

Split Enrollment

The term “contractor” applies to Uniformed Services Family Health Plan (USFHP) designated providers whose enrollees are TRICARE-eligible for civilian care.

1.0 Split enrollment involves different members of the same family enrolled with different TRICARE contractors (Managed Care Support Contractors (MCSCs)/USFHP designated providers). Examples include a sponsor and spouse who live and are enrolled in Prime in one region and a college age child who lives and is enrolled in a different region or a TRICARE eligible USFHP enrollee and other members of the same family enrolled with one or more MCSCs.

2.0 Split enrollment provisions apply to TRICARE Prime enrollments in all areas, including the Continental United States (CONUS), Europe, Latin and South America, the Pacific, Alaska, and any others. If contractors are notified that two or more family members are enrolled with one contractor, contractors shall follow the procedures in the TRICARE Policy Manual (TPM) to change the enrollment status from single to family enrollment with the same enrollment period for all family members. All catastrophic cap accumulations shall be applied to the new enrollment period.

3.0 Active Duty Family Members (ADFM) have no annual enrollment fee and each may enroll with the contractor providing care in his or her area.

4.0 A family subject to enrollment fees will pay enrollment fees totaling no more than the TRICARE Prime family enrollment fee regardless of the enrollment locations of family members. The enrollment fee billing contractor shall be determined based on the following list of potential enrollees in descending order of precedence:

- Sponsor
- Spouse
- Oldest enrolled child

5.0 If the family enrollment fee is not paid on time and the family is disenrolled, individual family members who are enrolled in different regions (and who have not paid single enrollment fees) shall be disenrolled as well. Such disenrolled individuals (that is those previously not required to pay enrollment fees) shall be offered the opportunity to enroll in Prime in their own areas with no penalty.

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