

**"Get to Know TRICARE" Podcast SERIES:
Getting the Care You Need with TFL: Episode 1: TFL Coverage: What Is and
Isn't Covered [16:11]**

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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.

Hello everyone. I'm Calvin Keller from the Defense Health Agency Communications Division Benefit, Education and Research team and I'm your host for today's podcast. Thank you for tuning in to our first episode of the "Get to Know TRICARE: Getting Care with TFL" series.

In our last series, we talked about your TRICARE For Life checklist: What you need to do to ensure you have coverage when your time comes. We also discussed TFL provider types and the different parts of Medicare, - particularly Part A and B-the only two medical parts you need to be eligible for TRICARE For Life.

Today's episode is all about helping you get the most out of your TFL coverage. That starts with knowing what's covered and what isn't.

Joining me to help you learn more about TFL-covered services is Anne Breslin. Ms. Breslin is the TRICARE For Life program manager here at the Defense Health Agency.

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Keller:

Anne, great to have you here. How are you doing today?

Anne Breslin: Great, Kevin, thanks for inviting me. I'm happy to be with you here today.

Keller: Well, thank you for joining our podcast today.

So, Anne, let's jump right into this discussion. When it comes to TFL coverage, it's important to keep in mind that TRICARE and Medicare work together to coordinate health care benefits by beneficiaries.

Many services that they'll get through TFL are covered by both TRICARE and Medicare. But I understand coverage depends on the type of services you need.

Breslin: That's correct, Calvin. TRICARE and Medicare coverage policies are not identical. It's in the best interest of our beneficiaries to take an active role in verifying their coverage. TRICARE covers proven, medically-necessary, and appropriate care. And coverage depends on the type of healthcare services that one needs, and for how long they might need them.

Some services are covered by both Medicare and TRICARE. Others are covered by Medicare only. And then there are some that are covered

only by TRICARE. And, of course, elective procedures are not covered by either Medicare or TRICARE.

So, if you receive services that are covered by both Medicare and TRICARE, Medicare generally pays 80% of the Medicare-authorized amount and TRICARE picks up the remaining 20% of that Medicare-authorized amount. So, in this scenario, when the care you receive is covered by Medicare and TRICARE, the beneficiary has no out-of-pocket expenses.

Keller: OK, so then what are some examples of services covered by both Medicare and TRICARE?

Breslin: Some of the main services that both TRICARE and Medicare cover include inpatient services. For example, in a hospital, mental health services, and also skilled nursing services and hospice care.

Outpatient services, such as your visits to doctors, emergency services and durable medical equipment are also covered.

And then, finally, prescription drug coverage. Medicare offers prescription drug coverage through Medicare Part D and, of course, we have the Comprehensive TRICARE Pharmacy Program.

Keller: Well, Anne, I'm glad you mentioned prescription coverage, because a lot of our beneficiaries ask whether they need to take Medicare Part D to have drug coverage. Is it a requirement?

Breslin: So the only requirement for our Medicare population is that they have Medicare Part A and B. Medicare Part D is not required to maintain TRICARE coverage.

Keller: Great. Thanks, Anne. So those are the most common services that beneficiaries need when seeing a doctor. Now, what about those services that are only covered by Medicare, or TRICARE when using TFL?

Breslin: Well, Calvin, TRICARE has special rules and limitations for certain types of care, and some types of care aren't covered at all. Medicare also has limits on the amounts of care it covers. In some cases, TRICARE For Life may cover these healthcare services after your Medicare benefits run out.

To find out about Medicare, or if Medicare covers a specific service or benefit, visit the Medicare website, which is medicare.gov, or call Medicare at 1-800-633-4227.

To find out if TRICARE covers the service or benefit, visit the TRICARE website at tricare.mil. You can also call the TRICARE For Life contractor, which is Wisconsin Physician Service. Their number is 1-866-773-0404.

Now, certain services are only covered by Medicare. One example is chiropractic services. So, if you obtain chiropractic services, Medicare will pay 80% of their allowed amount. And the patient or beneficiary will be responsible for 20% of that allowed amount.

TRICARE also has services that they cover, but Medicare does not. For example, Medicare has a limit on hospital stays for up to 150 days per benefit period. TRICARE will become the primary payer on day 151.

Now, people may not be familiar with what a benefit period is. This is a Medicare term. And Medicare defines the benefit period as: it begins the day you are admitted and ends 60 days after you're discharged. So, if, for some reason, you are discharged and then need additional care, if you go back in before 60 days-before you've been out of the hospital for 60 days-your hospital day count would continue from your prior stay.

However, if you are out for 60 days or more, and then were admitted to the hospital, you would start over at day one. Medicare also has a limit of 100 days of skilled nursing care. So, TRICARE becomes the primary payer on day 101.

Self-administered drugs is another benefit of the TRICARE program. Now, "self-administered drugs" is a term used when you're an inpatient in a hospital. And the "self-administered drugs" refer to those medications that you take on a regular basis when you're not in a hospital. For example, blood pressure medication or cholesterol medication. So, Medicare Part A, and Part B do not cover self-administered drugs.

So, when you're in the hospital, TRICARE will be primary for those medications that you take when you're not in the hospital-but obviously still need to take while you're in the hospital-and those costs will be higher for those medications while you're in the hospital because of the administration and management of medications.

And TRICARE will pay their amount, but you will also have a copay. The only way to avoid the cost of self-administered drugs is to also enroll in Medicare Part D. That's the Medicare drug benefit. But, most likely, the cost of that drug benefit will be more than what you would pay for your self-administered drugs while you're in the hospital. So, something for each person to consider.

Also, TRICARE covers care received outside of the United States or the U.S. territories. Medicare does not. So, those are some of the primary differences.

Keller: OK. Thanks for that overview, Anne. So, now, even though we're going to be talking more about specific costs on an upcoming episode, what are some general cost-related things listeners should know when getting care that's only covered by Medicare or only covered by TRICARE?

Breslin: So, the example I gave of a benefit that Medicare has that TRICARE doesn't is chiropractic care. And, so, as a TRICARE beneficiary receives chiropractic care, Medicare processes the claim as the primary payer. TRICARE will not pay anything on that claim, regardless of whether or not Medicare paid. And the beneficiary's responsible for the Medicare deductible and cost share.

Now, when you get care that's covered by TRICARE but not Medicare-for example, when you receive care overseas-TRICARE processes the claim as the primary payer and the beneficiary is responsible for the TRICARE deductible, cost shares and remaining bill charges.

Outside the U.S. and U.S. territories, there may be no limit to the amount that non-participating, non-network providers may bill. So, we encourage you to use the TRICARE For Life Cost Matrix to see what's covered and what you may have to pay.

Keller: And they can also be sure to check out the TFL Cost Matrix by going to TRICARE.mil/TFL. So, now, if you're getting a service that isn't covered by either Medicare or TRICARE, they'll have to pay the billed amount. Can you give us a few examples of services that would fall into this category?

Breslin: Sure, so there are situations where you may be responsible for the entire bill. An example would be: non-emergency ambulance transportation. If you call 911 and an ambulance comes to your house and you are ambulatory, lucid-you know, it doesn't appear to be an emergency-and you walk out of your house and go in the ambulance. That is most likely not going to be billed as an emergency situation. And this can be very costly and you will be responsible for that bill.

Another example is cosmetic surgery. Facelifts, liposuction, some people like to change the shape of their nose. Any of those types of surgeries are elective and not a benefit. Another example might be experimental or unproven procedures and devices. So, if any of your doctors are proposing that type of procedure, it's important to contact WPS in advance of that procedure to find out if there's any question about whether or not that is a standard procedure and something is covered.

TRICARE also does not cover acupuncture, routine eye exams or hearing aids. Now, there is a special benefit for retirees. It's offered at some of our military facilities. If you're close to a military hospital or clinic, you could ask if they participate in the Retiree-At-Cost Hearing Aid Program (RACHAP).

Keller: Excellent. That's good to know. Anne, I know another type of care we get lots of questions about is long term care. Is this something that TFL covers?

Breslin: So, long term care is not a benefit of TRICARE, nor is a benefit of Medicare. Long term care is what is referred to as "custodial care" or otherwise known as "help with activities of daily living." And these activities include bathing, dressing, eating, walking, and using the bathroom.

Medicare does not cover long term care if that's the only care you need. It may be covered in conjunction with necessary skilled care, such as physical therapy, occupational therapy, or speech therapy. So if you're receiving those services, Medicare may cover some long term care or custodial services in conjunction with those.

Most Americans pay out-of-pocket for this kind of care, or rely on family members to care for them. There's another alternative, and that is to purchase long term care insurance. It is available through the Federal Long Term Care Insurance Program (FLTCIP) or through private long term care insurance companies. You can get information about the Federal Long Term Care Insurance Program by visiting opm.gov. That's for the Office of Personnel Management.

Keller: All very good points, Anne. Thank you for clarifying that. Well, listen, Anne, I appreciate you so much for joining us today, and I know beneficiaries can also go to the TRICARE website-the publications section-and download a copy of the TRICARE For Life handbook to also get that information that's needed.

So, Anne, I want to thank you for joining us for another episode of "Get to Know TRICARE" and talking about some of the things that are and are not covered under the TFL benefit. We truly appreciate you taking time to be with us today.

Breslin: My pleasure.

Keller: well, that's it for today's episode of "Get to Know TRICARE." We hope this taught you something new about to TFL coverage. For more on TFL visit TRICARE.mil/TFL. In our next episode, we'll be talking more about costs, so make sure you check it out.

For future content, be sure to subscribe to our channel on Apple Podcasts or Spotify. And don't forget, we want to hear from you. Use the hashtag #AskTRICARE to join the conversation, share your thoughts and ask questions so we can respond.

For the "Get to Know TRICARE" podcast, I'm Calvin Keller.

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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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