



# TRICARE HELP E-MAIL SERVICE (THEMS)

## NEWSLETTER

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TRICARE\_help@amedd.army.mil

“Helping to Understand”



### TRICARE Help Newsletter

This newsletter is a publication of the TRICARE Help E-mail Service, operated by the U.S. Army Medical Command in San Antonio, Texas.

### THEMS

#### What is THEM?

THEMS is a free e-mail service that provides timely responses to TRICARE questions. Clinical issues should be referred to your primary care provider. The e-mail address is: TRICARE\_help@amedd.army.mil. [Click here](#)



to send your TRICARE questions, concerns, or comments.

### Non-Availability Statements (NAS) and Other Maternity Care Considerations

All three Services have made significant improvements in women's health care in the last couple of years. These improvements span from remodeled facilities, universal ultrasounds, and improved continuity with their providers. In addition,

most women find that the maternity care available through the military treatment facility (MTF) is equal or better in quality than that the local network provides. Since the majority of women having babies are enrolled in TRICARE Prime, most new mothers will find a family-centered approach from their first prenatal visit. The military medical team is there to facilitate their healthy delivery. Other enrollment options may, however, make the process a little more confusing. This Newsletter will address some points to consider.

#### Women Enrolled in Prime

When you suspect that you may be pregnant, you should contact your primary care manager (PCM). Depending upon the specialty of your PCM (e.g., Family Practice), you may not have to get a referral for maternity care. However, should you need a referral, your PCM will give you the referral which you will take to the TRICARE Service Center for processing. Health care finders in the TRICARE Service Center will put an authorization for all maternity related care into the TRICARE database. If

the military hospital in your area can provide prenatal and delivery services, that is normally where you will go for all your maternity care. If the MTF cannot provide your maternity care, you will be referred to a network civilian doctor for prenatal care, to include delivery in a civilian network hospital. If you are an active duty family member enrolled in TRICARE Prime Remote, you are more than 50 miles from a military hospital. You will get your care through a civilian network provider and deliver your baby in a network hospital. If you wish to disenroll from Prime and use TRICARE Standard, you may do so, but there are several considerations:

- There is no guarantee that you will be able to deliver your baby in a civilian hospital, because the OB NAS requirement may still apply.
- It is possible that you may be locked out of Prime enrollment for 1 year from the date of disenrollment. If locked out, care at the MTF would be on a space-available basis, and any non-

maternity treatment would be subject to the normal deductibles and cost shares associated with TRICARE Standard. For example, if you break your leg while pregnant, you will not be prioritized to receive non-emergency care at the MTF, and you will need to have civilian care with all the associated costs.

If you are enrolled in TRICARE Prime or Prime Remote and your sponsor is on active duty, you will not pay anything for your properly authorized maternity care. If your sponsor is retired and you have your baby at a properly authorized civilian network hospital, you will pay \$11 for each day you are in the hospital (\$25 minimum). It is important to make sure that the proper authorizations are in place. If your civilian claims process without the required authorizations, your out-of-pocket expenses could easily exceed \$1,000.

### **Women Using TRICARE Standard**

Standard is a TRICARE option that does not require enrollment. If you live outside of the catchment area of a military hospital

(about 40 miles) you may use a civilian doctor and deliver your baby in a civilian hospital. If, however, you live within the catchment area of a military hospital, it is possible that you may need to get a NAS if you desire to have civilian care. A NAS is a certification issued from a MTF that a specific medical service is not available at the MTF at the time care is needed. If a MTF cannot provide needed maternity care, it will issue a NAS to allow the patient to receive care from a civilian source. Maternity patients need only one NAS for all of the maternity care associated with the pregnancy. This, however, will soon change. The FY 2002 National Defense Authorization Act included a provision to eliminate the requirement for a NAS for TRICARE Standard maternity care provided to patients living within the catchment area of a military hospital. This change will become effective on December 28, 2003. Mothers-to-be starting prenatal care after this date will no longer be required to secure a NAS, even if they live near a military hospital willing and able to provide prenatal and delivery services. It is important, however, to remember that any maternity care starting before the effective date

will still require a NAS. For example, if a (TRICARE Standard) woman living 25 miles from a military hospital has her first prenatal visit on 27 December with delivery scheduled for 1 July, she will still be required to get a NAS to cover the entire maternity episode. If another mother-to-be has her first prenatal visit on 29 December and her delivery is scheduled for 1 June, she will not need to get a NAS. It is very important to make sure you understand how these NAS requirements may affect you. If you fail to get a required NAS, any claims associated with your pregnancy and delivery of your baby will be denied, and you will be responsible for paying your providers. If your sponsor is on active duty and you have your baby using TRICARE Standard, you will pay \$13.32 for each day you are in the hospital (\$25 minimum). That is all you will pay for all your maternity related claims. If your sponsor is retired, you will pay \$441 for each day you are in the hospital or 25 percent of the hospital charge, whichever is less, plus 25 percent of the separately billed charges from your doctors.

TRICARE Standard beneficiaries with other health insurance (OHI) that

is primary to TRICARE do not normally require a NAS. For NAS purposes, the OHI must be a medical-hospital-surgical plan that at least covers inpatient hospitalization. The most common group of beneficiaries to which this exemption will apply includes active duty family members, retirees, or retiree family members with employer-sponsored health coverage.

nearest BCAC:  
<http://www.tricare.osd.mil/bcacdirectory.cfm>

It is very important that mothers-to-be fully understand how enrollment decisions, authorization requirements, and NAS requirements may affect the cost of having a baby. Beneficiaries should not have the welcome addition of a new family member marred by unanticipated expenses because they did not understand administrative requirements related to maternity care. The Beneficiary Counseling and Assistance Coordinator (BCAC) at each MTF, TRICARE Service Center personnel, or the TRICARE Help E-Mail Service (THEMS) are all available to help you understand your benefits. Please use the available customer service channels to make an informed decision. To contact THEMS, send an e-mail to: [TRICARE\\_Help@amedd.army.mil](mailto:TRICARE_Help@amedd.army.mil). Also, here is a link to help you contact the