



NEWS RELEASE
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Healthcare on the Economy

What will it cost?

HEIDELBERG, Germany – The recent announcement by the U.S. Army Medical Department Activity (Heidelberg MEDDAC) commander Col. Kyle Campbell about changes to services has some folks asking if they have to pay for healthcare on the economy.

Active Duty and Family Members

According to Irene Chatman, chief of Claims and senior health benefits advisor for Heidelberg MEDDAC, active duty and their family members enrolled in TRICARE Overseas Prime are fully covered.

“TRICARE pays 100 percent of all medically necessary services for active duty and family members enrolled in Prime,” said Chatman. “This includes private physician services, hospitalization, and emergencies.

Active duty Soldiers are automatically enrolled in Prime through DEERS, and we refer them to a preferred provider on the economy, the provider sends us the bill,” said Chatman.

She explained that preferred providers are doctors or hospitals who have agreed to work with Heidelberg MEDDAC to see military beneficiaries. “They also agree they will not ask our TRICARE Prime patients to pre-pay for services; preferred providers will file claims for our patients,” added Chatman.

Families of active duty must enroll at their local TRICARE Service Centers, which are normally located within clinics or hospitals. When they are referred to preferred providers on the economy, the provider files a claim directly to Wisconsin Physician Service, the company contracted by TRICARE to pay claims.

“It is very important that families enroll in TRICARE Overseas Prime so that they will not have to pay out-of-pocket when they get care on the economy,” said Chatman.

Chatman said patients will have to pay out-of-pocket if they request a benefit that is not covered by TRICARE. For example, TRICARE pays for double rooms when a person is hospitalized.

“If you request a private room while you are in a host nation facility you will have to pay the hospital before you are discharged,” said Chatman.

Retirees

“What is important about retiree healthcare is whether or not they have other health insurance and if they are over age 65 and signed up for Medicare Part B,” said Chatman. Retirees must have Medicare Part B to get TRICARE for Life benefits.

Chatman said that retiree in Europe are only eligible for space-available care.

“Many times we can’t see them because they need certain specialties that we don’t have,” said Chatman. She added that appointments in Heidelberg MEDDAC for specialty care are limited because active-duty Soldiers have first priority, so most retirees must seek care on the economy. TRICARE Service Centers can assist retirees in locating host nation providers.

“Retirees will often have to pre-pay costs to the provider and seek reimbursement from their insurance company and from TRICARE,” said Chatman.

When retirees receive healthcare from host nation providers, they must first file a claim with their other health insurance (OHI) company. Once that OHI company pays its portion of the claim, retirees then file a claim with TRICARE for the unpaid portion.

Civilians

“Civilians may seek space available care in military treatment facilities (MTF), but they or their insurance company must reimburse the MTF for the care they receive,” said Chatman. When civilians seek healthcare on the economy, they often must pre-pay and seek reimbursement from their insurance companies. “Unfortunately our TRICARE office is not able to assist them with their claims,” added Chatman.

Ambulances

Chatman explained that if you call an ambulance, the call goes to a centrally-located dispatch center. The dispatcher will ask you about the symptoms and the condition of the patient. Depending on the description given, the dispatcher may send just the ambulance or an ambulance with an emergency physician and take you to the nearest hospital.

Chapman said each person’s definition of emergency is different. “We say if your life, limb, or eyesight is in danger; if you have chest pain and trouble breathing; there is a broken bone or severe bleeding; you have a reaction to medication, or the pain is unbearable, call an ambulance.”

So who pays for ambulances? TRICARE pays the bills for active duty and their family members. Ambulance companies will bill retirees and civilians, who then must file claims with their health insurance companies and TRICARE.

"We are very focused on making sure our beneficiaries understand what impact, if any, these changes will have on them. For our active duty and their family members, changes are very minor with little to no financial changes. For our retirees and civilian members the changes can result in increased fees if they do not understand their benefit," added Heidelberg MEDDAC's commander, Col. Kyle Campbell.

"Over the next few months, our beneficiaries will see modifications to the hospital services as it continues to evolve towards a health center," said Campbell. "We have a network of outstanding local German health care providers and hospitals. We will continue to refer our patients to these providers with confidence."