

"Get to Know TRICARE" Podcast
Bonus Episode: Changes to the TRICARE Pharmacy Network [8:17]
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<https://newsroom.tricare.mil/podcast>

Calvin Keller: You're listening to the "Get to Know TRICARE" podcast, your resource for information to help you get the most out of your TRICARE benefit.

Hello, everyone, and welcome to a bonus episode of "Get to Know TRICARE." I'm Calvin Keller with the Defense Health Agency Communications Division Benefit, Education and Research Team, and I am your host today. Today, we're going to talk about the changes to the TRICARE Pharmacy Program.

This includes the retail pharmacy network and the 2022 pharmacy copayments.

Joining me to talk about these changes is U.S. Public Health Service officer Cmdr. Teisha Robertson. Cmdr. Robertson is a pharmacist with the Defense Health Agency's Pharmacy Operations Division. Cmdr. Robertson, thanks for joining me today.

Cmdr. Teisha Robertson: Thanks for inviting me. I'm super excited to be here.

Keller: Excellent. So, Cmdr. Robertson, listen, so let's get started. First, can you tell our listeners about the recent change to the TRICARE Pharmacy Program? Let's start first with the retail network pharmacy change.

Robertson: So as of Dec. 15, CVS Pharmacy will be rejoining the TRICARE retail pharmacy network. Walmart, Sam's Club, and some of the community pharmacies have, however, left the network. This will be an adjustment for some, but this switch is going to accommodate many more beneficiaries, because CVS Pharmacy has nearly double the number of locations of pharmacies compared to Walmart and Sam's Club locations. This means that 90% of beneficiaries have access to a network pharmacy within five miles of their home.

You might also have heard that about 3,000 community pharmacies did leave the TRICARE network this year. There's no reason, however, to be alarmed because over 14,000 other community pharmacies aren't going anywhere.

Keller: Oh, OK. Well, that's good to know. But what happens to beneficiaries who have a prescription at a pharmacy that left the network? Do they have to now go get a new prescription from their provider?

Robertson: Well, great question. If their pharmacy was impacted, they should have gotten notifications about transferring their prescriptions to a new pharmacy from Express Scripts, which is the TRICARE Pharmacy Program contractor.

In addition, beneficiaries can also contact Express Scripts, who will give them recommendations on how they can fill their prescriptions at a new network pharmacy. Plus, they can use the Express Scripts app or go to TRICARE.mil/networkpharmacy to find a network pharmacy near them.

Keller: OK. So, now does this change also affect those with specialty and limited distribution medications?

Robertson: Another great question. Yes, it does. In this case, a beneficiary should have received a letter and a call from Express Scripts explaining how to transfer their prescription to a new specialty network pharmacy.

In addition, beneficiaries can also contact Express Scripts, who will give them recommendations on how they can fill their prescriptions at a new network pharmacy.

Keller: OK, got that part. So, now, let's circle back for just a moment, and let's talk about the pharmacies that have left the TRICARE network. So now, what would happen if the beneficiary keeps their prescription at one of those pharmacies?

Robertson: If a beneficiary does keep their prescription at one of the pharmacies that left the TRICARE retail network, they'll be subject to paying the full cost of the prescription upfront because that pharmacy is no longer in the network. They also have to file a claim for a non-network reimbursement, which applies after any applicable deductibles are met. This is something we do not recommend doing at all.

It's easier to use the TRICARE retail network pharmacy instead of a non-network pharmacy. Again, you can find TRICARE network pharmacies by going to TRICARE.mil/networkpharmacy or by using the Express Scripts app.

Keller: OK. So now, what if a beneficiary decides that if they live near a military pharmacy or if they offer home delivery, how's that going to work?

Robertson: So, in those cases, using a military pharmacy or home delivery, may be the cheaper option. It's always best to contact the military pharmacy to see if they carry the prescription first, before going.

This is a good time for me to remind listeners that military pharmacies are going to be the lowest-cost pharmacy option. There you have the option to get covered formulary generic and brand name drugs for \$0 copay.

You do pay copayments, however, when you use home delivery. Also, as a reminder, some brand-name maintenance medications can only be sold twice at retail pharmacies. And then they must be filled in a military pharmacy or home delivery. You can learn all about this-both the military pharmacies and home delivery-at TRICARE.mil/pharmacy.

Keller: Now, Cmdr. Robertson, since you mentioned copays, let's talk about that. Is it true that pharmacy copays are going up in 2022?

Robertson: So yes, that is true. The National Defense Authorization Act -or some may know it as NDAA- for 2018, established a copay increase schedule that increases every two years, up to the year 2027.

I do want to emphasize that, although your copays are set to change on Jan. 1, 2022, this isn't because of the network changes we've been talking about. Congress actually set the pharmacy copay several years ago. Your TRICARE pharmacy copay last changed in 2020.

These copay changes won't apply to active duty service members, who will continue to pay \$0 copay for their covered prescriptions

Also, the copay changes won't apply to dependent survivors of active duty service members who died while on active duty, or medically retired service members and their independents. They'll all continue to pay the same 2021 copayment rate.

The changes affect prescriptions filled at retail pharmacies and through home delivery. This means effective Jan. 1, 2022, you'll pay anywhere from \$1 to \$8 more to fill a prescription, depending on the kind of drug and where you filled the prescription.

If listeners want to learn more about changes, they can go to TRICARE.mil/changes.

Keller: Alright, well Cmdr. Robertson, listen, thank you so much for joining me today and giving our listeners the full update on the changes to the TRICARE Pharmacy Program.

Well that's going to do it for today's bonus episode of "Get to Know TRICARE." For more on the TRICARE Pharmacy Program, visit TRICARE.mil/coveredservices/pharmacy.

You can also download the *TRICARE Pharmacy Program Handbook* and *TRICARE Pharmacy Program Overview* fact sheet and TRICARE.mil/publications. Also, be sure to subscribe to our channel on Apple Podcast or Spotify and check out other TRICARE episodes for "Get to Know TRICARE" podcast. I'm Calvin Keller.

Thanks for listening. We'll be back with another edition of the "Get to Know TRICARE" podcast soon. For the latest TRICARE news be sure to visit our website at www.TRICARE.mil. And don't forget to contact your TRICARE contractor, a local military hospital, or clinic if you have questions or need assistance.

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