



## Eastern Regional Military Affairs Sentinel July 2024 Edition



### Does TRICARE For Life Work With Other Insurance? Here's What You Should Know

Do you have TRICARE For Life? If so, you may know that Medicare and TRICARE For Life work together to minimize your out-of-pocket expenses. After Medicare processes your claim, it forwards the claim to TRICARE

For Life for processing. This eliminates the need for you to file a claim. But if you also have other health insurance, also known as "OHI," you may have to submit a claim in order to receive reimbursement under TRICARE.

OHI is any health insurance you have in addition to TRICARE. Medigap plans and current or former employer group health plan coverage are examples of OHI.

"If you have Medicare, TRICARE For Life, and OHI, each type of coverage is called a 'payer,'" said Anne Breslin, TRICARE For Life program manager at the Defense Health Agency. "When there's more than one payer, the order of payment is called 'coordination of benefits.' Coordination of benefits rules determine who pays first."

**Mental Health Is Health:** If you or someone you know is struggling or in crisis, help is available. Call or text 988 or chat [988lifeline.org](https://988lifeline.org). This resource connects you with trained counselors who can help you get the help you need, 24/7. Staying healthy is more than just taking care of your body. Even when you're feeling good physically, you may notice you're unusually sad, anxious, or exhausted. If so, you may be experiencing symptoms of a mental health concern—and you're not alone. According to the Centers for Disease Control and Prevention, 1 in 5 adults in the United States live with a mental illness.

TRICARE covers mental health services so you and your family can get the care you need. Using these covered services can help put you on a path to mental and physical wellness.

“Paying attention to your mental health is key to your overall well-being,” said Thomas Turnbaugh, LCSW-C, a behavioral health specialist at the Defense Health Agency. “If you notice that you’re feeling different than usual—or if you’re dealing with a major stressor—reach out to your provider right away to learn how you can get professional care.”

Here’s more information about TRICARE-covered mental health services and how you can access them.

#### Getting emergency mental health care

If you or a loved one is at immediate risk of harm to yourself or others, this is a mental health emergency. Call 911 or go to the nearest emergency room. You don’t need a referral or pre-authorization. Just make sure to contact your TRICARE regional contractor within 24 hours (or the next business day) to coordinate care.

#### Getting non-emergency mental health care

Before seeking non-emergency care, talk with your primary care provider to determine which services are right for you. And check which services require a referral or pre-authorization.

Your options for getting non-emergency mental health care depend on your beneficiary category and health plan:

**Active duty service members (ADSMs):** You should first seek non-emergency care at a military hospital or clinic. If you get services from a civilian provider, you’ll need a referral or pre-authorization. ADSMs may also seek a mental health evaluation by making a request to their supervisor. You don’t need to explain why you’re requesting one, and your information will stay confidential.

**All others with TRICARE Prime:** You don’t need a referral to see a network provider for in-office outpatient mental health services. Active duty family members may get non-emergency care from TRICARE-authorized non-network providers without referrals. But point-of-service fees will apply.

**TRICARE Select:** You can see any TRICARE-authorized provider for mental health services. But your out-of-pocket costs will be lower if you see a network provider.

**TRICARE For Life:** You don’t need a referral or pre-authorization from TRICARE in most cases. This is because Medicare is the primary payer for mental health care. But if your Medicare benefits are exhausted, you’ll need a referral or pre-authorization from TRICARE before you get mental health care.

**Updating and Correcting DEERS Data...** Did you know that not keeping your family’s information current in the Defense Enrollment Eligibility Reporting System (DEERS) could delay their access to health care? Inaccuracies can

also cause delays in claims processing and income tax reporting. If your contact information is out of date, you might miss vital communications.

To update your Primary Personnel Email Address, go to the ID Card Office(IDCO) Online application. If you do not know what to enter, check the in-application Help or ask someone in your workgroup.

**Thank you for your Service !,  
Eastern Region Military Affairs Committee**



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