

Up to 45,000 Tricare Users Could Soon Be Dropped

As many as 45,000 [Tricare](#) households or beneficiaries could be disenrolled from coverage because their payment information was not updated when the agency changed regional contractors early this year.

Affected users are retirees who use [Tricare Prime](#) and do not pay their annual fee through paycheck allotment and those who use the purchased [Tricare Reserve Select](#), [Retired Reserve](#) and [Young Adult](#) plans.

Other Tricare users, including Tricare for Life beneficiaries and active-duty families, are not impacted.

Tricare had previously been managed by three contractors in three regions: United Healthcare in the West, Health Net in the North, and Humana in the South. On Jan. 1, the system's South and North regions combined into Tricare East; the contractors changed to Health Net Federal Services in the West and Humana over the entire East region.

As a result of the changes, purchased plan users and some Tricare Prime retirees in the former North and West regions were required to update their annual or monthly payment information or face disenrollment.

Letters from Health Net dated Nov. 18 and from Humana dated Nov. 28 [told those users](#) that they had until Dec. 20 and Dec. 24, respectively, to submit their payment information to the new contractors. [At about the same time](#), Tricare announced that all enrollment updates had to be made by Nov. 20, in preparation for an update blackout period scheduled for Dec. 1 to Dec. 23.

Now, Tricare officials say they are missing payment information for as many as 45,000 of those accounts across the two regions. Because of the December enrollment blackout, some of those users may have updated their information when instructed, only to have it lost during the transition, officials said.

"It's possible that if they updated during the blackout period it may not have processed correctly, and they should check their payment information," said Kevin Dwyer, a Tricare spokesman.

"It's a good idea for beneficiaries who live in the former Tricare North or West regions who pay their Tricare enrollment fees or premiums through electronic funds transfer, or via debit or credit card, to check their bank or credit card statement to make sure their Tricare fees for January and February have been paid," he said. "If not, they should contact their new regional contractor to provide payment information."

Tricare officials said both Humana and Health Net are sending new letters to those who have not updated their accounts. As many as 20,000 people in Tricare East already updated their information after a new letter went out from Humana to 41,000 households early this month, Dwyer said.

If payment is not received before the last paid-through date, which in many cases was Jan. 1, coverage will be canceled within 150 days. That means thousands of Tricare users will be dropped from the coverage books by the end of May -- 150 days from Jan. 1 -- if the information is not updated.

"If payment isn't received by the new contractor within 150 days from the last paid-through date, the beneficiary will lose Tricare coverage," Dwyer said in a statement.

Because more than one beneficiary may be in each plan, information is not readily available on how many actual Tricare users may be without coverage if the payment updates are not made.

About 20,000 accounts receive disenrollment letters each month as a matter of regular business due to rejected credit cards or other problems, Tricare officials. They said that up to half of the current problems could be a result of the those issues.

"Bottom line, notices for delinquent accounts is a recurring, fairly high volume, task," Dwyer said.

To check if their payment option has been updated, beneficiaries in the East should contact Humana, while those in the West should contact Health Net.

All users who pay by credit or debit card must update their information by postal mail or fax.

Humana users who pay through electronic funds transfer can update their information online, while HealthNet users must use a mail or fax form for that process as well.

Those in the new West region can access the [HealthNet forms here](#), while those in the East region can [access the Humana system here](#).

Officials with military support organizations that represent Tricare beneficiaries said the system needs to work to make sure no one is dropped in the wake of the Jan. 1 changes, including purchased plan users and Prime retirees.

If units didn't give specific briefings about the need to update, or provided the briefings after the changes, troops may not know they are happening.