do you have to do in order to affect the QLE to actually change it and it reflects in your DEERS' record? The first thing you have to do is contact DMDC, that's Defense Manpower Data Center. They manage the DEERS' database, so you would contact them first. Take a look at your plan options and you can look at that on TRICARE.mil. Also make eligible enrollment changes within the 90 days, that's the key when it comes to QLE. There's a 90-day window within the 90-day window. And then also you have to contact your TRICARE regional contractor. Again, that's Health Net Federal Services for the west region, and it's Humana for the east region.

OK. So again, in most cases, you have to contact DEERS because it's a two-step process. Contact DEERS first, make any changes if it's OHI that you have to report, if you have to update your address, of course, update a phone number, update the birth, have to contact DEERS first. Only sponsors can make updates into the DEERS records, and you're going to need the official documents to affect those changes. For marriage, it's the marriage certificate. Of course, with the birth of a child, it's a birth certificate and so on and so forth. A person attending college, you're going to have to get the college information for that child and semester hours, all of those things in order to present it to the DEERS office.

And here are some ways that you can update your DEERS in person at a RAPIDS ID card office, and you can find any office in your area by going to the DMDC website, also milconnect. You can make those changes in milconnect. You can also call by phone. Fax is also provided, and then also mailing in to the DMDC support office. You can find more information for these offices at TRICARE.mil/DEERS. And now I will turn it over to my colleague, Rob Whelan.

Robert Whelan:

Well, thank you very much, Sarah, for all that. Again, my name is Rob Whelan. I'm with the Defense Health Agency as well with TRICARE Health Plans, and I work primarily in the enrollment issues department. So this is very near and dear to my heart. We're going to talk about now what Sarah had mentioned about what to do when you have a QLE. We're going to talk about where you go from there and some examples. First of all, after you do what Sarah said about updating DEERS, your change has thereby been recorded and reported by DEERS. That's what their job is. They report the changes, they report eligibility. Then, depending on the QLE or whatever situation you may have, some QLEs count for different things, some don't. You have a couple different options.

First of all, if it's just a move, you're in TRICARE Select and you're just going from city to city in your same region, and you're happy with what you have, no need to make a change in your primary – you have to change your primary care manager, but you don't have to change plans at all. If you like what you have, no reason to change. Second, if you do want to make change, you could change a plan, but again, you have 90 days from that QLE to do it, now when you want to enroll in a plan, you have to do that as well in 90 days

We have two pieces here. You have the changes and you want to change plan or somebody who is newly enrolled. Both of those 90 days. And what I wanted to reiterate down at the bottom here, DEERS handles all the eligibility issues. Actually, eligibility comes from the service. Service reports to DEERS, and DEERS puts it out there and reports it and it records your dependents or yourself as eligible. If there's an issue with that eligibility, then you need to go to DEERS. How to make somebody eligible for health care, that's all DEERS. They report that and DEERS and TRICARE talk back and forth. There's a constant, anytime changes are made in DEERS, it gets reported up to TRICARE immediately. Now, if you have, if you're eligible, and then you have enrollment questions, then certainly call your regional contractor.

OK. So if you want to change your plan, number one, you definitely want to explore your different options. So certain plans are based on many things. Number one, your beneficiary category, whether you're a sponsor, a spouse, a child, incapacitated child, parents, in-law or whatsoever, or you could have location, Prime versus Select. There are some areas Prime is locality based. It is based on what we call a Prime service area. If you're not in a Prime service area which and otherwise means you're within a certain range of a military treatment facility, then you have to have Select, that's your only option. Then age, of course, is a big factor. As we know, TRICARE-covered children age out at 21, or their college students age out at 23. Those are issues and then again, when you turn Medicare eligible, that's another age factor. And then status, of course, active versus retired. Those are different things that can affect the changes that you make.

So when you decided, OK, I want to make that change and I do qualify for either Prime, Select or whatever. Number one, you want to figure out how exactly is that going to affect you? What kind of consumer are you? What do you need? Do you want someone who wants a primary care manager to manage everything for you? Or are you somebody, perhaps, maybe you have a chronic disease and you have a specific specialist that you see all the time. You don't want to keep getting referrals, that one specialist, well then Select is probably your best bet. So what you can do, tricare.mil has a treasure trove of information. If you've never been on that website, I highly, highly recommend it, tricare.mil.

First you want to go to the Plan Finder to see what plans you are eligible for and that's tricare.mil/PlanFinder, very simple, then you can compare. They have a great comparative tool on there that puts one next to the other, shows you all the different nuances of each plan. And that's on tricare.mil/ComparePlans. And then you want to compare costs. That's a big one. One can cost you more on one side, but then more on the other. You just got to figure out take a look at what you've got going on, what kind of health care consumer you are, compare costs and see what's best for you. And that can be on tricare.mil/comparecosts. And then find a doctor, we also have both on tricare.mil, they have a provider directory. Actually, going to link you to whatever region you belong to, and it's going to link you to their provider directory and that's on tricare.mil/FindDoctor.

OK. Enrolling or changing enrollment. Number one, the process for enrolling is very simple. There are two different ways you can do it. There is an online version on the beneficiary web enrollment site, which is right off milConnect, part of the DMDC, or you can do the simple thing, very simple, call the contractor. And they will give you all the information you could possibly need. Now the coverage will start on the date that QLE occurred. For example, if a child was born on such a date, no matter when you called in to enroll them after you've gone to DEERS, of course, when you call TRICARE to enroll them, it goes back to their date of birth. So no matter what happens, it always goes back to the date of QLE. And then once you make a change with QLE, it's locked in. Then you can't use that QLE, OK, well, it's still within 90 days and we change our mind. Want to go back and do this or do that other thing, or if you enrolled your child in one plan and then you want to enroll them in another, well change your mind. Look it over, like I said, do your research, know what you're going into, make that change when you have that QLE open, make it worthwhile. And then once you're enrolled, that coverage will continue until open season. If you want to make a change you can, if you don't, then just let it roll, let it ride, keeps going until you have another QLE or open season, same thing.

Now, one thing I do want to say is that when you have a change, if you're retired, if you're becoming, going into the retirement section, any kind of retirement plan requires enrollment fees. Though you'll notice the note on there, in order to enroll, you must pay all applicable enrollment fees that's an annual fee, but you can break it up into monthly, quarterly, or one lump sum annual payment. But if you do monthly, they're going to want a couple of months upfront before you enroll. And if you are already paying enrollment fees and you're single and you're adding a dependent, well, then that's going to switch you from single to family and vice versa. If you have a family member who leaves or whatever for any reason, drops off the plan, you're back to single, well then your plan will drop costs then you'll go back to single.

But I want to reiterate that you have to make the payment. And payment is always due. If you have friends, you have relatives, look around, this payment is always due. Regardless of your say though, TRICARE never told me it was due, it's due every single year. And if you do monthly, it's due every month, just like a house payment, car payment, what not, it's always due. If you pay quarterly, well then circle your calendar, it's due. Because there are issues sometimes TRICARE notifications either get sent to junk mail in your email, or they get lost in the mail somehow, they get tossed, whatever, just know, it's just like a house payment, car payment, it is always due.

What do I do if I don't act within 90 days of the QLE? Well, for a simple thing, if you're just moving and not changing your plan, that's no big deal. I mean, so you don't change, you don't change. But if there's an issue such as a child or marriage or any situation like that at work, another good example is if you are in a Prime service area and you move out of a Prime service area, you need to do a Drive Time Waiver if you still want to keep Prime. But if you're outside that distance and or you don't sign the drivetime waiver, TRICARE will drop you unfortunately, and you will go into what's called direct care only. And you will only be able to get care at a military treatment facility, if they have room. It's space available. And you go to it's not a benefit and it's not entitlement, you don't get care automatically because you're either retired service member or family member, you go to the bottom of the barrel. They'll only see you if they have room. And if you have a child or a spouse who don't get around to enrolling them within 90 days, again, they will go into direct care only until you have another QLE or it comes round to open season. So 90 days. Now if you get married and you don't have that paperwork done, you need to get it done within 90 days.

OK. Now what we're going to do is we're going to go to some examples. I know I went off a little bit on them in the last portion, but we're going to get a little more down and dirty on it. And the first one we're going to cover is moving. Now, if you're moving, whether it's across the country, overseas, to the next town, no matter what, don't call and disenroll from TRICARE. Just do what you got to do, get settled in, contact DEERS, put in your new address, and then it's recorded. Now if you're changing regions, well, then you'll need to call the new contractor and say, "Hey, I'm here, I'm new" and they'll go through if you're in Prime, they'll help you transfer your PCM, their Select, so then you just switch over to Select. But you definitely want to update your address in DEERS. Like I said, you have 90 days. It's pretty simple. And then again, like I said, you have tricare.mil. If you get to a new location, you want to find a new doctor, we have a website ready to help you out. Tricare.mil/moving.

OK. Marriage, as it says, not only are spouses eligible, but stepchildren are eligible as well. One thing you do have to watch out for is if those children are already covered because your new spouse was formerly married to a service member and those children are also covered under that service member, you have to make sure that they're putting under the right one. They can't be under both. So you have 90 days from the date of marriage, regardless, 90 days. Trust me, I hear this all the time. We didn't have the documents, we didn't have this, we didn't have that. What I would do if I were you, go on, it says on the right-hand side, says documents you need before you can enroll a spouse. I would suggest, usually there's a long, what they call in the military, flash to bang time, between the time you get engaged and the time you get married, you've got time. You've got all kinds of time to get these documents together. Because I see it all the time. They don't get that taken care of within the 90 days because they got married, they went on engagement, on honeymoon whatever, come back, might be day 60 they go to DEERS and they say, "Where's your birth certificate?" They go, oh, and then they have to go get it.

And sometimes it takes time if they have to request it from the state, and then they go over the 90 days. If you care about your spouse or future spouse, if you want them enrolled by the time you get married, get the documents in order. Otherwise, I can bet you what your next QLE will be if you don't care about it. So plain and simple, 90 days from the day of the QLE, make sure you have your documents in order to DEERS before you go. Again, any questions, TRICARE.mil/Marriage. It gives you everything you need to know there.

Same thing with children. You have 90 days from the time you adopt a child or the date of birth, 90 days. Now there have been some issues in the past where sometimes now DEERS will say – sometimes DEERS will accept a hospital birth certificate. Sometimes they want only the live birth from the state. Call your DEERS representative, your DEERS one, find out what they will accept. Work on it really hard, make sure you get these documents together within those 90 days. You have 90 days if you're stateside and 120 days if you're overseas – 120 days because you have to report it through the embassy. The embassy has to do the certification of child born abroad, all that stuff. There are state department forms and eventually get a little certificate that says report a foreign birth abroad and that counts as your birth certificate. And sometimes it takes time, so they give you that extra 30 days.

But one thing I want to stress here and over here in the notes says, Once registered in DEERS, active-duty family members only will auto enroll into Prime and only if you live in a Prime service area. Now, if you're active duty and you bring your new dependents in to register in DEERS, they will auto enroll in Prime automatically. If you wanted them to be in Select, you have to actually call TRICARE and get them switched to Select. It's just the opposite if you are not in a Prime service area and what is called TPR, it's TRICARE Prime Remote, if you're in TRICARE Prime Remote, your dependents, your new dependents, even if you call the contractor and get them all enrolled into TRICARE Prime for family members, when you have a new child or a new marriage, that dependent will auto enroll into Select because you don't live in a Prime service area. I want to make that clear that you understand that.

And then also retirees will never auto enroll. If you're a retiree and you're adding a new dependent, they will never auto enroll, regardless of what they tell you "Oh, DEERS said I was good to go." Good to go meaning you're registered in DEERS. That's it. You are not enrolled in TRICARE until you contact TRICARE yourself and enroll. I want to make sure I make that very, very clear. This is a great platform to put that out. Tell your friends, tell whoever you know that that's one of the biggest problems we face all the time, is that they didn't know that they were auto enrolled in Select, or they thought they were going to be auto enrolled and they weren't because they're retired. So it becomes a big issue. So again, if you have any questions about it, TRICARE.mil, and there's TRICARE.mil/Children. It will tell you everything you need to know about adopting a child or having kids.

All right, retirement. Retirement is different because active duty and reserve, whenever you retire, instead of the 90 days you do get 12 months. When you retire from active duty, you will have 12 months from your retirement date to enroll yourself and your family members and make sure you mention the family members, too, because sometimes people get caught up and they say, "I just want to enroll," and you only enroll themselves. That is an issue as well. However, one of the reasons why we changed it from 90 days to 12 months is because the services have historically been slow in processing the paper work and giving it down to DEERS. We were seeing it taking six to eight months sometimes, so we just stretch it out to make it 12 months. So now you have 12 months. The caveat to that is that your QLE begins on the date of your retirement. So you're finally getting your paperwork down through DEERS and it's October and you retired in January, you will have to back pay all the TRICARE enrollment fees all the way back to January. The only other way around that is to just wait until open season and re-enroll for the new year if you're closer to January than you are to, you know whatever, but you will have to pay the total enrollment fees up until that date.

Now, for reserve, National Guard retirees, this is another one that we need to put out and make sure everybody understands, because again, it becomes a very big issue. If you are a gray area retiree and you are authorized to draw retired pay earlier than age 60, great you're drawing retired pay, you still are not, absolutely are not entitled to TRICARE Prime or Select, the regular retiree TRICARE, until age 60. It's a flat-out age 60, regardless of when you draw your retirement pay. Again, we've had problems with this. We've gotten the message out, but if you could just tell everybody no, because maybe someday it will change but until then, if you're gray area retiree, you will not get regular reserve or regular retired until you're 60. Now, you still as gray area retiree or authorized TRR that's TRICARE Reserve Retired, which is expensive but if you're getting your retired pay, well, maybe you have a little extra money to pay for it. And that will do it for my slides. I'm going to turn it back to Sarah and let her go from here to start talking about the next slide. Thank you.

Sarah Kern-Wilson:

Thank you, Bob. Now we'll move on to some more examples for our QLEs beginning with becoming Medicare eligible at age 65. So things to remember here is that upon turning 65, you're auto enrolled in TRICARE For Life. Also, you must enroll in and pay for Medicare Part B. You will receive documentation to enroll in Medicare about two to three months out from that date of that 65-year-old date of birth. You can find more information about enrolling in Medicare at www.ssa.gov to learn more about that and to sign up.

So when the sponsor turns 65 and there's still eligible family members that are in the family, they can either change their plan or they can keep the one that they have. If there's no other eligible family members that are in the plan, then they would go from a family plan to a single plan, and that's either with TRICARE Prime or TRICARE Select. Also, if you have health care coverage through your employer, you can actually delay the enrollment in Medicare Part B but you must have Part A and Part B to have TRICARE For Life. So please, please remember that because there's been some members who don't really understand the transition to TRICARE For Life and they'll receive the documentation from the Social Security Administration and they will not sign up. They don't want to. Well, what happens is that if you lose the Medicare, you don't sign up for it, you also lose your eligibility to TRICARE. So please remember that you have to sign up for and you have to pay for Medicare Part B. You will get Part A as part of it and you can find more information on this at tricare.mil/medicare and tricare.mil/tfl. Remember that 90-day time frame.

Separating from active duty. When a member separates from active duty depending on the status of that member, you may qualify for TAMP, which is Transitional Assistance Management Program, or CHCBP, Continued Health Care Benefit Program. If you're eligible for TAMP, you're going to automatically be enrolled into TRICARE Select. It pays like TRICARE Select. Again, remember, we continue to reiterate the 90-day time frame. That's the time frame that you have to contact, enroll, contact DEERS, make any updates to them, contact the TRICARE contractor and make any updates with them as well. If you're not eligible for TAMP, they will be giving you 60 days then to enroll in the CHCBP. What's really important is like some QLEs like separating and deactivating or marriage, you can also lose your eligibility and you may be eligible for TAMP or the CHCBP. Just remember to contact DEERS, first of all, because the eligibility will be in your DEERS record. That's the thing, because as we have said before, it's the service that determines TRICARE eligibility and it's the contractor then who manages the TRICARE enrollment. So, to learn more about that [TRICARE.mil/Separating](https://tricare.mil/Separating).

So how do you change your plan outside of a QLE? TRICARE Open Season. So for this year, TRICARE Open Season runs from November the 13th through December the 12th, and any changes that you make during that time will become effective January 1 of 2024. So make sure to check DEERS before open season starts to ensure that everything in your DEERS record is correct and is up to date. Open enrollment season does not apply to active-duty service members, to TRICARE for Life or the TRICARE Premium-based plans. And the plans that don't require a QLE are the TRICARE Reserve Select, the TRICARE Retired Reserve and the TRICARE Young Adult.

It's not affected by the QLE or open season. Voluntary dental and vision coverage. So depending on the sponsor status, the beneficiaries category, you can be eligible to purchase dental and vision coverage. That's through the TRICARE Dental Program and also through FEDVIP. So you have to actually go onto the website and you have to go through, it's a little question and answers that you have to go through to see if you actually qualify for the FEDVIP program. And depending on the selections that you make, it'll come up with the results to say that you are, or not eligible. If you are, then you can purchase at that time and you can find more information on tricare.mil/tdp for TRICARE dental plan and on FEDVIP, you would have to go to benefits.com. Now for this year, the open season for benefits is going to be from November the 13th through December the 11th.

So make sure that if it's a FEDVIP QLE, make sure you contact them through that open enrollment season that they have there and also contact the regional contractor which is HealthNet Federal Services for the west region, Humana for the east region if you're going to change your plan. If not, there's nothing that you need to do. Make sure that your payment information is up to date. One issue that a lot of members experience is that if you have your payments for your premiums coming off of a debit card, please pay attention to the expiration date. Because when the expiration date comes up, the contractor is going to get a little notice that expiration is coming up, and please provide us a new payment information.

So please pay attention there because sometimes members, their debit cards would be compromised. They have to get a new debit card and they forget to call in and update that information with the contractor because it's been a long time. It was automatically coming out sometimes. And it's a stressful situation when your debit cards are compromised and you have to change and get a new one. So just remember if there's any changes, you have to contact DEERS. Any changes in status and then in enrollment you have to contact TRICARE contractor. So before we move on to our questions, we want to take a moment to highlight some helpful resources.

As a reminder, you can find these resources and a copy of the slide deck that you received. In addition to the websites we've mentioned during our presentation, there's also TRICARE handbooks, there's procedures, brochures and fact sheets, and it's a great way to learn more about your health plan options and about QLEs as well. So if you're planning to retire and you'll become eligible for Medicare soon, be sure to check out the materials about these topics, and you can also download them as well from tricare.mil/publications.

OK, the TRICARE contractors as we mentioned throughout our presentation today, you'll need to call your TRICARE regional contractor to make any updates after a QLE. And as you can see here, for the east region is Humana, for the west region is HealthNet Federal Services, but then there's also the others USFHP if you qualify. If you live in those areas, there's TRICARE Overseas, TRICARE For Life. And then the TRICARE Dental Program. And you can find more information on these at tricare.mil/partners.

Lastly, we want to highlight a couple of new resources and ways to stay informed about TRICARE. The tricare.mil website, it has a new section that's called Getting Care. This is a one-stop shop for information about how you can get care through your health plan and how to find providers. And there's much more information in there as well. You can find this information about getting care at tricare.mil/gettingcare. And now we will move into our question-and-answer series.

Tina:

First question. My husband and I are going through a divorce process right now and he is my sponsor. What happens to my TRICARE eligibility once we get the divorce decree?

Sarah Kern-Wilson:

Once you get the divorce decree, the sponsor should go to the nearest RAPIDS ID card office with a copy of that divorce decree. The divorce is final at 12:01 on the day that the judge has signed it, and that spouse can contact DEERS actually for any eligibility that he or she might be eligible for following that divorce, the children, any children from that marriage will remain enrolled in TRICARE as long as they have eligibility, and you have to do that within that 90-day time frame. Remember, please remember that.

Tina:

Thank you. I'm pregnant and I wish to switch from TRICARE Prime to TRICARE Select. Is being pregnant a QLE?

Sarah Kern-Wilson:

No, being pregnant is not a QLE. When you have a child, that's your QLE.

Tina:

I'm planning to get married and move to a new state soon. If I have two QLEs, which one can I use to change my plan?

Robert Whelan:

OK, sir, I can take this one. If you have two QLEs, for example, if you have a child in January and then you move in February, well, if you use the QLE for the child in February and you do it within the time frame, well, then, if you have another QLE after that, you can use a new QLE for something else. But if they overlap, if you choose the second one first, then the first one becomes void. So sometimes they do overlap. If you use the first one, you can use the second one. But if you use the second one and you haven't used the first one, the first one's void.

Tina:

Hey, I'm currently in the process of getting married. She is not a U.S. citizen, what am I required to do with paperwork?

Bob Whelan:

This is very simple. All eligibility is handled through the MPC/DEERS. What they need to do is contact their nearest DEERS representative and talk to them about what kind of paperwork and the process it will take to get them eligible. Like I said before, DEERS is, they report eligibility and what TRICARE does is we give health care to anyone who shows up as eligible. But to get to that point, you have to talk to DEERS.

Tina:

Thanks, Bob. I know that heading off to college is a QLE, but how should parents handle their kids' addresses in DEERS? Is it better to keep the parent's address in there? Otherwise, doesn't TRICARE EOBs go to the child?

Sarah Kern-Wilson:

That's kind of a twofold question. So in order for it to qualify for a QLE for that child, the address of that child has to change. Because sometimes parents keep the child's address the same and not change it. So that would be the caveat for qualifying for the QLE.

Tina:

The second part of that one was, is it better to keep the parents address in there? Otherwise the TRICARE EOBs will go directly to the child.

Sarah Kern-Wilson:

The EOBs go to the sponsor on record. So like I said, if you change the child's address when they go off to college, that's a QLE, it qualifies as a QLE and anyone else in the family that's eligible can also change their plans if they'd like to.

Calvin Keller:

This is Calvin Keller with DHA Communications Division. And I just want to add to that. If you change the address of that child, that child is now considered an adult at 17 or 18 years of age. So that EOB is going to go to that child. It will not go to the sponsor's residence. In addition, you would need to really think about and look at how your child gets health care when they leave. If they are moving to a new region, then a lot of times that child's primary care doctor will not want to write referrals for a child that they are not seeing. And so you need to really think about this. Look at the options of where that child is going to school at. Is that child going to be to school in a Prime service area that they may be able to enroll there and get a primary care manager? You need to consider all of that with moving.

Tina:

Thank you, Calvin. One more question on addresses in college students. Do I need to change my son's address when he returns home during the college summer break and again after he returns for the fall semester?

Sarah Kern-Wilson: No. He does not have to change the address when he's on summer break, he or she. Or anyone that goes back and forth.

Tina:

Thank you Sarah. Is retiring from your civilian job where you lose your health care coverage and need to apply for TRICARE a QLE?

Robert Whalen:

I'll take that one. It absolutely is a QLE. Any loss of outside health insurance is a QLE. So, great question, you lose your health care because you're changing jobs, retiring, whatever, you're losing your civilian health care, you can always use that as a QLE. And you can have both as well, so, one will go from primary to secondary, but again, yes, it is absolutely QLE. Next question.

Tina:

Does moving QLE apply to retirees using TRICARE?

Sarah Kern-Wilson:

Yes, it does. Moving and changing the address, changing the ZIP code from one region to another is a QLE, yes. It must be reported, one to DEERS and also has to be reported to the regional contractor as well. Health Net Federal Services for the west and Humana for the east.

Tina:

Thanks Sarah.

Sarah Kern-Wilson:

Welcome.

Tina:

Under the QLE, gaining or losing other health insurance, does that include losing vision and dental insurance?

Sarah Kern-Wilson:

Losing dental and vision. When it comes to being a retiree, you'd have to actually contact the people at Benefits. When you saw that link benefits.com, where you can go to the question-and-answer series area and then we'll let you know if you are eligible for it. But that will come out through benefits or FEDVIP as federal vision and dental coverage.

Tina:

Can I still make changes to DEERS if I missed the 90-day window?

Robert Whalen:

They usually use any time to bring the change in, or what happens is that, you know, if you have a child and you wait eight months to enroll in the DEERS, DEERS will enroll them on the spot. Whenever you bring the paperwork in, they will enroll them on the spot. However, to enroll in the health care, it has to be within the 90 days of that QLE.

Tina: If retiring on 1 October 2023, can I enroll in TRICARE Prime before 1 October 2023 so that there is no break in coverage?

Sarah Kern-Wilson:

That's going to depend on the sponsor's status. So, when you say retiring, is it retiring from active duty, is it Guard or reserve? You know, does seem different applications depending upon that sponsor's status. So, if it's active duty, if you retire from active duty and of course there's a lot of paperwork that you have to go through to your personnel office when you retire from active duty, and once it reports in DEERS that you're retired and you are eligible, you can contact DEERS, your address is updated, then you can contact the contractor and enroll. If it's a Guard or reserve, remember that's retiring, the key points are going to be at age 60, 60 years old right? Before the retiree. However, the TRICARE eligibility doesn't come at – and if you're even receiving the retired eligible for retired pay on the reserve but you're not eligible for the TRICARE to enroll until age 60. Even if you know, you're receiving retired pay at 55.

Tina:

Thank you Sarah. Another question, I retired from the Navy over 25 years ago. I'm now retiring from my civilian job. TRICARE was my secondary insurance, is this a QLE and do I need to notify TRICARE?

Robert Whalen:

As I said before, if you're losing your outside health care, your primary health care insurance, that is a QLE. And even if TRICARE was your secondary, well that will not become your primary and because you have a QLE, if you want to switch your plan, you can. If you want to keep it the same, you may as well. But absolutely, it's still a QLE.

Tina:

I'm turning 65 in March 2024. If I have to use Medicare, what happens to my family? Do I pay fees to enroll in Medicare and also fees for my family in TRICARE Prime?

Robert Whalen:

The answer is yes. Sarah, had mentioned to have Medicare, you have to pay Part B for yourself, if you are the one going on the Medicare, you have to pay your Part B plan fees. And if your family is enrolled in TRICARE, you will also have to pay their fees as well or TRICARE fees.

Tina:

I am in the early stages of divorce. How do I make sure that I get what I'm entitled to? We were married for 35 years.

Robert Whalen:

It all depends. There are and again, this is in TRICARE.mil, you can look it up, there's something called the 20/20 Rule and the 20/15 Rule, rather than spending a lot of time on it, I'll just tell you that, if you've been married for long enough and you've been a dependent long enough, you can retain TRICARE benefits under your own Social Security number. But if you don't qualify for it, even if it says on the divorce decree that your spouse has to provide health care, you lose your TRICARE privileges if you do not qualify for that, and then your spouse is required to pay for your health care however they want to do it. You lose TRICARE unless you qualify. If you've been married 35 years, your chances are you do because it's a 20-year rule. So again, contact your nearest DEERS office and they can go over – they explain it better. It's also on tricare.mil. It also outlines that program as well.

Tina:

You move to a location outside of Prime service areas. Can you keep Prime if you sign a Drive Time Waiver?

Robert Whalen:

Generally, yes. As long as you sign the Drive Time Waiver, there are limitations on how far they will let you go. But if they give you a Drive Time Waiver and it is accepted by the contractor, then yes, you can keep Prime. However, just know that if you get a referral and it's to somebody relatively close by, the military treatment facility, always reserves the right to do what's called a ROFR, a right of first refusal, and they can pull you back to the military treatment facility for that specialty care. Just keep that in mind.

Tina:

Should I ensure that we're married prior to my enrollment in Medicare and TRICARE For Life, or can we wait until after my birth month to enroll my new spouse in TRICARE Prime?

Sarah Kern-Wilson:

When it comes to a new marriage, the QLE begins on the date of the marriage. And so, that's when within that 90-day time frame is, when you would contact DEERS to put the new spouse on your DEERS record and then you will have to contact the regional contractor Healthnet or Humana to enroll your spouse in a new plan. You can't enroll or put anyone in your DEERS record without an affiliation. It means that you know, if it's not your child or adopted child and if you have not married yet, it won't put that person in DEERS and there will be no eligibility.

Tina:

As a retiree we have 12 months to enroll but are we covered during those twelve months?

Robert Whalen:

It's all depends. I mean the providers are going to bill you and it's up to them on whether or not they're going to accept the fact that you tell them, oh, I've got TRICARE coming. I would advise against seeking heavy duty care if you have not gotten your eligibility yet as a retiree. However, if you absolutely have to get care in that time frame, and then you do get your eligibility, they can pay your back-dated claims. They can, however, I will just advise not to just go as if you're, number one, the providers are going to tell you have no health insurance and if you tell them that, you could do self-pay if you want, knowing that you'll get it. But there are situations that happen. You know the simple answer is I am not covered but you will be covered retroactively. So, take it from there.

Tina:

I'm retired military and divorced, I have TRICARE Prime. If I remarry and update DEERS can I enroll my new spouse in RICARE, can the new spouse enroll in Select while I stay in Prime?

Robert Whalen:

Absolutely, yes. You can enroll a new spouse. The spouse can – different family members can have different plans depending on their situation and what they desire, you'll have to pay two different enrollment fees for them, you'll have to pay for Prime and Select but yes absolutely.

Tina:

This is the last question we're going to have time for today. If we're PCSing, if my spouse moves first and we move later, what date is used for the 90 days?

Robert Whalen:

If you are PCSing, then I'm assuming that that's somebody who's active duty. Active duty doesn't have QLEs. Active duty is active duty. You will have Prime, you are Prime, Prime, Prime until you retire. So, your spouse gets the QLE for the move. And then different family members move later. So, different family members are, you know, the spouse moves first and the children move at different times, each child gets their own QLE. If you go into DEERS that day and say, OK, look. this child moved this day, this child moved that day, my spouse has moved. If your spouse moves and reports that as a QLE then that's a QLE. But for active-duty service members you don't get QLEs and it doesn't count. But you do, as a service member, you have to report within a certain amount of time otherwise your claims will get denied if you end up getting referred outside.

Tina:

I just want to ask Sarah and Bob if you all have any final or closing thoughts for our audience today?

Sarah Kern-Wilson:

Absolutely. I just want to reiterate some of the key points. One, it's a two-step process when it comes to qualifying life events and updating information and also when changing your plans. You have to contact DMDC to make sure that those changes and updates go into your DEERS record. You also again have to contact the TRICARE Regional contractor, that's HealthNet Federal Services for the west region or Humana for the east region. Another key point is 90-day window. Within the 90-day window is that QLE with the exception of overseas. Tricare.mil has a wealth of information on all of these topics that we discussed today. Another one is that eligibility is determined by the sponsor's service, Army, Navy, Air Force, Marine, Guard or Reserve. And enrollment is taken care of by the regional contractor. Bob?

Robert Whalen:

Thank you, Sarah. She said just about everything I want to say as well and I'll just reiterate absolutely, DMDC will report eligibility. TRICARE will just give health care to whoever shows up in DEERS as being eligible. So, if you have questions about how does this person become eligible, talk to DEERS. And again, always any time you make any changes in DEERS on DWE, milConnect whatever your changing this changing that, always if you think it's going to affect health care, call the contractor and follow up all the time. If you have a new spouse, new dependent, anything, call the contractor. Thank you very much for listening.

Tina:

And I just want to thank Bob and Sarah and their team for sharing their invaluable experience and expertise. I'd also like to thank all of you attendees for participating in today's webinar. If we didn't answer your question today, please refer to the contact information in your copy of the webinar slide deck and also you can find many answers to questions about TRICARE on the TRICARE website at tricare.mil. This concludes today's webinar on Moving Marriage and More: What TRICARE QLEs Mean For You. Thank you.