

## TRICARE Prime Remote For Active Duty Family Member (TPRADFM) Program

Revision:

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### 1.0 INTRODUCTION

TPRADFM provides TRICARE Prime like benefits to certain Active Duty Family Members (ADFM) who reside with the TRICARE Prime Remote (TPR) enrolled sponsor in remote locations in the United States (U.S.) and the District of Columbia. It also provides continued TPRADFM eligibility for family members residing at remote locations after the departure of the sponsor for an unaccompanied assignment, and eligibility for family members of Reserve Component (RC) members ordered to active duty. It covers family members of Service members (on active duty for more than 30 days) of all seven Uniformed Services in the U.S. and the District of Columbia. TPRADFM benefits are comparable to TRICARE Prime, including access standards, benefit coverage, and cost-shares. TPRADFM does not apply to ADFM enrollees in areas outside the 50 U.S. Such care and claims shall be processed in accordance with the TRICARE Overseas Program (TOP), [Chapter 24](#) and TRICARE Policy Manual (TPM), [Chapter 12](#). The Specified Authorization Staff (SAS) is not involved in any part of TPRADFM.

### 2.0 ELIGIBILITY

To be eligible for enrollment under TPRADFM, family members of Service members must meet the following eligibility requirements:

**2.1** The Service member sponsor is eligible for, and enrolled in TPR and the ADFM resides with the Service member in a TPR area; or

**2.2** The Service member is enrolled to a small Government clinic, troop medical clinic, or other facility not capable of primary care management functions. These clinics have been designated by the Services and are located in certain TPR zip codes. These clinics allow active duty enrollment only, and are identified by Defense Medical Information System Identification Codes (DMIS-IDs). A list of applicable DMIS-IDs for the region will be provided to the contractor by the Director, TRICARE Regional Offices (TROs). The ADFM must reside with the Service member who is enrolled in a DMIS-ID Clinic in a TPR area.

**2.3** ADFMs who reside within a Prime Service Area (PSA) are not eligible for enrollment in TPRADFM even if the Service member is enrolled in TPR. The ADFMs shall be enrolled within the PSA of residence.

**2.4** National Guard/Reserve members who are ordered to active duty for a period of more than 30 days are not required to be eligible for, or enrolled, in TPR for their family members to be eligible for TPRADFM. Their family members are eligible for TPRADFM if they meet the criteria of [paragraph 2.7](#).

## TRICARE Operations Manual 6010.59-M, April 1, 2015

### Chapter 16, Section 6

#### TRICARE Prime Remote For Active Duty Family Member (TPRADFM) Program

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**2.5** If a Service member receives a subsequent unaccompanied assignment after the TPR assignment and the family members are not authorized to accompany the member to the next duty assignment, and they continue to reside in the same TPR location, the family members may remain in TPRADFM for the duration of the subsequent assignment.

**2.5.1** ADFMs currently enrolled in TPRADFM, who transition to Transitional Survivor status, may remain enrolled in TPRADFM. See TPM, [Chapter 10, Section 7.1](#) for further information.

**2.5.2** All Transitional Survivors may enroll in TPRADFM. At the request of the Transitional Survivor the contractor shall accept and process a new and continued enrollment request (enrollment form, the Government furnished web-based self-service enrollment system/application transaction, or telephonic request documented in the contractor's call center notes) submitted by any Transitional Survivor living in, or moving to a TPR area. Enrollment in TPRADFM may continue for Transitional Survivors for the entire Transitional Survivor period. After the Transitional Survivor period, TPRADFM is not available to Survivors. A Survivor (verses a Transitional Survivor) is eligible for retiree family member benefits and cost-sharing. For example, after three years the surviving spouse is considered a Survivor (verses a Transitional Survivor) and retiree payment rates and rules are applied, while still eligible for TRICARE, eligibility is at retiree payment rates and rules. Consequently, they are ineligible for TPRADFM which is an active duty program.

**2.5.3** Transitional Survivor/Survivor status does not impact TRICARE eligibility rules. Loss of eligibility as a result of any condition which routinely results in loss of TRICARE eligibility such as reaching age limits, marriage, remarriage, etc. also results in loss of Transitional Survivor/Survivor status.

**2.6** "Resides with" is defined as the TPR residence address at which the family resides/resided with the sponsor while the sponsor was enrolled in TPR. Transitional Survivors only have to have a residence address in a TPR area to be eligible to enroll in TPRADFM.

**2.7** To be eligible for enrollment under TPRADFM, family members of federalized National Guard/Reserve members ordered to active duty for a period of more than 30 days must meet the following eligibility requirements:

- The family members reside with the member at the time of activation; and
- The residence address is located in a TPR zip code;
- "Resides with" is defined as the TPR residence address at which the family resides with the activated reservist upon activation.
- The federalized National Guard/Reserve member does not have to be TPR eligible or enrolled. However, for their family members to be eligible for TPRADFM the member must be ordered to active duty for a period of more than 30 days.
- Once enrolled in TPRADFM the family members of the federalized National Guard/Reserve member, continuing to reside at the TPR residence address, may remain in TPRADFM for the period of active duty of the member, regardless of the subsequent assignment, enrollment location, or residence of the member.

## TRICARE Operations Manual 6010.59-M, April 1, 2015

### Chapter 16, Section 6

#### TRICARE Prime Remote For Active Duty Family Member (TPRADFM) Program

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- Family members of the federalized National Guard/Reserve member, continuing to reside at the TPR residence address, may enroll even after the sponsor has deployed/left for a subsequent assignment.

### **3.0 BENEFITS**

ADFM's enrolled in TPRADFM are eligible for the Uniform Health Maintenance Organization (HMO) Benefit, even in areas without contractor networks.

### **4.0 NETWORK DEVELOPMENT**

**4.1** TPRADFM has no network development requirements, except where contractually required. ADFM's enrolled in TPRADFM shall be assigned, or be allowed to select, a Primary Care Manager (PCM) when available through the TRICARE civilian provider network. If a network provider is not available to serve as a primary care provider, the TPRADFM enrollee may utilize any local TRICARE participating or authorized provider for primary care services.

**4.2** Enrolled ADFM's are required to use network providers where available within contractual access standards. If a network provider cannot be identified within the access standards, the enrolled family member shall use a TRICARE authorized provider. Contractors shall assist ADFM's in finding a TRICARE network or authorized provider for specialty care. The beneficiary may be eligible for the Prime travel benefit when referred more than 100 miles for specialty care. If the contractor has not established a network of PCMs in a remote area, a TPR designated ADFM will be enrolled without a PCM assigned. A generic PCM code shall be used for TPRADFM enrollees without assigned PCMs. The ADFM without an assigned PCM will be able to use a local TRICARE participating or authorized provider for primary health care services without preauthorization. If a TPRADFM questions whether a service is covered as primary care, they may contact the contractor for assistance.

### **5.0 UNIFORMED SERVICES FAMILY HEALTH PLAN (USFHP)**

If a USFHP is available to ADFM's in a TPR area, the ADFM's have the choice of enrolling in the USFHP, enrolling in TPRADFM, or to remaining in TRICARE Standard. ADFM's choosing to enroll in USFHP will be unable to access care through Military Treatment Facilities (MTFs)/Enhanced Multi-Service Markets (eMSMs) or the TRICARE system.

### **6.0 REFERRALS**

**6.1** Specialty care requires a referral through the contractor. If the ADFM has a PCM, the PCM shall follow the contractor's referral and authorization procedures. In cases where the ADFM is not enrolled to a PCM, the ADFM, or the ADFM's parent or guardian is responsible for directly contacting the contractor to obtain referrals and authorizations if required. The ADFM should obtain a referral request from their primary care provider which the ADFM would forward to the contractor.

**6.2** TPRADFM enrollees are required to obtain a referral and use TRICARE network providers for specialty care where available within TRICARE access standards or pay the Point of Service (POS) deductible and cost-share unless an appropriate out-of-network referral is obtained as required under TRICARE Prime.

## **7.0 PROVIDER EDUCATION**

Contractors shall familiarize network providers and, when appropriate, other providers with TPRADFM. The contractor shall propose an educational plan to the Director, TROs outlining how providers will become familiar with TPRADFM. The contractor shall provide separate and distinct information to PCMs about the requirements and the special procedures for handling TPRADFM's care (e.g., specialty care referral requirements, balance billing limitations, etc.). The contractors shall include information on TPRADFM specialty care procedures, benefits, or requirements in routine information and educational programs.

## **8.0 BENEFICIARY EDUCATION**

**8.1** Beneficiary education will be a joint effort with the Government providing all beneficiary educational materials for the TPR program.

**8.2** The contractor shall utilize leading industry best practices in its outreach and communication with all MHS customers consistent with that offered to its commercial customers. Customer services shall include multiple, contemporary avenues of access (for example, e-mail, World Wide Web (WWW), telephone, texting, and smart phone applications, and other social media) for the MHS beneficiary. If the contractor chooses to distribute the supplied educational materials, the contractor is responsible for postage, envelopes, and mailing costs.

**8.3** The contractor shall give ADFMs the option of participating in health promotion and wellness programs offered in the MTF/eMSM and Prime program locations. The contractor shall design and conduct, with Director, TROs approval, TPRADFM briefings. The contractor shall include TPRADFM information and updates as part of all TRICARE briefings. Ongoing briefings will be on an "as needed" basis and will be coordinated with the Director, TROs.

**8.4** Enrollment in TPRADFM is optional for ADFMs who qualify for the program; therefore, a contractor shall limit educational activities for TPRADFM enrollees to distributing the materials provided or approved by the Government.

## **9.0 ENROLLMENT**

**9.1** When the contractor receives an enrollment request (enrollment form, the Government furnished web-based self-service enrollment system/application transaction, or telephonic request documented in the contractor's call center notes) from an ADFM for TPRADFM, the contractor shall ensure the Service member's sponsor is eligible for, and enrolled in the TPR program or a DMIS-ID clinic located in TPR designated zip codes. If an ADFM enrollment request is received and the Service member sponsor is either not eligible for TPR, or not enrolled in TPR or a TPR DMIS-ID clinic, the request shall be returned to the sender with a notice that the ADFM is not eligible for TPRADFM and the reason(s) why enrollment was denied. See [paragraph 9.5](#) when a TPRADFM enrollment request is received for a family member of a Reserve Component (RC) member called or ordered to active service for more than 30 days.

**9.2** Enrollment in TPRADFM is optional for ADFMs. However, ADFMs must enroll in TPRADFM to receive the TPRADFM benefit. ADFMs who elect not to enroll in TPRADFM may use the TRICARE Standard benefit, or enroll in TRICARE Prime where available, with access standards waived. TPRADFM beneficiaries who elect not to enroll in TPRADFM, and instead receive benefits under the TRICARE

Standard and Extra programs must pay the associated TRICARE Standard and Extra cost-shares and deductibles.

**9.3** An enrollment request (enrollment form, the Government furnished web-based self-service enrollment system/application transaction, or telephonic request documented in the contractor's call center notes) must be submitted to the contractor by either the ADFM or the Service member's sponsor for each family member enrolling in TPRADFM. The effective date for TPRADFM enrollment is the first day of the following month, if the request is received by the 20th of the month, or the first day of the second month, if the request is received after the 20th of the month. An official enrollment request includes those with:

- An original signature;
- An electronic signature offered by and collected by the contractor;
- A verbal consent provided via telephone and documented in the contractor's call notes; or
- A self-attestation by the beneficiary when using the Government furnished web-based self-service enrollment system/application.

**Note:** A written signature is not required to make enrollment changes when using the Enrollment Portability process outlined in [Chapter 6, Section 2, paragraph 1.4](#).

**9.4** The residence address zip code of the TPR eligible or enrolled Service members must match with the ADFMs. If the zip codes match, the contractor shall deem the ADFM as eligible for TPRADFM and enroll the ADFM in the program. If the residence address zip codes of the TPR Service members and their ADFMs do not match, the ADFMs shall be advised by letter that they are not eligible for enrollment in TPRADFM but they remain eligible for TRICARE Standard, Extra, or Prime as appropriate.

**9.5** When the contractor receives an enrollment request (enrollment form, Government furnished web-based self-service enrollment system/application transaction, or telephonic request documented in the contractor's call center notes) for TPRADFM from a family member of an RC member called or ordered to active service for more than 30 days, the contractor shall ensure the family members are registered as eligible on DEERS.

**9.6** The contractor shall match the TPR residence addresses from the enrollment request (enrollment form, Government furnished web-based self-service enrollment system/application transaction, or telephonic request documented in the contractor's call center notes) of the activated federalized National Guard/Reservist member and the family members. If the residence addresses match, to include zip code only match, the contractor shall deem the family members as eligible for TPRADFM and enroll the family member in the program.

**9.7** If the TPR residence addresses from the enrollment request (enrollment form, Government furnished web-based self-service enrollment system/application transaction, or telephonic requests documented in the contractor's call center notes) of the activated federalized National Guard/Reserve member and the family members do not match, the family members shall be advised by letter they are not eligible for enrollment in TPRADFM and they shall remain eligible for TRICARE Standard, Extra, or Prime as appropriate.

**9.8** Enrollments or disenrollments will occur upon change of duty location out of the remote area, transfer into an MTF/eMSM/clinic PSA, retirement, or separation from the Service. The ADFM or Service member is responsible for notifying the contractor when an enrollment transfer is needed. The contractor shall follow enrollment portability and transfer procedures in [Chapter 6, Section 2](#).

**9.9** The contractor shall enroll the ADFM in the Government furnished web-based system/application and enter the TPRADFM's enrollment status into Government furnished web-based system/application. The contractor shall use the DMIS-ID code(s) designated by the TRO for that region to enroll ADFMs into TPRADFM (see the TRICARE Systems Manual (TSM)). If the contractor has not established a network of PCMs in a remote area, a TPR designated ADFM will be enrolled without a PCM assigned. A generic PCM code shall be used for TPRADFM enrollees without assigned PCMs. The ADFM without an assigned PCM will be able to use a local TRICARE participating or authorized provider for primary health care services without preauthorization.

**9.10** The contractor shall provide TPRADFM enrollment information in the formats indicated in the contract requirements.

## **10.0 PCM ASSIGNMENT**

At the time of enrollment, an ADFM will select (or will be assigned) a PCM within the access standard. The contractor shall advise the ADFM of the availability of PCMs. If a PCM is not available, the ADFM shall be enrolled to TPRADFM without an identified PCM. An ADFM without an assigned PCM may use any TRICARE-authorized provider for primary care.

## **11.0 SUPPORT SERVICES**

### **11.1 Inquiries**

The contractor shall designate a point of contact for Government inquiries related to TPRADFM. The contractor may establish a dedicated unit for responding to inquiries about TPRADFM, or may augment existing TPR service units already serving the Service members enrolled in TPR. The correspondence requirements and standards in [Chapter 1, Section 3](#), apply to TPRADFM written inquiries.

### **11.2 Toll-Free Telephone Service**

The contractor shall provide toll-free telephone access for TPRADFM beneficiary inquiries.

## **12.0 CLAIMS PROCESSING**

The regional contractor where the TPRADFM is enrolled shall process all claims for that enrollee, except for care provided overseas (i.e., care outside of the 50 U.S. and the District of Columbia). Civilian health care while traveling or visiting overseas shall be processed by the TOP contractor, regardless of where the beneficiary is enrolled. POS claims processing provisions do apply. The contractor shall provide TPRADFM claims information in the format for the Monthly Workload Reports and the Monthly Cycle Time Aging reports.

### **13.0 CLAIM REIMBURSEMENT**

**13.1** The payment provisions applicable under TPR for Service members which allow for additional payment in excess of otherwise allowable amounts to providers who are not TRICARE-authorized or certified do not apply to TPRADFM. Such payments shall not be made unless such payments are otherwise allowed under the payment provisions for unauthorized providers contained in the TPM.

**13.2** For network providers, the contractor shall pay TPRADFM claims at the negotiated rate. For participating providers the contractor shall pay up to the CHAMPUS Maximum Allowable Charge (CMAC), or billed charges, whichever is less. Contractors shall follow the requirements in [Chapter 8, Section 5](#) and the TRICARE Reimbursement Manual (TRM), [Chapter 5, Section 1](#), for claims for TPRADFM enrollees receiving care from non-participating providers.

**13.3** If a non-participating provider requires a TPRADFM enrollee to make an “up front” payment for health care services, in order for the enrollee to be reimbursed, the enrollee must submit a claim to the contractor with proof of payment and an explanation of the circumstances.

**13.4** If the contractor becomes aware that a civilian provider is “balance billing” a TPRADFM enrollee or has initiated collection action for emergency or authorized care, the contractor shall notify the provider that balance billing is prohibited (see TRM, [Chapter 3, Section 1](#)).

**13.5** If CMAC rates have been waived for TPR Service member enrollees under [Section 4, paragraph 3.5](#), the TPRADFM enrollee shall not be extended the same waived CMAC rates. If required services are not available from a network or participating provider within the medically appropriate time frame, the contractor shall arrange for care with a non-participating provider subject to the normal reimbursement rules. The contractor shall make every effort to obtain the provider’s agreement to accept, as payment in full, a rate within 100% of the CMAC limitation. If this is not feasible, the contractor shall make every effort to obtain the provider’s agreement to accept, as payment in full, a rate between 100% and 115% of CMAC. By law the contractor shall not negotiate a rate higher than 115% of CMAC for TPRADFM care rendered by a non-participating provider. The contractor shall ensure that the approved payment is annotated in the authorization/claims processing system.

### **14.0 APPEALS PROCESS**

TPRADFM enrollees may appeal denials of authorization or reimbursement through the contractor in accordance with [Chapter 12](#). If the contractor denies authorization or reimbursement for a TPRADFM enrollee’s health care services, the contractor shall, on the Explanation of Benefits (EOB) or other appropriate document, furnish the enrollee with clear guidance for requesting a reconsideration from, or filing an appeal with, the contractor.

### **15.0 TRICARE ENCOUNTER DATA (TED) SUBMITTAL**

The contractor shall report TPRADFM claims under the financially underwritten provisions of the contract.

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