



Things to Think About!

Check it Out

By Karen Morgan

Need more information? The following links will help you find some military benefit information and government representatives for your area:



www.tricare.osd.mil



www.senate.gov

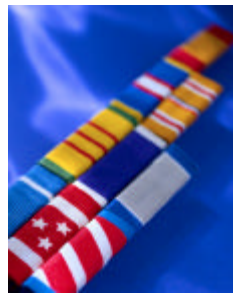
Although SNRP maintains a strict policy of non-involvement with direct/specific lobbying groups, we feel it essential to provide information and training regarding that process. We believe individuals should have every tool available which they may need to acquire services and address issues independently within their own communities. Many special population groups (such as military families) have no other mode of recourse available to them and we would be remiss in not making this information available.

If you have a specific question that we can answer, please feel free to contact us anytime through the following email address...

snrproject@hotmail.com

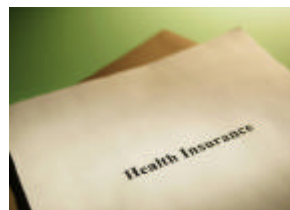
Letter Writing and the Military Family? (part 2 of 2)

By Linda Jorgensen



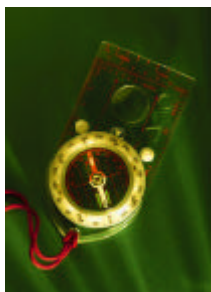
Over the last few years the Military Medical System has undergone sweeping changes. In an era of Base closures, downsizing, activations, deployments and restructuring, large Medical Treatment Facilities (MTF) have been forced to reevaluate how they complete their medical mission. In some cases this has resulted in more beneficiaries being referred to civilian providers in surrounding communities. Other Base clinical facilities are maintaining their original military mission but downsizing patient loads by referring dependent specialized care to the civilian medical community as well.

Military members and dependants are in a unique situation. While all other civilian medical insurance carriers are responsible to a state regulatory commission, TriCare contractors are not. Most civilian providers on the TriCare approved network list understand the TriCare system and do their utmost to ensure all treatment options are approved before proceeding but, on occasion, a difference of opinion will arise. Because of this, it is essential that you, the member/beneficiary, understands what benefits your TriCare contractor covers BEFORE obtaining treatment. The easiest way to do this is to read the manual. If you have questions contact your Regional TriCare consumer Hot Line. (*Note: TriCare benefits are administered by region. Find out which region you are assigned to and be sure to talk to the appropriate regional contractor's office. Some of this contact information can be found in our Research Links page under "Military".) If, after you've done your homework and obtained needed care (or a denial) and feel the decision by TriCare was made in error an appeal is in order. Now it is time for resolution through proper channels What happens when there is a problem? What does the military member/dependent do if they believe a billing error has been made or are denied a treatment regiment they believe should be covered by TriCare? What about the right to appeal a decision?



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All persons may file a company level appeal including TriCare beneficiaries. After deliberation an appeals committee will send beneficiaries a letter of determination. Basically, a decision regarding what action, if any, the company is willing to take. Instructions on how to file an initial appeal are available in detail in both the TriCare manual for your region and on the back of every Explanation of Benefits (EOB) you receive. TriCare offices on each Base that are attached to the MTF will also have this information. Be sure to document any conversations you may have and keep copies of letters you receive as well as other billings or documentation. Follow the procedures as outlined and wait for your determination.



Once a determination has been received, most members/dependants believe they have no further recourse and take this as the final word. How does a member address an issue that has been denied by TriCare? Where do they go?

Civilian insurance beneficiaries may file second appeals through their state insurance regulatory commissions and request mediation or clarification of the law. This allows for fair and equitable industry practices to be applied. Why can't military members do the same?

TriCare is a Federal benefit system set up by members of the United States Congress and therefore does not fall under any civilian jurisdiction at any state level. As of this writing there is no direct regulatory body for TriCare. As a result, any and all secondary appeals must be taken to your State Senator. That's right. Your state senator. They have the authority to act on your behalf and they really can help. Just be aware that this can be a lengthy process as most Senators are not familiar with the TriCare system, are involved in other legislative duties, and often must delegate issues requiring mediation to an aide for resolution.

While this is a time consuming process it is currently the only option available for a second appeal. There are many circumstances that warrant this course of action and your time will be well spent in seeking the help you need.

If you missed our January '06 Newsletter, we would recommend a quick referral to it for some basic tips and guidelines for writing letters to your state Senator. You will also find some links for finding your state Senator's contact information.

As of this writing the Armed Services Subcommittee for Readiness and Management is considering creating a regulatory body for several of the military benefits. It would be most helpful if members requiring assistance send a copy of their appeal request to the attention of this committee as well. They need to hear from you about what your needs are. A respectful letter outlining your problem, your attempts to resolve the issue, and the lack of a regulatory authority would be helpful. Letters may be sent to:

U.S. Senate Committee on Armed Services
ATTN: Readiness and Management Support
Subcommittee
228 Russell Senate Office building
Washington D.C. 20510
(202) 224-3871

Keep in mind the system is currently undergoing a great deal of change. You, the military member/dependant can assist lawmakers in making changes needed by letting them know what you, the military member, needs. No lawmaker can read minds. Be sure to let your voice be heard.

