Chapter 6 Section 2

Enrollment Portability

1.0 The term "contractor" applies to Uniformed Services Family Health Plan (USFHP) Designated Providers (DPs) as well as to Managed Care Support Contractors (MCSCs) for purposes of enrollment portability.

1.1 TRICARE Prime enrollees retain Prime coverage whenever they move or travel. Enrollment portability provisions apply to TRICARE Prime enrollees' travel or relocation to or from all areas, including the Continental United States (CONUS), Europe, Latin and South America, the Pacific, Alaska, and any others. The contractor for the region in which the beneficiary is enrolled on Defense Enrollment Eligibility Reporting System (DEERS) is responsible for providing continuing coverage and updating catastrophic cap accumulations for the enrollee while the enrollee is traveling or relocating, except in the case of care provided overseas (i.e., care outside of the 50 United States 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 resides or is enrolled.

1.2 A Prime enrollee may transfer enrollment after moving either temporarily or permanently to a new location. The enrolling contractor shall continue to provide health care coverage until the enrollment is transferred to the gaining contractor, the beneficiary is no longer eligible for enrollment in Prime, the beneficiary disenrolls, or the beneficiary is disenrolled due to failure to pay required enrollment fees, whichever occurs first. Referral and authorization rules continue to apply. Primary Care Manager (PCM) referrals are required for non-emergency, specialty, or inpatient care (see 32 CFR 199.17(n)(2)). Claims for non-emergency care without a referral shall be processed under the Point Of Service (POS) option. Under no circumstances will retroactive disenrollment be allowed in order to avoid POS cost-sharing provisions. Even though a Prime enrollee who is relocating must request a referral for non-emergency care from the losing contractor, the enrollee shall not be required to use a network provider, and the contractor shall ensure that the relocating TRICARE Prime enrollee's copayment is applied correctly to claims for authorized care.

1.3 Retirees and their family members who are TRICARE Prime enrollees and who are relocating to another contractor's region or service area, where Prime is available, can transfer enrollment from the losing contractor to the gaining contractor by contacting the gaining contractor via the contractor's toll-free number or by visiting the TRICARE Service Center (TSC). During the initial contact, the gaining contractor shall provide region/site specific educational materials, key telephone numbers, the opportunity to select a new PCM, and the opportunity to disenroll completely from TRICARE Prime. If the enrollee chooses disenrollment, the gaining contractor shall send a disenrollment transaction to DEERS using the Government-furnished systems application and DEERS shall notify the losing contractor of the disenrollment.

1.3.1 For retirees and their family members, on the day the gaining contractor receives either a TRICARE Prime beneficiary's signed enrollment application or a request via the Beneficiary Web Enrollment (BWE) service agreeing to a transfer of enrollment to the new region, the beneficiary

shall be considered enrolled at the new location and should contact the new PCM, the new region's Health Care Finder (HCF), or the DP for health care and health related assistance.

Note: The effective date for transfer of enrollment differs from the effective date for initial enrollment. See Section 1, paragraph 3.1 for information on initial enrollment in TRICARE Prime. For transfers, the original enrollment period on DEERS will remain in effect.

1.3.2 Within four calendar days of receipt of a beneficiary's signed enrollment application agreeing to a transfer of enrollment, the gaining contractor shall submit the transfer of enrollment to DEERS using the Government-furnished systems application DEERS Online Enrollment System (DOES). The effective date of the transfer shall be the day the gaining contractor received the signed enrollment application. Upon acceptance of the transfer of enrollment, DEERS will automatically notify the losing contractor of the change.

1.4 Active Duty Service Members (ADSMs) and Active Duty Family Members (ADFMs) who are relocating to another contractor's region or service area may transfer enrollment by contacting their current (losing) regional contractor to notify them of an upcoming move. The current regional contractor shall offer to obtain the sponsor's name, all family members transferring, the sponsor's Social Security Number (SSN), the ADSM or spouse's cellular telephone number and/or e-mail address, an estimated date of the relocation, and information on the location the ADSM/ADFM enrollee is moving to. If the enrollee(s) are moving out of the current contractor's area of responsibility, then the current contractor shall notify the gaining contractor of the upcoming move and provide the gaining contractor the aforementioned information obtained from the ADSM/ADFM enrollee.

1.4.1 The current regional contractor shall notify the gaining contractor of the upcoming transfers by sending the required data elements via an encrypted and/or password protected Microsoft® Excel spreadsheet. The current contractor shall send this data transfer once each work day.

1.4.2 When a gaining contractor is notified by a losing contractor of an upcoming ADSM/ADFM move, the contractor shall contact the enrollee no later than five business days after the estimated relocation date to begin the enrollment transfer. The purpose of this contact is for the gaining contractor to obtain information necessary to effect an enrollment transfer (i.e., verify date of arrival in the new region/service area) and provide the ADSM enrollee/family member with specific information about their enrollment options to include enrolling with a DP. The gaining contractor is authorized to request any information needed to enroll, including information necessary to assign an MTF PCM, in accordance with the applicable MTF Memorandum of Understanding (MOU) guidance or other local procedures agreed upon between the MTF and the contractor. If all information needed to effect an enrollment transfer is not available during this initial contact, the gaining contractor shall continue to follow-up with the ADSM/ADFM making at least three attempts on different days to collect the needed information.

1.4.3 The enrollment effective date is the day the gaining contractor makes contact with the beneficiary and the beneficiary agrees to the transfer of enrollment (even if all information needed to process enrollment is not yet available).

1.4.4 Within four calendar days of when the gaining contractor has received all of the information necessary to effect an enrollment transfer, the contractor shall submit the transfer of

enrollment to DEERS (using DOES). Upon acceptance of the transfer of enrollment, DEERS will automatically notify the losing contractor of the change. This enrollment transfer will take place without the beneficiary having to complete a new enrollment form. The gaining contractor shall also update the DEERS beneficiary address based on the information received from the ADSM/ ADFM.

1.4.5 If an ADSM does not notify the losing contractor of an upcoming move, but rather contacts the gaining contractor upon their arrival in the new region/service area, then the gaining contractor will offer to transfer the enrollment via telephone or will provide the beneficiary education on how to transfer the enrollment using one of the other enrollment transfer options. Specifically, they can enroll online via the BWE web site, submit a TRICARE Prime Enrollment and PCM Change Form to the regional contractor through the mail or visit a TSC to submit the TRICARE Prime Enrollment and PCM Change Form in person. They may also follow local inprocessing procedures at their new location.

1.5 When TRICARE Prime enrollment changes from one contractor to another prior to the annual renewal for enrollees in beneficiary categories required to pay enrollment fees, future unpaid enrollment fees, such as those paid on an installment basis, will be due the gaining contractor. There will be no transfers of funds between contractors, and, if the enrollee relocates to an area where TRICARE Prime is not offered, there shall be no refund of the unused portion of the enrollment fee. For beneficiaries who are relocating, there is no limit on the number of times an enrollment may be transferred.

1.6 TRICARE Prime USFHP enrollees who are not TRICARE-eligible may only transfer enrollment from one USFHP DP to another USFHP DP; they may not transfer to an MCSC.

1.7 A TRICARE-eligible Prime enrollee who is not relocating may either transfer enrollment from an MCSC to a USFHP DP or from a USFHP DP to an MCSC under the rules of this section. However, such transfers are allowed only once during an enrollment period and no transfer back to the other plan during that enrollment period is permitted.

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