**“Get to Know TRICARE” Podcast**

**SERIES: TRICARE For Life 101: Episode 3: Understanding TFL Provider Types [15:30]**

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**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.

**Keller**: Hello everyone. It's great to be back with you for our final episode of the TRICARE For Life 101 series. I'm your host, Calvin Keller, from the Defense Agency Communications Division Benefit, Education and Research Team.

If you tuned in to our first two episodes of the series, you've learned what steps you need to take to get TFL and the important roles Medicare Part A and B play in TFL coverage.

Today, will be focusing on the different types of providers you can see for care and which ones can save you your money.

I'm pleased to welcome someone who knows all about TFL, Ms. Anne Breslin. Anne is the TRICARE For Life program manager here at the Defense Agency

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**Keller**: Thank you so much for joining us today.

**Anne Breslin**: Thanks, Calvin. I appreciate the invitation and the opportunity to share some important information about provider types.

**Keller**: Well, trust me; we are glad to have you. So, listen, let's get things started. I know that one of the great things about TFL is that it gives beneficiaries the freedom to see a wide range of providers. What are some providers our listeners should become familiar with?

**Breslin**: Well, first there's two general categories of Medicare providers. There are Medicare-participating providers. And these are the providers that accept Medicare-allowed amounts as payment in full.

The second category are Medicare non-participating providers. These providers don't accept the Medicare-allowed amount as payment in full. And they are permitted to charge 15% above the Medicare-allowed amount. But this shouldn't be a concern for our beneficiaries, because TRICARE covers that additional 15%. So, no matter whether they see a Medicare-participating provider or a Medicare non-participating provider, the costs of the beneficiary will be the same.

Now, there's a third category of providers, which are called “opt-out providers.” This is where our beneficiaries can have some significant out-of-pocket expenses. Because the opt-out providers do not participate in Medicare, they cannot bill Medicare and Medicare cannot pay them. And what happens is they enter into a private agreement with patients. So it's important for a patient to understand what their costs will be when they see this type of provider.

TRICARE can pay up to 20% of the TRICARE-allowed amount, but, as I mentioned, they're not limited by the allowable amounts of either Medicare or TRICARE, so the sky is the limit. And, so while TRICARE would pay 20% of their allowed amount, the bill amount can be significantly higher than that allowed amount and the beneficiary will be responsible for those costs, so this is not an ideal type of provider to seek out.

**Keller**: OK, so, then their least expensive options are going to be a Medicare-participating and non-participating provider. And then their opt-out providers; that's where they're going to end up paying a significant amount of out-of-pocket costs, correct?

**Breslin:** That's exactly right.

**Keller**: And what if they're getting care through the Department of Veterans Affairs? What category do VA providers fall into?

**Breslin**: So the VA providers are, in a way, similar to those opt-out providers, because they cannot bill Medicare and Medicare cannot pay them. And, also TRICARE—just like the ABA providers—TRICARE would pay up to 20% of the TRICARE-allowable amount when our beneficiaries seek care from the VA that is not service-connected. It's important that they obtain their service-connected care through the VA. But other care they should really go to a Medicare-participating or non-participating provider.

But anyone who does want to seek care from a VA provider can call our contractor Wisconsin Physician Services Military and Veterans Health to confirm the details of what TRICARE will cover.

The phone number for the Wisconsin Physician Services is 1-866-773-0404. Their phone number, along with additional contact information, is available on our TRICARE website, which is TRICARE.mil/TFL, for TRICARE For Life.

**Keller**: Wow, so just like a Medicare opt-out provider, if they get a non-service-connected care at the VA, they can end up paying 80% or more out-of-pocket for care they receive there.

**Breslin:** That's true.

**Keller**: OK, Anne, so what about our beneficiaries who, say, may live near a military base and that's where they've been getting their care prior to becoming TRICARE For Life. Are they still able to get care at that military hospital or clinic?

**Breslin**: That will depend on that particular hospital or clinic. So, it may be possible and then other situations that may not. So, it's important to keep in mind that military hospitals have appointment priorities.

The first priority is for active duty service members, and the second is for active duty family members enrolled in TRICARE Prime. The third gets to retired service members and their families, and others enrolled in TRICARE Prime or TRICARE Plus. Fourth, is active duty family members who aren't enrolled in Prime. And then five would be all others who aren't enrolled in TRICARE Prime.

So, our retirees entitled to Medicare are going to be way down the list in terms of priority. So, it's important for our folks who are entitled to Medicare—and even before they hit that mark—to start looking for Medicare providers in the community.

**Keller**: OK, yeah, because—and thank you for saying that—because I know that space available care in military hospitals and clinics are very limited these days.

But one of the things you did mention, Anne, is TRICARE Plus. And I don't know if a lot of our listeners are familiar with exactly what TRICARE Plus is. Can you tell them about that?

**Breslin**: Sure, I'd be happy to. TRICARE Plus as a primary care program. It's offered at some of our military hospitals and clinics. Each commander or leader of our facilities can determine whether or not TRICARE Plus will be available at their facility. If there is capability and capacity to enroll people through TRICARE Plus—obviously they wouldn't need to enroll—the enrollment is not transferable. It's only for that particular hospital or clinic where the beneficiaries enrolled.

Our folks can get information on their local military hospitals and clinics to see if they offer the program. You can find that information on our TRICARE website.

**Keller**: Excellent. Well, let's transition a little bit, because I want to talk about our TRICARE For Life beneficiaries overseas. What provider options do they have?

**Breslin**: So, first, let me say that Medicare does not provide reimbursement for care received overseas. So they will not be looking for a Medicare-participating or non-participating provider, which is what we do stateside. Overseas they can see civilian providers: our providers that are military hospitals and clinics.

If people are in the Philippines, they would need to see certified providers and Philippine preferred provider network providers. Information about providers overseas can be obtained on the TRICARE website at TRICARE-Overseas.com. That's where information is available for overseas providers.

I think that’s it. Did you have questions about that?

**Keller**: So the only thing that—also, one of the things that needs to be clarified, is, again, like you said, Medicare doesn't pay overseas, and so, unless they are getting care in the U.S. or U.S. territory, or abroad if they're on a cruise somewhere, as long as that ship is in U.S. territorial waters, then Medicare may pay on those claims, correct?

**Breslin**: That's correct. Thanks, Calvin, for bringing that up.

**Keller**: Oh, definitely, Anne. So, listen, for our beneficiaries, one of the things I think they need to know is that, first of all, they should download the *TRICARE For Life Handbook,* and that's located on the TRICARE.mil/publication site. And that’ll help them to understand how to get the care and, you know, and give them more information about TFL providers.

Is there anything else you think our listening audience needs to know about understanding TRICARE For Life provider types?

**Breslin**: Yeah. So, because Medicare is primary for our TRICARE For Life beneficiaries, it's important for our beneficiaries to become familiar with the Medicare website. So, it's Medicare.gov. If you add a forward slash “care” hyphen “compare” [Medicare.gov/care-compare], there's a search tool and individuals can type in their ZIP code. And the type of provider they're looking for whether it's, you know, a specialist for cardiology, dermatology, etc., or, if they're looking for hospitals, skilled nursing facilities, or home health providers. All of those types of providers can be found using the Medicare.gov/care-compare website.

In order to find military hospitals and clinics, our information is available on the TRICARE site, which is TRICARE.com/mtf.

If you aren't sure if your current provider accepts Medicare, just ask, and they will tell you what their statuses in terms of Medicare. For overseas provider directory, please visit TRICARE-overseas.com to find providers overseas.

I think that covers the overseas care.

**Keller**: Excellent, Anne. I do want to stress what once again and it for our listening audience is that they need to understand: it doesn't matter if you are stateside or overseas when it comes to military hospitals and clinics, that care can only be received at those locations if they have the space available to see you there.

**Breslin**: Absolutely.

**Keller**: OK, so one more question before we wrap this up. Now, would I need a referral or pre-authorization to get care with TFL?

**Breslin**: Generally, no. Medicare is the primary payer, and if you are using the original Medicare program, you're pretty much free to access care as you need it.

If you're in a Medicare Advantage plan, of course, that is a managed care option, you have to use their providers, and the care is coordinated generally through the primary care physician.

However, an important thing to consider: There are some TRICARE benefits that do require referrals and authorizations. I will provide some samples here. So, if you need a transplant, that's a pretty important piece of care—that would require an authorization. Other types of care would that require authorizations are adjunctive dental services, infusion therapy in the home, hospice care, and mental health services.

So, if there's ever a doubt about whether or not you need an authorization, it would be important to contact Wisconsin Physician Services, the TRICARE For Life provider—and I provided that number earlier.

**Keller**: All right. Well, Anne, listen, I want to thank you again so much for taking time to join us today. Our listeners should now totally understand TRICARE For Life provider types.

**Breslin**: Yes, it's a lot to absorb. But, of course, they can listen to this as many times as they want. Is that correct?

**Keller**: You got it!

Well, I look forward to the next time that to join us when we begin our next episodes. That's it for today's episode of “Get to know TRICARE.” For more on TRICARE For Life, visit TRICARE.mil/TFL.

In our next episode, we'll dive into what is and isn't covered with TFL we hope to see you there.

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**Keller**: For future content be sure to subscribe to our channel on Apple Podcasts or Spotify. Also, we'd love to hear from you. Use the hashtag #AskTRICARE to join the conversation, share your thoughts, and ask questions.

For the “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 TRICARE.mil.

And don't forget to contact your TRICARE contractor or local military hospital or clinic if you have questions or need assistance.

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