



# TRICARE Reforms in 2018

## VA/DoD Survivor Forum

January 9 , 2018



# Mission Check ...



What have we done for you today?



# The Military Health System (MHS)



Mr. Tom McCaffery,  
Acting Assistant Secretary of  
Defense for Health Affairs



The MHS is an integrated, world-wide system of care that ensures the health and readiness of America's service members to go anywhere, at anytime.

It delivers and coordinates care for 9.4 million Americans – which include service member families, as well as military retirees and their families, by operating 55 hospitals and 373 clinics and managing a global health benefit through the TRICARE program.





# The Defense Health Agency

## Priorities & Goals



Vice Admiral Raquel C. Bono,  
Director



Robert C. Luciano,  
Command Sergeant Major



**Combat Support Agency:** enables the Army, Navy, and Air Force medical services to provide a medically ready force and ready medical force to Combatant Commands in both peacetime and wartime.

**Enterprise Approach:** drives greater integration of clinical and business processes across the Military Health System, to include managing the TRICARE program.



### Priorities and Goals:

- Optimize operations across the Military Health System
- Co-create optimal outcomes for health, well-being, and readiness
- Deliver solutions to Combatant Commands



# TRICARE

*Fulfilling the promise*



- TRICARE remains one of the most comprehensive health benefits available in this country at exceptionally low costs – a benefit that is commensurate with the sacrifice of those who it serves.



# TRICARE Reforms

*Patient-Centered*



- Improved Access
- Modernized Health Plan
- Simplified Administration



# TRICARE

*Fulfilling the promise*



- TRICARE remains one of the most comprehensive health benefits available in this country at exceptionally low costs—a benefit that is commensurate with the sacrifice of those whom it serves



# TRICARE<sup>®</sup> Covers You With **INCREASED ACCESS TO CARE**

Access to health care in a timely manner is important to you—and to us. Our goal is to help provide you with the tools to access the care you need, when you need it.



**Nurse Advice Line**  
available 24 hours a day,  
7 days a week



**Mobile Health/eHealth**



**Urgent Care**



**One Call Resolution**



**Expanded Hours**  
for Military Hospitals/Clinics

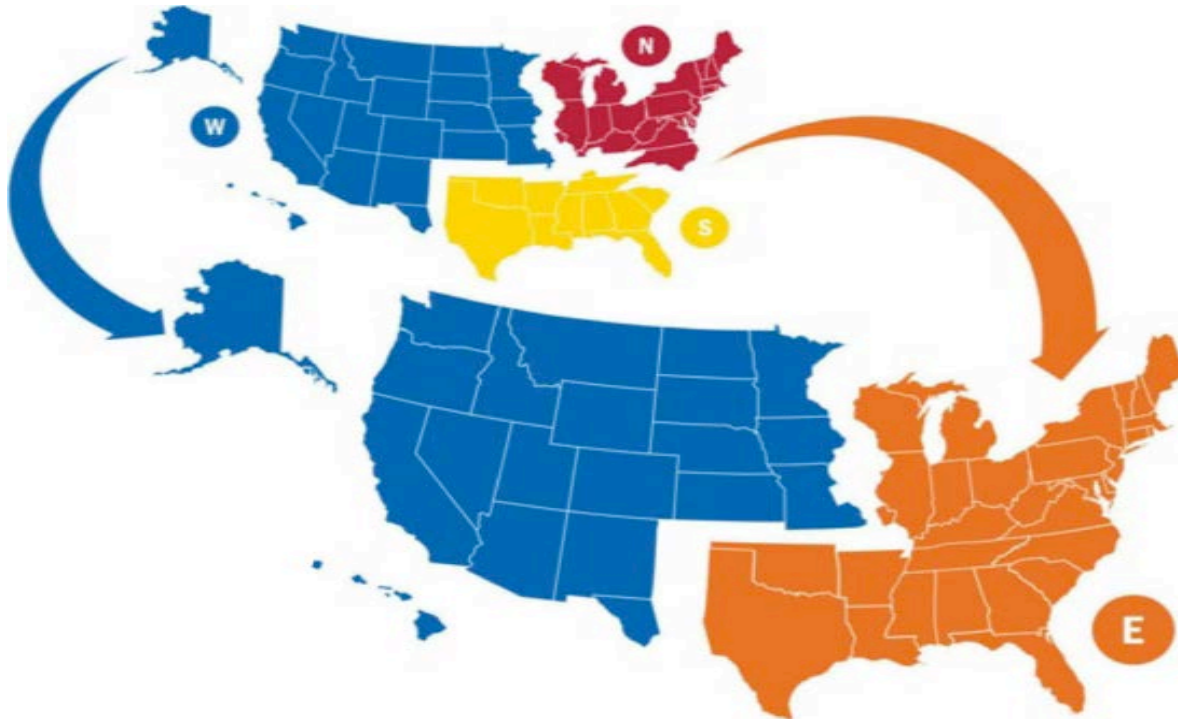






# New TRICARE Regions in 2018

*Consolidate Three U.S. Regions into Two*



- Simpler for families during PCS / moves
- Less contract overhead
- Check whether your provider remains in-network



# TRICARE Health Plans

## *Three Plans to Two*



- TRICARE Prime—Remains the same
- TRICARE Select—Replaced TRICARE Standard / Extra
  - TRICARE Select will have broader network than exists today
  - 85 percent or more of all TRICARE Select enrollees will have access to a network of providers
- New regions and new plans started the same day —  
**January 1, 2018**

# New Enrollment Requirements

*Starting January 1, 2018*



- TRICARE enrollment shift from fiscal year to calendar year
- New enrollment guidelines
  - Must be enrolled to TRICARE Select to use it
  - Auto-enrollment for new ADFMs
  - Can only switch plans during annual enrollment period or qualifying life event
    - Annual enrollment period aligns to OPM open season (2<sup>nd</sup> week of Nov to 2<sup>nd</sup> week in Dec)
  - 2018 is grace period



# Two Cost Structures:

## *Establishing Groups A and B*



- Starting January 1, 2018, enrollees will fall into one of two categories based on when their sponsor first joined the military
  - Enrollees whose military sponsor's initial enlistment or appointment occurs before January 1, 2018 (i.e., all current eligible beneficiaries), are in Group A, also known as “grandfathered”
  - Enrollees whose military sponsor's initial enlistment or appointment occurs on or after January 1, 2018, are in Group B, also known as “non-grandfathered”
  
- Group A and Group B enrollees will have distinct enrollment fees and out-of-pocket costs in accordance with current law

**Note:** Enrollees in premium plans (TRICARE Reserve Select, TRICARE Retired Reserve, TRICARE Young Adult and the Continued Health Care Benefit Program) will have Group B cost-shares, regardless of when their sponsor joined the military



# TRICARE Cost Changes



- Active Duty Families
  - TRICARE Prime continue to have no cost-shares
  - TRICARE Select includes a **fixed-dollar copayment** versus percent-based cost-share **for most outpatient visits** (same average out-of-pocket costs)
- Retirees and Families
  - TRICARE Prime and Select cost-sharing changes in accordance with the law and regulation

# TRICARE Health Plans:

## *No Changes to Some Programs*



- TRICARE Overseas Program
- TRICARE For Life (Medicare wrap-around coverage)



# TRICARE Reforms:

## *Our Guidance to Families*



- Enrollment
  - **If you like your current plan, do nothing**—You will remain in your current plan (TRICARE Standard / Extra users were moved to TRICARE Select)
  - As service members transition to retirement, you need to make a decision (TRICARE Prime or Select)
  - Ensure you and your family members' information is up-to-date in DEERS
  - New active duty family members will be auto-enrolled into TRICARE upon registration in DEERS
  - Enrollment decisions will be locked in for the year (notwithstanding QLEs), effective January 1, 2019
  
- Educate yourself on cost changes



# Active Duty Survivors

## *Eligibility*



- **Children.** Keep Transitional Survivor status until aging out of TRICARE at age 21 (up to age 23).
- **Spouse.** Transitional Survivor status is retained for three years from the date of death of the sponsor. After three years, the surviving spouse converts to Survivor status.





# Active Duty Survivors

## *Cost Shares*



- Children – ADFM cost shares; no enrollment fee
- Spouses
  - Transitional Survivor - ADFM cost shares; no enrollment fee
  - Survivor – Retiree cost shares; may require enrollment fee
    - Group A
      - TRICARE Prime – Enrollment fee required, but frozen until there is a break in TRICARE Prime coverage
      - TRICARE Select – Enrollment fee waived when implemented in 2021
    - Group B – Enrollment fees (Prime and Select) required



# TRICARE Young Adult (TYA)



- Offers premium-based TRICARE coverage for dependent children up to age 26 who lose eligibility for TRICARE coverage due to age
- Since child has aged out, pay retiree cost shares
- 2018 premiums per month
  - TRICARE Prime Plans - \$324
  - TRICARE Select Plans - \$225
- Please consider all options
  - Employer sponsored coverage, State Medicaid, university/college health plans, State Marketplace ([www.healthcare.gov](http://www.healthcare.gov)), etc.
  - Some options may offer financial assistance



# We need your help ... to Take Command



- Sign up for TRICARE updates at: [www.TRICARE.mil/changes](http://www.TRICARE.mil/changes)
- Spread the word!

☆☆☆

**ARE YOU READY?**

TRICARE will change beginning on January 1, 2018.

This is **YOUR** benefit.

Let us help you take command of your health.

#takecommand

[www.tricare.mil/changes](http://www.tricare.mil/changes)



# Connect with TRICARE



TRICARE  
@TRICARE

Follow

On January 1, 2018, TRICARE Standard & TRICARE Extra will be renamed TRICARE Select. Learn More: [tricare.mil/changes](http://tricare.mil/changes)  
#TRICAREIsChanging

## INTRODUCING: TRICARE® SELECT!

Starting **January 1, 2018**, TRICARE Standard and TRICARE Extra are converting into a new plan, **TRICARE Select**.

### If you currently use TRICARE Standard or TRICARE Extra:

- ☑ Your plan name will change to TRICARE Select.
- ☑ Most will automatically be enrolled in TRICARE Select and will remain in Select unless you choose to change your coverage.

### If you currently are currently enrolled in TRICARE Prime:

- ☑ You will remain in Prime unless you choose to change your coverage.

For more information on upcoming changes to TRICARE, visit [www.tricare.mil/changes](http://www.tricare.mil/changes).



VADM Raquel Bono @DHADirector · Jun 20

Great to see so many of our MSO/VSO partners at our quarterly meeting. Thanks for a robust discussion on issues impacting our beneficiaries.



EANGUS, MOAA, AUSN and 7 others



@TRICARE



facebook.com/TRICARE/