

TRICARE Round the Clock Care

Accidents happen. Babies get sick. Complications occur and it seems they never happen at a convenient time; certainly not always during the typical 9 a.m. to 5 p.m. work day.

TRICARE knows this, which is why it's important to know your options for after-hours care.

For an Emergency

Of course, if you are having an emergency, always call 911 or go to the nearest emergency room. How does TRICARE define "emergency"?

Emergency Care: The care you receive for a medical, maternity or psychiatric condition that would lead a "prudent lay person" (someone with average knowledge of health and medicine) to believe that a serious medical condition exists, or that the absence of immediate medical attention would result in a threat to life, limb or eyesight, or when the person has painful symptoms requiring immediate attention to relieve suffering. This includes situations where a person is in severe pain or is at immediate risk to self or others.

What's important is to know what you must do following your visit. In general, take a look at these steps:

TRICARE Standard/Extra: If you have TRICARE Standard/Extra, you manage your own care. However, you should contact your regional contractor if you are admitted due to a psychiatric emergency. The notification should be made within 24 hours of admission or the next business day. In general, the admission should be reported within 72 hours.

TRICARE Prime: In most cases, if you have TRICARE Prime (including TRICARE Prime Remote, TRICARE Prime Overseas or TRICARE Global Remote Overseas) you need to contact your primary care manager within 24 hours or the next business day after receiving emergency care, so that ongoing care can be coordinated and to ensure you receive proper authorization for care, if necessary.

TRICARE For Life (TFL): In the case of an emergency, TRICARE For Life beneficiaries should go to the closest emergency room or call 911. TFL comes into play when the covered services have been exhausted under Medicare or are otherwise not a Medicare benefit. To remain eligible for TFL, you must have Medicare Part B and follow the Medicare rules.

Since there are so many variables to consider within TRICARE's options, it is a good idea to visit the informative beneficiary Web site at www.TRICARE.mil and enter your profile to determine your covered services, and what steps you need to take before an emergency arises.

For Urgent Care

What about urgent care? The TRICARE definition:

Urgent Care: The care you receive for an illness or injury that would not result in further disability or death if not treated immediately, but does require professional attention within 24 hours. Urgent care has the potential to develop into an emergency if treatment is delayed longer than 24 hours.

Again, with the number of variables to consider, we recommend visiting the beneficiary Web site to learn exactly what you need to do before the need for urgent care arises. In general, the following information applies:

TRICARE Standard/Extra: As mentioned above, when using TRICARE Standard and Extra, you manage your own health care. While you'll never require referrals for any type of care, some services may require prior authorization.

It's also important for you to understand the type of provider you are seeing. You can visit any TRICARE-authorized provider, network or non-network, but the type of provider you see determines your out-of-pocket costs.

TRICARE Prime: You may schedule an appointment with your primary care manager (PCM) for URGENT care, for conditions such as a sprain, sore throat or rising temperature, by making a "same-day" appointment. If you are a registered user on the TRICARE Online Web Portal, you may be able to schedule some appointments at military treatment facilities online. Active duty service members should obtain care in accordance with service guidance.

You should be able to receive an urgent care appointment within 24 hours (one day), even if you are traveling. If you do not coordinate urgent care with your PCM, the care will be covered under the point of service (POS) option, resulting in higher out-of-pocket costs. The POS option is not available to active duty service members.

If you are away from home, contact your regional contractor for assistance in obtaining urgent care:

West Region: TriWest, 1-888-874-9378

North Region: Health Net, 1-877-TRICARE

South Region: Humana, 1-800-444-5445

Fox Army Health Center Enrollees: 1-800-223-9531 or (256) 955-8888

If you are enrolled to Fox Army Health Center and need a same day appointment, you must call the above numbers for assistance. These lines are open 24 hours a day, 7 days a week, including holidays.

- If you require a same day appointment Monday – Friday and no appointment is available at Fox, a staff member will direct you to one of our two “Overflow Clinics” and notify your PCM.
- If you require an Urgent appointment after hours, weekends or holidays, a nurse will direct you to the most appropriate level of care and notify your PCM.

This process must be followed prior to care to avoid Point-of-Service (POS). All calls are documented and referrals are entered to ensure the POS option is avoided. Point-of-Service gives you the freedom to seek non-emergency care with a TRICARE authorized provider without a referral from your PCM. By using the POS option you will incur higher out-of-pocket costs. POS deductible is \$300 per individual and \$600 per family. The cost-share will be 50% after the deductible is met.

TRICARE For Life: When using TFL, you manage your own health care. To get your urgent care, simply make an appointment with your Medicare provider. To remain eligible for TFL, you must have Medicare Part B and follow the Medicare rules.

Overseas Info

There are a number of resources available for beneficiaries living or traveling overseas who encounter an emergency or need urgent care. Check out the TRICARE passport for detailed information on how to proceed with your health care needs while overseas.

Also, TRICARE has been working to expand emergency and urgent care options for our overseas active duty service members and their family members. For example, all active duty service members and active duty family members enrolled in TRICARE Prime are now able to access the TRICARE Global Remote Overseas (TGRO) Alarm Center for assistance. Previously, only beneficiaries enrolled in TGRO had access to these services.

Overseas Emergency Care for Prime-enrolled Active Duty Family Members

Hopefully you will never need much in the way of after-hours care, but take a look now at the steps you need to take within your TRICARE options to alleviate the stress if an emergency ever arises.