

VA & Tricare Newsletter



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Websites:

www.benefeds.com

www.tricare.mil

Tricare Open Season

The second annual [TRICARE Open Season](#) will take place from Nov. 8 through Dec. 13. During this time, you can enroll in or change your TRICARE plan. Choose from [TRICARE Prime](#) (including the [US Family Health Plan](#)) or [TRICARE Select](#).

Picking a health plan is an important and personal decision. For example, do you seek more flexibility in your choice of providers? Do you want a primary doctor to manage and coordinate your overall care? As you prepare for open season, here are some things to think about as you compare TRICARE Prime and TRICARE Select.

This is your chance to enroll in a health plan or change your health plan for next year. Your enrollment choices will take effect on Jan. 1, 2022.

TRICARE Prime

[TRICARE Prime](#) is similar to a health maintenance organization, or HMO plan. As described in the [TRICARE Plans Overview](#), TRICARE Prime generally features the use of [military hospitals and clinics](#) and greatly reduces out-of-pocket costs for authorized care provided outside military hospitals and clinics by [TRICARE network providers](#).

Active duty service members (ADSMS) must enroll in TRICARE Prime. Depending on eligibility and where they live, eligible active duty family members (ADFM) may have a choice between a TRICARE Prime plan and TRICARE Select. TRICARE Prime is only available in certain stateside areas called Prime Service Areas. Entering your ZIP code into the [TRICARE Plan Finder](#) will tell you if TRICARE Prime is an option where you live.

Getting Care

With TRICARE Prime, you will get most of your routine care from an assigned or selected [primary care manager](#) (PCM). Your PCM's role is to manage your care, file your medical claims, and refer you to a specialist when needed. If you need [specialty care](#), your PCM will work with your [TRICARE regional contractor](#) for referrals

and authorizations. If you are an ADFM, retiree, or retiree family member, you can see a specialist without a referral from your

PCM under the [point-of-service \(POS\) option](#). With the POS option, you can get non-emergency health care from any TRICARE-authorized provider. Click to close An authorized provider is any individual, institution/organization, or supplier that is licensed by a state, accredited by national organization, or meets other standards of the medical community, and is certified to provide benefits under TRICARE. There are two types of TRICARE-authorized providers: Network and Non-Network. Without a referral, but you will pay more. If you are an ADSM, you cannot use the POS option.

Costs

As outlined in the [TRICARE Costs and Fees Sheet](#), ADSMs, ADFMs, and transitional survivors have no enrollment fees. In addition, you will pay no out-of-pocket costs for [TRICARE-covered services](#) as long as you see a [TRICARE network provider](#) in your enrolled TRICARE region and with the appropriate referral or authorization.

Retirees, their families, and others must pay an enrollment fee and any copayments for covered health care services from network providers in their enrolled TRICARE region. However, out-of-pocket costs are limited by the [catastrophic cap](#) amount for that calendar year.

Because there is no deductible, TRICARE Prime generally has the lowest [out-of-pocket costs](#) of all the TRICARE health plans.

TRICARE Select

[TRICARE Select](#) is available everywhere and is like a preferred-provider organization, or PPO plan. That means you are not assigned to a PCM. You can see any TRICARE-authorized provider you choose. But with this flexibility in your provider options, you do have some additional out-of-pocket costs. As described in the [TRICARE Plans Overview](#), you will save money if you use TRICARE network providers.

Getting Care

You do not need referrals for most health care services. However, you may need pre-authorization from your regional contractor for some services. Network providers will file claims for you. If you get non-network care, you may have to file your own claims.

Costs

If you are an ADFM, you do not have a yearly enrollment fee. For retirees, their family members, and others, you may have enrollment fees based on when the [military sponsor initially joined the military](#). Once enrolled, you have a yearly deductible for [TRICARE-covered services](#). Once the deductible is met, you pay per-visit cost-shares or copayments for most services. When following the rules of your plan, your out-of-pocket costs are limited to your yearly catastrophic cap.

Visit [Health Plans](#) to learn more about [TRICARE Prime](#) and [TRICARE Select](#) in order to help you make informed decisions about your health. You can compare plan features using the [TRICARE Compare Plans tool](#). If you want to enroll in or change

your TRICARE Prime or TRICARE Select plan, do not miss your chance to do so during [TRICARE Open Season](#).

One thing to remember Tricare Reserve Select, Tricare Retired Reserve and Tricare for Life do not have an open season. You can enroll in them at any time. For the most current information and cost go to www.tricare.mil or www.benefeds.com

Source: Benefeds and Tricare website

Transition Assistant Advisor
(TAA): Amy Eagen

The TAA is the TRICARE and
VA liaison for the state.

Assistance provided for:

- TRICARE for Life
- TRICARE Reserve
Select/TRICARE
Retired Reserve
- TRICARE Dental,
Active Duty Dental
- VA Services and
Benefits
- Filing assistance for
benefits with VA,
DOD and Tricare
- The TAA is available*
to provide in-person
briefings for TRICARE
and/or VA benefits.
(Available during drill
weekends)
- Pre-separation
counseling
associated with
Transition Assistance
Program (TAP).

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VA Benefits

What is the Fiduciary Program?

The purpose of the Department of Veterans Affairs (VA) Fiduciary Program is to protect Veterans and beneficiaries who are unable to manage their VA benefits through the appointment and oversight of a fiduciary.

If you have been determined unable to manage your VA benefits, the VA will conduct a field examination to appoint a fiduciary to assist you.

The VA Field Examination

A VA field examination will be scheduled for the purpose of appointing a fiduciary to assist you in managing your VA benefits. During the field examination, please have the following information available for review by the field examiner:

- Photo identification.
- The source and amount of all monthly bills, recurring expenses (annual, bi-annual, quarterly, etc.), and income.
- A list of all assets, to include bank accounts, owned property, stocks, bonds, life insurance, burial plans, etc.
- A list of all current medications.
- Name, phone number, and address of your primary care doctor.
- Name, phone number, and address of your next of kin.

Selection Process

During the selection process, the VA will first seek to qualify the individual you desire to serve as your fiduciary.

The fiduciary selection is based on an assessment of the qualifications of the proposed fiduciary. When seeking a fiduciary the following individuals may be considered:

- A spouse or family member
- Court-appointed fiduciaries
- Another interested party, or
- A professional fiduciary

An assessment of the qualifications of a proposed fiduciary includes, but is not limited to:

- The willingness to serve and abide by all agreements
- An interview with a VA representative
- Credit report review
- An inquiry into the criminal background, and

- Interviews with character witnesses

What Are My Rights?

The determination that you are unable to manage your VA benefits does not affect your non-VA finances, or your right to vote or contract.

You have the right to appeal VA's decision finding that you are unable to manage your VA benefits. You also have the right to appeal VA's selection of the fiduciary. If you disagree with the VA on either of these matters you may:

- appeal to the Board of Veterans' Appeals (Board) by telling us you disagree with our decision and want the Board to review it, or
- Give us evidence we do not already have that may lead us to change our decision.

For more information on filing an appeal, please see the sections titled, "What is an Appeal to the Board of Veterans' Appeals?" and "How Can I Appeal the Decision?"

You may also request to have your ability to manage your VA benefits be re-evaluated, or to have a new fiduciary appointed, at any time. If you wish a re-evaluation, please submit your request in writing with any supporting medical evidence to the Regional Office of jurisdiction.

The Brady Handgun Violence Prevention Act prohibits you from purchasing, possessing, receiving or transporting a firearm or ammunition if you have "been adjudicated as a mental defective or been committed to a mental institution." In compliance with this act, VA reports the names of incompetent beneficiaries to the Federal Bureau of Investigations (FBI), which then adds the names to a database called the National Instant Criminal Background Check System (NICS). Gun dealers must check NICS for the name of a potential buyer before selling him/her a firearm. You may be fined and/or imprisoned if you knowingly violate this law. You may apply to VA for relief of firearms prohibitions imposed by the law by submitting your request to the VA. The VA will determine whether such relief is warranted.

What is an Appeal to the Board of Veterans' Appeals?

An appeal is your formal request that the Board review the evidence in your VA records and review the law that applies to your appeal. The Board can either agree with our decision or change it. The Board can also send your case back to us for more processing before the Board makes its decision.

How can I Appeal the Decision?

How do I start my appeal?

To begin your appeal, write us a letter telling us you disagree with our decision and wish to appeal. This letter is called your "Notice of Disagreement." Send your Notice of Disagreement to the address to the fiduciary hub of jurisdiction. You may also submit any additional evidence in support of your appeal.

What happens after VA receives my Notice of Disagreement?

We will review your case and consider any additional evidence you provide. If we change our decision, we will notify you in writing. If we make no change in our decision, we will send you a Statement of the Case. A Statement of the Case describes the facts, laws, regulations, and reasons we used to make our decision. We will also send you a VA Form 9, "Appeal to Board of Veterans' Appeals," with the Statement of the Case. You must complete this VA Form 9 and return it to us if you want to continue your appeal.

How long do I have to start my appeal?

You have one year from the date of the notification letter regarding the selection of your fiduciary to submit a Notice of Disagreement. Your letter saying that you disagree with our decision and wish to appeal must be postmarked or received by us within one year from the date of this letter.

What happens if I do not start my appeal on time?

If you do not start your appeal on time, our decision will become final.

Can I have a hearing with the Board?

Yes. If you decide to appeal, the Board will give you a hearing if you request one. The VA Form 9 we will send you with the Statement of the Case has complete information about the kinds of hearings the Board offers and provides check boxes for requesting a Board hearing. The Board does not require you to have a hearing. It is your choice.

Where can I find out more about appeals to the Board?

You can find a booklet called "How Do I Appeal" on the Internet at: [Appeal Booklet](#)

Please realize if you want more information about the Fiduciary program please go to the VA website for more details. This is just some information on the Fiduciary program, if you want to know how to apply go to the VA website: www.benefits.va.gov/fiduciary

SOURCE: VA website

Watch out for the December newsletter will feature about Tricare Dental and Challenge Aspen Military Opportunities.

If there is any material on Tricare, VA or DoD program you would like to see me address in my next newsletter please feel free to contact me at (720) 250 -1173 or email amy.j.eagen.ctr@mail.mil