

## Chapter 10

## Section 2.1

### Prime Enrollment

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#### 1.0 POLICY

**1.1** In order to receive the expanded benefits and special cost-sharing of Prime, all beneficiaries must take specific action to enroll. For active duty members located in areas where the TRICARE program is implemented, enrollment in Prime is mandatory. An enrollment **action** must be completed **and officially documented (enrollment form, Beneficiary Web Enrollment (BWE) transaction or telephonic request documented in the contractor's call notes)** to ensure Defense Enrollment Eligibility Reporting System (DEERS) enrollment data is current and claims are processed expeditiously.

#### 1.1.1 Enrollment Procedures

**1.1.1.1** No non-active duty beneficiary shall be enrolled unless he/she is shown as eligible on the DEERS. All enrollments and re-enrollments shall be recorded on the DEERS.

**1.1.1.2** Enrollment may occur at any time; however, the enrollment period shall coincide with the fiscal year (i.e., the beneficiary's initial enrollment expires on October 1; all future enrollment periods will be October 1 to September 30). Enrollment may be on an individual or family basis.

**1.1.1.3** The contractor is responsible for collecting enrollment fees from Prime enrollees, as appropriate, and retains all such fees.

**1.1.1.4** Payment of enrollment fees may be made on an annual or quarterly basis by credit card and for monthly enrollment fee payments, by Electronic Fund Transfers (EFTs) or an allotment from retirement pay. No administrative fees are charged to enrollees who choose to pay monthly or quarterly.

**Note:** Effective March 26, 1998, the Prime enrollment fee is waived for those enrollees who have Medicare Part B, regardless of age. Dual eligibles age 65 and older, who have an Active Duty (AD) sponsor or who are not entitled to premium-free Medicare Part A on their own record, or the record of their current, former, or deceased spouse may enroll in TRICARE Prime. See the TRICARE Operations Manual (TOM), [Chapter 6, Section 1, paragraph 7.5.4](#).

**1.1.1.5** TRICARE Prime enrollments for eligible enrollees shall be automatically renewed upon the expiration of the enrollment unless the enrollee declines renewal, is no longer eligible for Prime enrollment or fails to pay the enrollment fee on a timely basis.

**1.1.1.6** Dependents of Activated Members of Reserve Components (RCs). Dependents of members of RCs who have been ordered to active duty for a period of 31 days or more may enroll in TRICARE Prime. RCs include both reservists and members of the National Guard. Members of the National Guard are included only if ordered to federal duty. All requirements of this and other services apply to these beneficiaries. Activated members of RCs are treated the same as any other active duty member.

### **1.1.2 Enrollment Protocols**

**1.1.2.1** Beneficiaries enrolling in TRICARE Prime may apply to enroll in a Region other than the Region servicing their home of residence. See the TOM, Chapter 6, Section 1, paragraph 9.4 and Chapter 16, Section 1, paragraph 7.0. (Note: This paragraph does not apply to TOP Prime or TOP Prime Remote beneficiaries.)

**1.1.2.2** No eligible beneficiary who resides in the TRICARE region shall be denied enrollment or re-enrollment in, or be required to disenroll from, the TRICARE Prime program because of a prior or current medical condition.

**1.1.2.3** The contractor shall provide beneficiaries who enroll full and fair disclosure of any restrictions on freedom of choice that may be applicable to enrollees including the Point of Service (POS) option.

**1.1.2.4** TRICARE for Life (TFL) beneficiaries (retirees and their dependents who are age 65 and over and are eligible for both Medicare and TRICARE) cannot enroll in TRICARE Prime. However, any beneficiary who is enrolled in TRICARE Prime at the time they attain their Medicare entitlement based on age will be permitted to enroll with a Military Treatment Facility (MTF) through TRICARE Plus, to the extent capability and capacity exists in the MTF. There shall be no TRICARE Plus affiliation with network providers.

**1.1.2.5** Dual eligibles under age 65 (retirees and their dependents who have Medicare Parts A and B) and dual eligibles who are ADFMs (any age) are eligible to enroll in TRICARE Prime. See the TOM, Chapter 6, Section 1.

**1.1.2.6** TRICARE and the Military Health System (MHS) beneficiaries who are not eligible to enroll in TRICARE Prime may register for the purpose of accessing space-available care in the MTF and customer services. This registration is NOT enrollment in TRICARE Prime and no TRICARE Prime program benefits or services (other than access to customer services and network providers) applies to this beneficiary group.

### **1.1.3 Retroactive Enrollment**

For emergency cases that should be placed under immediate case management, MTF Commanders may approve exceptions on a case-by-case basis for retroactive enrollment with an effective date not earlier than the first day of the month that the application is submitted. Regional Directors (RDs) may approve exceptions on a case-by-case basis for retroactive enrollment to a network provider with an effective date not earlier than the first day of the month that the application is submitted.

#### **1.1.4 Effective Date of Enrollment**

**1.1.4.1** An initial enrollment period shall begin on the first day of the month following the month in which the enrollment request (enrollment form, BWE transaction, or telephonic request received by the contractor) and enrollment fee payment, if applicable, are received by the contractor. If the request and fee are received after the twentieth (20th) day of the month, enrollment will begin on the first day of the second month after the month in which they were received by the contractor.

**1.1.4.2** Reenrollments for those who were enrolled in Prime immediately prior to a change in their status:

**1.1.4.2.1** When an active duty member's retirement date is established, a Prime enrollment request to reenroll (enrollment form, BWE transaction, or telephonic request received by the contractor) must be completed before or within 30 days following the member's retirement. The effective date of reenrollment shall be the date of retirement, which will result in seamless TRICARE Prime benefits with no break in coverage. Otherwise, the request shall be considered an initial enrollment in Prime and effective according to the provisions of [paragraph 1.1.4.1](#).

**1.1.4.2.2** When an active duty member separates other than the first of the month, but continues to be eligible (e.g., is the spouse of an active duty member; or is eligible for Transitional Assistance Management Program (TAMP) they and any eligible family members shall be allowed to reenroll in TRICARE Prime with no break in coverage. TAMP eligibles must request enrollment in Prime (enrollment form, BWE transaction, or telephonic request received by the contractor) prior to the expiration of their period of TAMP eligibility to reenroll in Prime. Non-TAMP eligibles separating but who remain eligible for TRICARE must request enrollment in Prime within 30 days of their change in status. Otherwise, the request shall be considered an initial enrollment in Prime. The effective date of reenrollment shall be the start date of TAMP eligibility or the date of the separation which will then result in seamless TRICARE Prime benefits with no break in coverage.

**1.1.4.2.3** TAMP eligible family members who were enrolled in Prime immediately prior to their sponsor's change in status to active duty may continue their enrollment in TRICARE Prime with no break in coverage if they request reenrollment in TRICARE Prime (enrollment form, BWE transaction, or telephonic request received by the contractor) within 30 days of their sponsor's return to active duty status. If they request reenrollment within 30 days of the sponsor's return to active duty status, the reenrollment will be retroactive to the date of the change in status from TAMP to active duty. If reenrollment is not accomplished within 30 days of the sponsor's return to active duty status, the twentieth of the month rule will apply. For information on the effective dates of enrollments for Active Duty Service Members (ADSMs), see the TOM, [Chapter 6, Section 1](#).

**1.1.5** Beneficiaries shall be disenrolled when they are no longer eligible for TRICARE or when they do not submit payment for prescribed enrollment fees by the required date.

**1.2** Portability. Enrollees may transfer enrollment when they move (within a contract area or outside a contract area). The transfer request or disenrollment may be submitted using an enrollment form, BWE transaction or telephonic request received and documented by the contractor. The losing contractor shall provide continuing coverage until (1) the enrollee requests enrollment in the new location, (2) the enrollee disenrolls, (3) the enrollee is no longer eligible for enrollment in TRICARE Prime, or (4) the contractor must disenroll the beneficiary for failure to pay required enrollment fees, whichever occurs first. The authorization and referral rules of the losing

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contractor will continue to apply until enrollment is transferred or the beneficiary is disenrolled (see the TOM, [Chapter 6, Section 2](#)).

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