



# TRICARE HELP E-MAIL SERVICE (THEMS) NEWSLETTER

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“Helping to Understand”



## TRICARE Help Newsletter

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

## THEMS

### What is THEMS?

THEMS is a free e-mail service that provides quick answers 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.

### Third Party Liability (TPL) and Claims

One of the more common issues that complicate the processing of TRICARE claims is the requirement to document possible TPL. If a TRICARE beneficiary is injured as a result of an action or the negligence of

a third person, the TRICARE contractor must consider possible liability prior to processing the claim. If appropriate, the contractor must pursue the Government's recovery rights under the Federal Medical Care Recovery Act. If the liable third party has other health insurance (OHI)-- including auto or homeowner's medical insurance, no-fault auto, or uninsured motorist coverage--that does not cover all expenses, TRICARE will coordinate as secondary coverage. If the OHI pays the bill in full, TRICARE will pay nothing.

To the beneficiary, the visible evidence of this requirement is a letter from the claims processor requesting a completed DD Form 2527 (Statement of Personal Injury-Possible Third Party Liability). If the requested TPL form is not received within 35 days of the initial request, the claim must be denied. The decision whether or not to request a TPL determination is based upon the diagnosis on the claim. All inpatient claims with a diagnosis code between 800 and 999 require an evaluation of TPL. The

same is true for any outpatient claim with the same range of codes, in which the TRICARE liability exceeds \$500.

The 800 to 999 code range includes fractures and dislocations, sprains, most injuries and wounds, contusions, possible complications of injury such as shock or embolism, poisonings, and complications associated with surgical or medical care. Using the completed TPL form, the TRICARE contractor can determine whether or not to pursue reimbursement.

The most common complaints about this process are "...I just slipped and there was no other person involved... why do I have to complete the form...?" or "...I have already sent a form, why must I send another...?" Concerning the first complaint, TRICARE has no way of knowing whether a broken wrist or head injury was caused by a driver rear-ending you at a stop light, or whether you slipped in your own yard and hurt yourself. The TPL form helps make this determination. In the second complaint, each claim in an episode of care

is processed independently. If the claims processor does not make the connection between two or more claims, it may send out duplicate requests for a TPL form. The easiest way to face this situation is to make a copy of any correspondence sent to the TRICARE claims processor. Rather than try to coordinate with the contractor to locate lost or misplaced paperwork, it is often easier just to mail or fax another copy of this important form.

A copy of the DD Form 2527 can be downloaded and printed from this site: <http://www.tricare.osd.mil/claims/>. If you have a specific problem or question about this process, please contact either the Beneficiary Counseling and Assistance Coordinator at the nearest military hospital or THEMS.

Copies of this newsletter and earlier issues are available online 24/7 in MS Word and text format at <ftp://thems:newsletter@139.161.156.101/>