



Maximizing Your TRICARE Pharmacy Benefits

Oct. 20, 2022 | Webinar Transcript

Host (Tina): Welcome to today's webinar titled, "Maximizing Your TRICARE Pharmacy Benefits."

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There's a lot to know about the TRICARE Pharmacy Program. This webinar will help you learn more about your prescription drug coverage so you can make the most of it. You'll hear an overview of the pharmacy benefit, followed by information to help make getting your prescription drugs, filing claims, and managing your prescriptions easier. Join us as TRICARE experts answer your pharmacy benefit questions.

We're thrilled to have you with us today U.S. Public Health Service Commander Teisha Robertson. She's a pharmacist with the Pharmacy Operations Division at the Defense Health Agency. Without further delay, I'll turn things over to Commander Robertson.

Cmdr. Teisha Robertson: Thank you, Tina, and thank you all for attending today's webinar. Today we'll start off the webinar by providing an overview of the TRICARE Pharmacy Program. Then we will move into a discussion on other health insurance, also, and key updates as it pertains to the submission of other health insurance. We will then dive into key pharmacy-related tool updates and then provide an overview of upcoming pharmacy network changes and end with a flu vaccine reminder.

TRICARE pharmacy benefit is available to eligible uniformed service members, retirees, and family members registered in the Defense Enrollment Eligibility Reporting System—otherwise known as DEERS. The TRICARE Pharmacy Program provides outpatient prescription drugs to more than 9.6 million individuals. Express Scripts administers the TRICARE pharmacy benefit, providing your home delivery, retail, and specialty pharmacy services. Express Scripts handles millions of prescriptions each year through home delivery and TRICARE retail network pharmacy.

Please note beneficiaries entitled to Medicare are eligible to use the TRICARE Pharmacy Program Benefit. If you're entitled to Medicare Part A, you generally must have Medicare Part B to remain TRICARE eligible, regardless of age or place of residence. If you're eligible for TRICARE and have Medicare Part A and Medicare Part B, you're automatically covered by

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TRICARE For Life. You have the same TRICARE pharmacy coverage regardless of your health plan unless you're enrolled in the US Family Health Plan.

As previously noted, the TRICARE Pharmacy Program provides outpatient prescription drugs through outpatient service options, which include military pharmacies, retail network pharmacies, TRICARE Pharmacy Home Delivery, and non-network pharmacies. Prescriptions that are filled through military pharmacies, TRICARE Pharmacy Home Delivery, and TRICARE retail network pharmacies are checked electronically against your TRICARE prescription history for potential drug interactions.

On the previous slide, we touched on the options for filling your outpatient prescription drugs. Now I want to go a little bit deeper on what these options offer. At a military pharmacy, you may receive up to a 90-day supply of most medications at no cost. Non-formulary and not-covered medications are generally not available at military pharmacies. In addition, electronic prescribing is accepted at most military pharmacies in the United States and the United States territories of Puerto Rico and Guam. This allows your civilian providers to send prescriptions electronically to military pharmacies near you.

With the next option of TRICARE Pharmacy Home Delivery, there is no cost for active duty service members. For all other beneficiaries, copayments apply. You can also get up to a 90-day supply of covered drugs for one single copayment. TRICARE Pharmacy Home Delivery is best suited for medications you take on a regular basis. Prescriptions are delivered to you with free standard shipping, and refills can be ordered online, by phone, or by mail. Another option for filling your prescriptions is the TRICARE retail network pharmacy. You can get up to a 30-day supply of covered drugs with one copayment, or you may get up to a 90-day supply of covered drugs for three copayments. You have access to a network of TRICARE retail network pharmacies in the United States and the United States territories of Guam, the Northern Mariana Islands, Puerto Rico, and the U.S. Virgin Islands.

At non-network pharmacies, you will pay the full price of your medication up front and may file a claim for reimbursement. Reimbursements are subject to deductibles, out-of-network cost-share and TRICARE formulary status. You may only receive up to a 30-day supply of covered drugs. Note all deductibles must be met before any reimbursement can be made.

Other health insurance is health insurance in addition to TRICARE. If you have other health insurance that covers pharmacy benefits, it's your primary coverage for prescription. Your other health insurance must pay for your drugs before TRICARE will pay anything. Medicare Part D and other health plans will be the primary coverage over TRICARE, with the exceptions—as noted on the slide—which include Medicaid, TRICARE supplements, state victims of crime compensation programs, and other federal programs, as identified by DHA.

If Express Scripts manages the prescription benefit under your other health insurance, you can use TRICARE Home Delivery with your other health insurance. Your benefits are automatically coordinated using both your other health insurance and TRICARE, which means you don't have

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to file a claim to coordinate your other health insurance. If you use a TRICARE retail network pharmacy, your other health insurance is your primary payer, and TRICARE is secondary.

To be reimbursed for the eligible portion of your out-of-pocket expense—because the pharmacy didn't coordinate your other health insurance with your TRICARE benefits—you can submit a claim for reimbursement. As noted, reimbursements are subject to deductible or out-of-network cost-shares. All deductibles must be met before reimbursement.

There are two ways you may file a claim for reimbursement. You can either file a paper claim or online. To submit a claim for reimbursement online, you must register for an online account. Once registered, follow the steps outlined on the website. Once logged in, navigate to the “Benefits” menu, “Options,” and select “Form.” Submit your prescriber information, a photocopy of your pharmacy receipt, and the phone number of the pharmacy that fills your prescription with you. If you're traveling outside of the United States, be aware that TRICARE retail network pharmacies are only available in the United States territories of Guam, the Northern Mariana Islands, Puerto Rico, and the U.S. Virgin Islands. At a host nation or overseas pharmacy, you will be required to pay in full and file a claim with the TRICARE Overseas Program claims processor for reimbursement.

The next two slides that we'll be discussing I'd like to dedicate to a few online tools that you can use to help with managing your TRICARE pharmacy benefits. The first tool is Express Scripts mobile app, which allows you to manage your prescriptions from anywhere. You can download the app by searching “Express Scripts” in your mobile app store and sign in to get started. The mobile app allows you to order your medications at TRICARE home delivery and see important information about your prescription. For instance, if your order is canceled, you will receive a message explaining what happened. In addition, if additional information is needed, Express Scripts will contact you if they need a new prescription. You may also check your order status and see the status of your order, including if the order was processed, shipped, or delivered. You can also schedule deliveries, such as refill, and ship your prescriptions so you can get it on the date you need them. Lastly, you may also set up alerts to remind you to take your medication.

Another tool that can help you find and compare drug prices covered by your TRICARE pharmacy benefit. This online tool shows you at local network pharmacies, even if the cash price is less costly than your TRICARE copayment and with home delivery, so you can find the best value for your prescription. Unlike the Formulary Search Tool, this tool, the Price a Medication Tool is available once you have the Express Scripts online account and contains information specific to your active prescription. To view pricing and coverage information, log into and go to the “Price Medication” under “Prescriptions” in the main menu. Select a member of your plan, enter the drug name, and search. Depending on your plan, you can use your ZIP code to find nearby pharmacies as well. Your results will tell you whether or not the medication is covered and give you pricing information for local network pharmacies, as well as at-home delivery.

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The Defense Health Agency contracts with Express Scripts to manage pharmacy benefit-related activities across all 50 states; Washington, D.C.; Guam; Puerto Rico; and the U.S. Virgin Islands. Express Scripts is responsible for maintaining the TRICARE retail pharmacy network, which provides access for TRICARE beneficiaries. Express Scripts negotiates retail pharmacy network relationships and manages network accessibility for beneficiaries. DHA personnel do not participate in these contract negotiations.

Accordingly, the upcoming network change effective October 24th affects 15,000 retail pharmacies who will be leaving the TRICARE pharmacy network. This change impacts beneficiaries who fill both specialty and non-specialty medications. On or after October 24th, beneficiaries who continue to fill prescriptions at the pharmacy who are no longer in the TRICARE retail network will pay the full retail price for the prescription and may file a claim for reimbursement. As we discussed earlier, reimbursements are subject to the deductible, as well as out-of-network cost-share and copayment.

Beneficiaries who are impacted by this change should have received a letter informing of such. The letter included three network pharmacy options near you, as well as information on TRICARE home delivery and military pharmacies as TRICARE pharmacy options. A majority of TRICARE beneficiaries will have access to at least one retail network pharmacy within 15 minutes driving distance or less from their location. On or after October 24th, you may also go to Find a Pharmacy at the link provided to locate a new in-network retail pharmacy near you.

If you are impacted by the TRICARE pharmacy network change, we wanted to share a few options to assist you with transferring your prescriptions to an in-network retail pharmacy near you. These options include contacting the new pharmacy and ask if they may reach out to your old pharmacy to get your prescription information. You may also take a prescription label to the new pharmacy, and the pharmacy will share with you their process for transferring the prescription from your old pharmacy. In addition, you can also ask your doctor to send the prescription information to the new pharmacy, either electronically or with a new hardcopy prescription.

You may also log in to the Express Script website and transfer your eligible prescriptions to TRICARE Pharmacy Home Delivery or ask your doctor to send a prescription over electronically. The last two options include logging into the Express Scripts mobile app and moving eligible prescriptions to home delivery or contacting Express Scripts at the number provided for further assistance with moving your prescriptions to TRICARE home delivery.

We wanted to share with you another change that may affect you. Starting January 1st, 2023, if you get specialty medications from a pharmacy that is not in the TRICARE network, you must move to a pharmacy in network to continue to fill your specialty medication at the TRICARE copay or cost-share.

A specialty medication is a drug used to treat chronic, complex conditions such as multiple sclerosis, rheumatoid arthritis, hepatitis B, and cancer, to name a few. Specialty medications may be limited to certain pharmacies and can be costly. They can include drugs that are more

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complex to administer, such as injected, infused, or inhaled medication. They may also require special handling, such as refrigeration. Starting January 1st, as noted, if you are taking a specialty medication, you may fill at any of the TRICARE pharmacy network options, including Accredo Specialty Pharmacy, select retail specialty pharmacies for drugs that Accredo does not carry, or TRICARE Pharmacy Home Delivery and military pharmacies, when available.

Accredo is a specialty pharmacy that serves patients with complex and chronic conditions including cancer, hepatitis B, bleeding disorders, and multiple sclerosis, to name a few. Beneficiaries who use Accredo will have 24/7 access to specialty—trained pharmacists, nurses and patient care advocates. To move to Accredo, beneficiaries may contact the number listed on the slide. If you move from a retail network pharmacy to Accredo, your copay and quantity will stay the same. Beneficiaries who continue to fill their specialty drugs at TRICARE Pharmacy Home Delivery or military pharmacies will experience no change to either the drugs or quantity or their copayment if they continue filling their medications there.

If you have any questions regarding your specialty medication or which option is best for you on or after January 1st, you may refer to the TRICARE Formulary Search Tool or contact Express Scripts for additional guidance.

TRICARE will continue to define specialty drugs and maintain the specialty drug list as well.

Did you know your TRICARE pharmacy benefit also covers the flu vaccine? You can get TRICARE covered vaccines at no cost-share at local participating network pharmacies. Please note if you use certain pharmacy clinics, copays may apply. You may want to contact the pharmacy to confirm their process for administering the vaccine. In addition to participating network pharmacies, you may get your vaccine at the military immunization clinics or TRICARE-authorized providers by contacting your doctor or going to a TRICARE-authorized provider at a participating network clinic. Note that with these options, there may be a copayment or cost-share for your office visit.

Here are a few pharmacy resources that may be helpful to you as you navigate through the TRICARE pharmacy benefit. This slide lists a few important pharmacy contact information that you may also find handy: the TRICARE Pharmacy Program, Express Scripts, as well as International SOS Government Services if you're traveling overseas.

Lastly, are you keeping up with TRICARE news and updates? Are you getting our emails? If not, be sure to sign up for benefit updates, news, and more through the tricare.mil/subscriptions link provided in the red box on this slide.

In addition, please keep these other websites handy for additional news and updates.

I'd now like to turn it back over to Tina for our Q&A portion of the webinar.

Host: Thank you. I live in a rural area. How do I find a pharmacy that's convenient for my prescription?

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Robertson: So, in reference to beneficiaries who live in a rural area, as I mentioned during the presentation, the online Find a Pharmacy Tool, which will be updated on October 24th, can be used to assist in finding alternative pharmacies. In addition, TRICARE Pharmacy Home Delivery and military pharmacies, when available, are also alternative options. And for those beneficiaries, as I mentioned, who choose to remain at their pharmacy that will be moving non-network, you can continue to fill claims there, pay 100%—or the full cost of the medication—and file a claim for reimbursement, which are subject to deductibles and cost-share.

Host: Due to the upcoming TRICARE retail network change, is there a grace period for transferring my prescriptions?

Robertson: So, no, there is not a grace period for transferring your prescriptions. Starting on October 24th, as I mentioned, TRICARE beneficiaries filling prescriptions at a pharmacy that has left the network will be required to pay full price for their prescription and file a claim for reimbursement.

Host: Why does Express Scripts charge \$12 for a 90-day supply, where CVS charges \$4.15 for a 90-day supply? It seems like Express Scripts charges \$12 for most 90-day supplies.

Robertson: So, with TRICARE Pharmacy Home Delivery, the copayments are congressionally mandated. The copayments for 2022—or two-thousand twenty-two—with TRICARE Pharmacy Home Delivery, as you mentioned in the question, is \$12 for a 90-day supply, \$34 for a 90-day supply for brand-name medication, and \$68 for a 90-day supply for non-formulary. However, at a retail pharmacy, if the drug cost of the medication is less than your copayment, then you will pay the cost of the drugs up to your copayment amount. As I mentioned, using the Price of Medication Tool is a great tool that you can use to help you find and compare drug prices covered by your TRICARE pharmacy benefit.

The tool—as I mentioned before—it does show you the cost at your local network pharmacy, even if the cash price is less than your TRICARE copayment. So, you can access this online tool through the Express Scripts online account or the Express Scripts mobile app.

Host: I will be eligible for Medicare in less than a year. I know that will be my primary insurance, and TRICARE will be secondary. But how does the pharmacy component of TRICARE that I currently have fit in with all of this? Because I'm not on any maintenance medications at this point, I don't plan on signing up for the drug portion of Medicare.

Robertson: In reference to Medicare, at age 65 and older, when you have Medicare Part A and Part B, you automatically receive coverage from TRICARE For Life. This includes the TRICARE Pharmacy Benefit.

The Medicare Prescription Drug Plan, Medicare Part D, is available to anyone who is eligible for Medicare Part A or Medicare Part B. And you're not required to enroll in a Medicare Part D program, because the TRICARE pharmacy benefit is a credible prescription drug coverage that can be used in place of Medicare Part D. However, you may want to consider Medicare Part D if your income is limited, because you may qualify for extra help with prescription drug costs. So

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for Medicare, there is a number that you can call if you do have additional questions. The number is 1-800-Medicare—or visiting the [medicare.gov](https://www.medicare.gov) website will also provide additional information. If you also enroll in Medicare Part D program, it is considered an other health insurance, and we have guidance—as mentioned in the presentation—so you can go to tricare.mil/tfl for information and resources to support transition into TRICARE For Life.

Host: I have OIP that also uses Express Scripts. How can I verify that Express Scripts actually has both the OIP and TRICARE as insurers—or is this a question for Express Scripts?

Robertson: So, yes. I'll defer this to Express Scripts. Autum or Laurel?

Autum: Yes. Hi, this is Autum from Express Scripts. I'm assuming OIP is an insurance coverage, and you can check with that plan directly to see if Express Scripts is your pharmacy benefit coverage. Many times, you have a card for that that's included in your health plan. And you are able to also call Express Scripts, and they could look up your account and see if you have information there. Your Express Scripts account and your OIP account will be separate when they review that, but either contacting the plan directly or Express Scripts, they can help get that answer for you.

Host: What are the plans for transitioning home infusion patients who are impacted by TRICARE pharmacy network changes?

Robertson: So, for any beneficiary that is impacted by the TRICARE pharmacy network changes, you should have already received a letter. In addition, any beneficiary that is on specialty medications will also receive a follow-up phone call from Express Scripts to provide additional guidance for transferring your prescription as well. If you have additional questions regarding transferring prescriptions, home infusion, or specialty medications, you can also contact Express Scripts for additional guidance in getting those prescriptions transferred.

Host: Thank you. I will be dropping my commercial medical prescription drug benefit as of 1/1/23. How do I inform Express Scripts that they will update my account to no longer show OHI?

Autum: Yes, this is Autum from Express Scripts. I would suggest that once your coverage has ended with your other health insurance that you call Express Scripts directly and have them make that update on your TRICARE account. And that way, the information won't need to process once you file a claim, but if you update it early, it'll alleviate some of the back and forth once claims are processed.

Host: Thank you. Would home delivery be an option for APO mailbox?

Robertson: So currently today, TRICARE Home Delivery is able to mail prescriptions to beneficiaries that have an APO address—APO, FPO address—in the United States, as well as any other overseas. However, with the exception of Germany—they are unable to mail prescriptions to Germany.

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Host: Why did Express Scripts essentially cancel all local pharmacies from participating?

Robertson: As I mentioned previously during the presentation, the TRICARE retail network is managed by Express Scripts. The Defense Health Agency does contract with Express Scripts to manage the pharmacy benefit-related activities, and Express Scripts is responsible for maintaining the TRICARE retail pharmacy network, which provides access to TRICARE beneficiaries per contractual obligations. Express Scripts does negotiate the retail pharmacy network, and they are following the contract to their best judgment to ensure that beneficiaries still have access and availability to other in-network TRICARE pharmacies.

Host: OK. When I went to Hurlburt to get my lancets to draw blood, it was approved for five months, but the test strips were not approved to test the blood glucose. It's more of a statement, but is there any information you could provide on that?

Robertson: Thank you so much for that question. Because this is very specific to the beneficiary, if that question could be routed to us, we would like to follow up with that beneficiary to provide additional guidance and get more clarification on the question related to their specific needs.

Host: Next question: Will Accredo coordinate the equipment, supplies, and nurse services required to administer my IV medication Remicade? —I'm sorry if I'm saying that incorrectly.

Robertson: Yeah, that one is another beneficiary-specific question. If you can, please have that one routed to us for additional guidance and clarification.

Host: Yes, ma'am. Are diabetes medications considered specialty medications?

Robertson: There may be some specific medications that fall in that class, and right now, we do not have the full list of specialty medications completed. So, if it's a specific diabetes medication that you are questioning, we can definitely provide additional guidance on that.

I did want to circle back to the previous question with the contract obligations and access standards for Express Scripts, in reference to the question that asked about pharmacies—to just also provide that Express Scripts did provide contracts with those particular pharmacies as well. And pharmacies that did not accept the terms of the Express Scripts agreement or did not respond to the contract offers—those are the pharmacies that will no longer be in the TRICARE retail network. I just wanted to kind of circle back and just add that additional detail as well. OK, thank you.

Host: Thank you. Does TRICARE cover the shingles vaccine?

Autum: Commander Robertson, this is Autum with Express Scripts. Yes, I believe the shingles vaccine is a part of the retail vaccine program. You would need to contact the pharmacy you're planning to go to, to ensure that they have that vaccine to administer. But yes, it is included.

Host: What options are available for pill packs?

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Autum: This is Autum from Express Scripts. PillPack is actually a pharmacy, if that's what—if someone is asking about that specific pharmacy—and that is not in the pharmacy network. I believe what they may be asking about is the ability to package your prescriptions in a—you know, a day—not dispensing it necessarily by drug, but grouping them together as you take them. And that is not a service offered through the pharmacy benefit. It's more of a repackaging that is done after you've filled your prescription. So, you'll hear it referred to as like “blister packing,” and at this time, none of that is available through the pharmacy network. It tends to be done after dispensing.

Host: Thank you. Are VA Medical Center pharmacies considered military pharmacies?

Robertson: So, in reference to filling prescriptions that are covered under the TRICARE pharmacy benefit, they do refer to military treatment facility—or MTF pharmacies. Does anyone else have anything additional to add in terms of VA pharmacies?

Francine Forestell: This is Francine Forestell, and I work in the DHA Communications. And VA and TRICARE—for lack of better terms—have separate benefit packages. So, if you get a prescription from a VA and try to get it filled at a military treatment facility pharmacy, it will not, because they have—your VA benefit is administered within the VA system, so they're not considered military pharmacies—no. Thank you.

Host: What is the best way to receive a non-formulary drug?

Robertson: In reference to non-formulary drugs—not drugs that are not covered—but non-formulary drugs, which has the higher cost-share or higher copayment. Those medications, if they're non-maintenance medication, usually you can get those at either in-network retail pharmacies or you can get those from TRICARE Pharmacy Home Delivery. Usually for maintenance medications that are non-formulary, TRICARE Pharmacy Home Delivery is an option for you—because usually if that medication is on that list that where you can only get two fills at retail, then you must transfer your prescription to TRICARE home delivery.

Host: TRICARE pharmacy appears not to cover smoking cessation drugs—such as Chantix—and nicotine patches. Smoking cessation improves so many medical conditions. Why does TRICARE not see the financial and health benefits of covering smoking cessation medications?

Robertson: So that is a great question. And I am going to defer that to see if—Mr. VonBerg, do you have anything additional to add to that question?

Ed Vonberg: Hi, this is Ed Vonberg from the Defense Health Agency Pharmacy Operations Division. There are some options for coverage of smoking cessation products within the TRICARE benefit, and there are some specifics for different beneficiaries that are controlled by law. So, we do have some options for smoking cessation and using medications for smoking cessation, but I would invite the moderator to give us the specific question and we can look for that specific beneficiary, because there are some specific allowances within law, and we can go through those specifics with that beneficiary. But the TRICARE pharmacy webpage does have

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some information about smoking cessation on it, and we can also provide that to the beneficiary.

Host: Is Accredo replacing Express Scripts?

Robertson: So, great question regarding Accredo. As I mentioned during the presentation, Accredo does provide specialty services and will be one of the specialty pharmacies that will be in the network. Accredo is an additional pharmacy option for beneficiaries that are filling specialty medications. And as I mentioned, as of January 1st, beneficiaries filling specialty medications at a retail pharmacy will need to make an option or choice of either moving to the Accredo specialty [pharmacy, or they can also go to TRICARE Home Delivery for specialty medications that are available at home delivery—which is under the Express Scripts umbrella—or military pharmacies for those specialty medications available there.

Host: Is there a list of retail pharmacies that will be leaving the TRICARE network?

Autum: Hi, this is Autum from Express Scripts. A letter was sent to patients that were directly impacted by the network change, and it highlighted that the pharmacy that they had used that is coming out of the network and alternative pharmacies. On October 24th, you can go to the Find a Pharmacy Tool at the Express Scripts website and do a search. And if you have a pharmacy you're wanting to review, you can review that change network on October 24th.

Host: TRICARE has some formulary drugs it will cover for members, but not for family members. Why does TRICARE have that policy?

Robertson: I may need to get additional clarification on what that is meant when they say, “for the members.” Because TRICARE pharmacy benefit—as I mentioned in the beginning of the presentation—the pharmacy benefit is the same for all of our TRICARE beneficiaries, regardless of your health plan, with the exception of those that are enrolled in the US Family Health Plan. So in terms of that question, we may need additional guidance to find out exactly what that beneficiary is referencing.

Host: The Express Scripts mobile app is only usable if you have Express Scripts in the system. I'm interested in comparing prices for network versus Express Scripts.

Autum: This is Autum from Express Scripts. And earlier in the presentation, Commander Robertson talked about the Price a Medication Tool, and that would be a great resource for you to navigate to. And I believe that tool is available on the mobile app, and you can use that to see what the cost of your medication would be at the different points of service and retail pharmacies.

Host: What is TRICARE coverage for the pneumonia shot?

Robertson: TRICARE coverage for the pneumonia shot—again, I should have pulled up the vaccine list, which is not handy in terms of coverage for me right now. Does anyone else have—anyone else on the call, Autum, or anyone else?

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Lt. Col. Melissa Yates: Commander Robertson, this is Lieutenant Colonel Yates. I do have that. I just saw because I was looking up the shingles one because there are some age limitations on them. But the updated list is found at tricare.mil/immunizations.

Host: Maybe I could ask another question and we can come back for you.

Yates: Yeah, sorry.

Host: No problem.

Vonberg: Hi, this Ed Vonberg from DHA. I can answer pneumococcal. So, we have a pneumococcal conjugate vaccine, which is the 13-valent; a pneumococcal polysaccharide, which is the 23-valent; pneumococcal conjugate vaccine, 15-valent; and pneumococcal conjugate vaccine, 20-valent. Those are available as of September 2022. And as Colonel Yates mentioned, there are some requirements based on age—but again, those follow general guidelines. So, the pneumococcal vaccine that is appropriate for the appropriate age is generally widely available through our TRICARE retail vaccination program. Thank you.

Forestell: This is Francine, does that question focus from—Francine from DHA Comm—did the question focus on the cost or coverage? I apologize.

Host: Just coverage.

Forestell: Okay, thank you.

Host: So, retail pharmacies that are being removed from the network, can they still get vaccines there—for example, the flu shot?

Robertson: As of today, only the COVID vaccine would still be available. The flu vaccine will need to be obtained from a TRICARE in-network pharmacy on or after October 24th. So, any pharmacy that is leaving—that will no longer be in the TRICARE retail pharmacy network will not be—you will have to pay the cost-share for that particular vaccine to get it at that pharmacy. So you would need to choose an in-network pharmacy to obtain your flu shot if you'd want it at the—to utilize the TRICARE pharmacy benefit.

Host: Is there a way to find out now whether my pharmacy will be leaving the TRICARE network?

Robertson: So, as I discussed during the presentation, beneficiaries that were impacted by the TRICARE retail network change that is occurring October 24th were notified by letter. But if you would like to confirm—again, on or after October 24—you can utilize the Pharmacy Search Tool, or you can contact Express Scripts prior to October 24th to confirm if your pharmacy is leaving the network.

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Host: On 1 January 2023, we'll be dropping our OHI. Do we need to have our prescription re-prescribed by a military PCM, or can we just roll them to Express Scripts Home Delivery until they run their refill?

Autum: Thank you—this is Autum from Express Scripts. And it's hard to say not understanding where the prescription is and—you know—what the other health insurance covered. But if you're interested in using Express Scripts Home Delivery—you know—through the TRICARE Pharmacy Program, you're able to transfer that prescription through our online services or by calling Express Scripts, and they would set you up with a new prescription. So, you know, not having the individual information it's hard to determine, but you can call Express Scripts and they can look into your account and see—depending on if the current coverage is with Express Scripts or not—may determine how they need to proceed.

Host: When will the new 2023 Express Scripts costs come out—if any?

Robertson: So according to the NDAA—in reference to the copay increase—the copay for 2023, there will not be any changes to your cost-share or copay from 2022. Copays will be set to increase again in 2024.

Host: If you have a Part D OHI and use Walgreens for prescriptions, how can TRICARE be used as secondary?

Robertson: So, is the question in reference to how can it be set up? So, as I mentioned with other health insurance, if you already have other health insurance, TRICARE is the secondary payer, and it is best to use a pharmacy that is in the TRICARE pharmacy network, as well as in your other health insurance network. That way, the pharmacy can do online coordination and electronically process your prescription for both your other health insurance as well as TRICARE.

However, if that is not the case and you use a pharmacy that is not in the TRICARE pharmacy retail network, after, you can submit a claim for reimbursement. As I mentioned, it's either electronic—it's now online—or you can mail in your information. Just make sure you keep the pharmacy receipt, because they need to see that when you get that, as well as other additional information for filing your claim for reimbursement.

Host: Thank you. How do you restart a medication with TRICARE Express that I temporarily paused?

Robertson: Thank you. Autum, I'll defer that to you.

Autum: Yeah—thank you. This is—I would assume that the prescription is with our Express Scripts TRICARE home delivery program. And if that prescription is still active and has—is not expired and has refills—you can visit your account or the mobile app and request a refill, and it will populate. If the prescription is expired or there's no more refills on hand, you can also go to those tools and request a renewal of that prescription, and your doctor will be notified for a new prescription.

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Host: If I'm on vacation and get sick and need an antibiotic, what should I do? What pharmacies should I go to if I have TRICARE Prime?

Robertson: So, in reference to if you need to get an antibiotic, utilizing the Pharmacy Search Tool will allow you to see which pharmacies are in the TRICARE Network. On October 24—if the question is in reference to someone that's using a pharmacy that will no longer be in the network on or after October 24—the TRICARE Pharmacy Search Tool—I'm sorry, the Express Scripts—that search tool will be updated. So, you would be able to determine if there's a pharmacy near you that you can utilize as an alternative option.

Host: Can you transfer medication from Express Scripts to a regular pharmacy due to the cost being less?

Robertson: So, there are options in reference to filling your prescription. In reference to that question, if you do find a pharmacy where your prescription cost-share is less than your copay amount, you do have an option of filling your prescription at that pharmacy.

Host: This was a previously submitted question. What is the status of Dexilant returning to the formulary? And if I'm saying that incorrectly, it's spelled D-E-X-I-L-A-N-T.

Robertson: So, the Department of Defense P&T—or Pharmacy Therapeutic Committee—does meet quarterly to recommend changes to coverage. Current TRICARE medication coverage is available online at <http://esrx.com/tform>. So currently, Dexilant is not covered by TRICARE, and there are formulary alternatives that are available for this medication—where you don't need a prior authorization—including omeprazole and pantoprazole.

Host: I have been a type 1 diabetic since I was 57 years old. I'm using Omnipod insulin pump. Why does my endocrinologist have to keep going through approval?

Robertson: Mr. Vonberg, would you like to take this one, or do we need additional beneficiary information?

Vonberg: I think we would need a clarification on the Omnipod device being used and what the additional requested information is, but we can definitely help the beneficiary.

Host: Do military pharmacies provide mail order or mail delivery?

Robertson: In reference to military pharmacies, you will need to contact the pharmacy to find out what their process is for dispensing a prescription. Colonel Yates or Mr. Parsons, did you have anything else to add?

Yates: Generally speaking, no. MTFs are not authorized to mail prescriptions on a routine basis.

Host: OK. If I don't use Express Scripts, how can I find a pharmacy that accepts TRICARE? I'd like to pick up my own prescription.

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Robertson: So, in reference to utilizing a pharmacy—as I mentioned—there's the Pharmacy Search Tool, where you're able to find in-network pharmacy that is in the TRICARE pharmacy network, and you have the option for selecting your specific pharmacy—if you'd rather go to a retail pharmacy. I will like to caveat and add that according to the National Defense Authorization Act for Fiscal Year 2015, there is a requirement that TRICARE beneficiaries who currently receive select maintenance drugs at a network pharmacy must switch their prescription drugs to either home delivery or a military treatment facility.

So, this is for beneficiaries who are filling certain maintenance drugs—you will need to switch your medication to home delivery or a military treatment facility in order to prevent paying a 100% cost-share after two fills of your maintenance medication.

Host: Thank you. And the second or the next question kind of falls on to what you were just saying. Can I obtain maintenance medication from a retail pharmacy on a regular basis? I've had problems with my prescriptions going through the electronic process in the military pharmacy.

Robertson: Yes—so again, that is a follow-on, as you mentioned. So, in terms of maintenance, there is a list of select maintenance medications, which you can use the Formulary Search Tool to determine if your medication is one of those medications where after you fill it two times at an in-network retail pharmacy, if you would need to move it to home delivery or a military treatment facility pharmacy.

Host: Thank you. And our last question: Are we able to take our TRICARE benefits to Mexico?

Robertson: Mexico is considered overseas. In reference to filing a claim overseas, it. It is considered not in the TRICARE pharmacy network. Therefore, if someone is traveling overseas to Mexico, you will need to pay 100% of the cost of your medication and then file a claim with the overseas contractor. And in the presentation, there was information listed on slide 17 for the International SOS Government Services that you can contact or get additional information for filing your claim for reimbursement.

Host: Thank you. And Commander Robertson, I'm going to ask if you have any final or closing thoughts for today's presentation.

Robertson: Thank you, Tina. I'd like to thank everyone—all of our audience, our beneficiaries, and—TRICARE beneficiaries—that attended today's call. If you still have additional questions, please feel free to send those in, and thank you again for joining us. Thank you, Tina.

Host: I also want to thank you, Commander Robertson, and your team for sharing your invaluable expertise and experience. I also want to thank all of our attendees for participating in today's webinar. And if we didn't answer your question today, please refer to the contact information in your copy of the webinar slide deck. You can also 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 maximizing your TRICARE pharmacy benefits. Thank you.