

TRICARE: US MILITARY HEALTH SYSTEM

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INTRODUCTION

As the Nursing Officer previously based at Fleet Base West Health Centre HMAS STIRLING, I had the opportunity to be loaned posted too the aircraft carrier USS CARL VINSON to view the health facilities and procedures onboard. During this period, I was introduced to the health system that has been incorporated into the USN, and other US armed services. The system is called TIRCARE and was initiated to provide a collaboration of both military and civilian health care provisions to uniformed personnel. In this paper, I will explain what TRICARE is, how it works, and the significance's it has on uniform personnel seeking health care in the US armed services.

HISTORY

In response to the challenge of maintaining medical combat readiness while providing the best health care for all eligible personnel, the American Department of Defence introduced TRICARE. TRICARE is a program for active duty and retired members of the uniformed services, their families, survivors, and is run by regionally managed health care.

TRICARE

TRICARE brings together the health care resources of the Army, Navy and Air Force and supplements them with networks of civilian health care professionals to provide better access and high quality service while maintaining the capability to support military operations. TRICARE is as a way to:

- Improve overall access to health care for beneficiaries;
- Provide faster, more convenient access to civilian health care;
- Create a more efficient way to receive health care;
- Offer enhanced services, including preventive care;
- Provide choices for health care; and
- Control escalating costs.

TRICARE has being implemented throughout the U.S., Europe, Latin America and the Pacific and also covers 51,500 Sailors in 101 ships deployed at sea.

TRICARE PROGRAM OFFERS A TRIPLE-OPTION HEALTH CARE PLAN

TRICARE Prime is the managed care option that integrates military and civilian health care into a single health care system. Members who choose this option agree to a one-year enrollment, and select a Primary Care Manager (PCM) to provide or arrange for their health care needs. The TRICARE Prime option offers additional wellness and preventive care services.

TRICARE Standard is a fee-for-service options that is the same as the former CHAMPUS benefit. Beneficiaries using this option have the greatest choice of civilian providers, but at a higher cost. The beneficiary is responsible for a deductible, plus co-payments. Enrollment is not required to participate.

TRICARE Extra is similar to TRICARE Standard but offers discounts to patients when they use TRICARE network providers. This option allows beneficiaries to receive their care from civilian network providers at a reduced cost compared to TRICARE Standard. Members may use a combination of the TRICARE Extra and Standard programs at any time.

USE OF MILITARY TREATMENT FACILITIES (MTFS)

TRICARE brings together the health care resources at Military Treatment Facilities (MTFs) and supplements them with networks of civilian health care professionals to provide quality care and better access to members. If enrolled in TRICARE Prime at a particular MTF, retirees and their family members will have the same access standards as an active duty family. Retirees and their families who do not enroll in TRICARE Prime may continue to use MTFs as capacity exists—if a particular facility can accommodate them. A priority system has been established for access to health care in an MTF. Briefly, the priorities are as follows:

1. Active-duty service members
2. Active-duty family members who are enrolled in TRICARE Prime
3. Retirees, their family members and survivors enrolled in TRICARE Prime
4. Family members of active-duty service members who are NOT enrolled in TRICAR
5. Prime (for the purpose of determining access priority, survivors of military sponsors who died on active duty who are NOT enrolled in TRICARE Prime are in this priority group)
6. All other eligible persons, including retirees and their families who are NOT enrolled in TRICARE Prime

TRICARE Plus* is a MTF primary care enrollment program offered at selected local MTFs. All beneficiaries eligible for care in MTFs (except those enrolled in TRICARE Prime, a civilian HMO, or Medicare HMO) may seek enrollment for primary care at an MTF where enrollment capacity exists.

BECOMING MEDICARE-ELIGIBLE

Medicare eligibility usually begins on the first day of the month in which the beneficiary turns 65. If the Medicare-eligible beneficiary purchases Medicare Part B, he or she will remain eligible for TRICARE through a program known as TRICARE For Life (TFL). With TFL, beneficiaries retain their eligibility for TRICARE Extra and Standard, but not Prime. TRICARE acts as a second payer to Medicare for services covered by both Medicare and TRICARE. When a retired sponsor reaches age 65 and becomes eligible for TFL, his or her spouse maintains regular TRICARE eligibility until he or she (spouse) becomes 65 years old.

Medicare Part A

Medicare Part A (Hospital Insurance) covers inpatient care in hospitals, critical access hospitals, and skilled nursing facilities. It also covers hospice care and some home health care.

Medicare Part B

Medicare Part B (Medical Insurance) helps to cover the doctors' services, outpatient hospital care, and some other medical services that Part A does not cover, such as some of the services of physical and occupational therapists, and some home health care. Part B helps pay for these covered services and supplies when they are medically necessary. The member pays a Medicare Part B premium of \$54.00 per month in 2002.

FUNCTIONS CONNECTED TO TRICARE

One of the functions connected to TRICARE is the Nurse Advice Line this has been made available to members who require health information and decision making. Information can be discussed between the member and the Nursing Officer concerning alternate treatments, symptoms, illness prevention and emergency advice that will warrant immediate medical care. A Nursing Officer operates The Nurse Advice Line on a 24 hours a day 7 days a week basis.

TRICARE also offers a Dental and Pharmacy Plan that provides coverage for all TRICARE categories but has the requirement for members to pay regular deductions to their nominated stream.

TRICARE in conjunction with Navy Medicine has introduced a continual focus in quality of service, customer service and improved business practices. Customers will be treated with a whole life health management plan which introduces a dollar spent is a dollar well invested. With \$24 billion a year in medical services there is ample reasons in preventing unnecessary wastage while recovering costs by best means available.

TRICARE has recently introduced a web site TRICARE E-portal. This user-friendly interface will give the member the ability to organise their own appointments through their primary carer. The web site will also allow the member to store their medical information similar to a Unit Medical Record and to access health information. The member can use the portal to view TRICARE and its various services and conditions. In development is a one-stop shop and family management features to be added to the E-portal.

CONCLUSION

The US Navy's Surgeon General Vice Adm. Michael L. Cowan recently remarked as being very pleased with the progress of Navy Medicine in conjunction with TRICARE. A culture of transformation in delivering a health system that now concentrates on a more patient-focused approach and in a cost effective and accountable manner has been the recent hallmarks in delivering this model of military health system. TRICARE with its many facets of health delivery is a military health system which utilised both the best of the military and civilian health resources and will continue to expand in its care of the US service member their dependants.