

TRICARE Reform

Key aspects of TRICARE's new design are coming into focus. Here's a look at some details, including when changes will occur and how beneficiaries will be affected.

Visit Your Legislators
With Congress on August recess and legislators in their home offices, now is the time to pay them a visit to discuss MOAA's legislative priorities.*

The FY 2017 National Defense Authorization Act (NDAA) brought sweeping health care reforms, many of which will take effect in just a few months. MOAA is working closely with TRICARE program officials to learn what new processes and responsibilities these changes will bring for TRICARE beneficiaries and when they will occur.

TRICARE Prime, TRICARE Reserve Select, TRICARE Retired Reserve, TRICARE Young Adult, and TRICARE For Life will remain as is. The new TRICARE Select option, which replaces TRICARE Standard and Extra, begins Jan. 1, 2018. TRICARE Select, a self-managed preferred-provider-organization option, gives users freedom to choose providers and has reduced/fixed-fee beneficiary out-of-pocket costs for in-network care.

Under the new model, beneficiaries annually must choose a health care plan for themselves and/or their family. Because 2018 is the first year of the plan, there will be a grace period; beneficiaries automatically will be renewed in their existing TRICARE option as of Dec. 31. This means beneficiaries currently in TRICARE Standard or Extra will be converted automatically into TRICARE Select.

Active duty family members newly entitled to TRICARE will be enrolled automatically in TRICARE Prime if they live in a Prime service area (generally around a military treatment facility). If not, they will be enrolled in TRICARE Select.

Two populations might be at risk of losing coverage:

1. Active duty servicemembers who retire and do not elect to enroll in a plan. MOAA is advocating for a seamless default enrollment option for this population, as well as increased transition education services.

2. Retiree beneficiaries who fail to pay their enrollment fees. Officials have stated eligible beneficiaries will never lose their benefit, as they always will be eligible for care at military hospitals. However, this most likely would be on a space-available basis.

Here are the enrollment details:

■ **Year one (2018).** Renewal will be automatic (Jan. 1, 2018) with a grace period. Beneficiaries can change TRICARE Prime or Select at any time in 2018.

■ **Year two (2019) and beyond.** Beneficiaries can elect TRICARE Prime or TRICARE Select coverage (enroll, disenroll, or change) only during the annual open season (Nov. 1–Dec. 20) or if they have a qualifying life event:

- marriage, divorce, or annulment;
- birth or adoption of a child;
- placement of a child by a court in a member's home;
- change in sponsor status;
- loss of eligibility (due to age, Medicare, etcetera);
- move to a new ZIP code;
- loss/gain of other health insurance; or
- death of a sponsor, spouse, or child.

online: Visit www.moaa.org/augustrecess for fact sheets to learn about MOAA's legislative priorities.