



TRICARE® Medical Claims Process

Guiding the process of filing TRICARE medical claims

In most cases, you will not need to file claims for health care services. There may be times (*e.g., seeing a non-network provider, getting care overseas or outside of your region*) when you will need to pay up front and file a claim for reimbursement. You will be reimbursed for TRICARE-covered services at the TRICARE-allowable amount, less any copayments, cost-shares, and deductibles.

In the United States and U.S. territories (*American Samoa, Guam, the Northern Mariana Islands, Puerto Rico, and the U.S. Virgin Islands*), claims must be filed within one year of either the date of service or date of an inpatient discharge. Outside of the United States and U.S. territories, claims must be filed within three years of either the date of service or date of an inpatient discharge. To file a claim, you must complete a *TRICARE DoD/CHAMPUS Medical Claim—Patient's Request for Medical Payment* form (DD Form 2642), available at www.tricare.mil/claims, your regional contractor's Web site, TRICARE Service Centers, or military treatment facilities. Complete and sign the claim form. The beneficiary (*if age 18 or older*) or their spouse, parent, or guardian may sign the initial claim form, though any later forms (*needed to process a claim*) may only be signed by the beneficiary, if age 18 or older, or by the parent or guardian if the beneficiary is under age 18. Attach a readable copy of the provider's itemized bill. Include the following with the claim:

- Patient's name
- **Sponsor's** Social Security number (SSN) or Department of Defense Benefits Number (DBN) (*Eligible former spouses should use their SSN or DBN, not the sponsor's.*)
- Provider's name and address (*If more than one provider's name is on the bill, circle the name of the person who provided the service for which the claim is filed.*)
- Date and place of each service

- Description of each service or supply furnished
- Charge for each service
- Diagnosis (*If the diagnosis is not on the bill, complete block 8a on the form.*)

Send all claims, except TRICARE For Life (TFL) claims and claims for care received overseas, to the claims processor for the region in which you live. If you live in the United States and receive care overseas, file a claim with the TRICARE Overseas Program (TOP) claims processor. See the *For Information and Assistance* section for contact information.

TRICARE FOR LIFE CLAIMS

Wisconsin Physicians Service is the claims processor for all TFL claims for care received in the United States and U.S. territories (*American Samoa, Guam, the Northern Mariana Islands, Puerto Rico, and the U.S. Virgin Islands*), where Medicare is available. In most cases, your provider should file a claim with Medicare first. Medicare pays its portion and forwards the claim to TFL for processing, unless you have other health insurance (OHI). Explanations of benefits received from Medicare and TRICARE will detail what was paid. Use *DD Form 2642* if filing a TRICARE For Life claim yourself.

Medicare does not provide coverage outside of the United States and U.S. territories. Therefore, TFL is your primary payer for health care received overseas (*except U.S. territories*), unless you have OHI. TFL provides the same coverage as TRICARE Standard and has the same cost-shares and deductibles for beneficiaries who live or travel overseas. Additionally, claims for care received overseas are submitted directly to the overseas claims processing address for the region where you received care, as listed in the *For Information and Assistance* section.

*This fact sheet is **not** all-inclusive. For additional information, please visit www.tricare.mil.*

TRICARE OVERSEAS CLAIMS

International SOS Assistance, Inc. is the TOP administrator. See the *For Information and Assistance* section for contact information and mailing addresses or visit www.tricare-overseas.com.

If you live in the United States and receive care overseas, be prepared to pay up front for services, then file a claim with the TOP claims processor. If you live overseas you will file claims with your TOP claims processor regardless of where you receive care.

Proof of Payment

To process your claims reimbursements quickly and efficiently, it is recommended that you submit proof of payment with all claims to the TOP claims processor. Proof of payment is necessary for TRICARE to validate claims and safeguard benefit dollars.

When submitting your *DD Form 2642*, you should also include an itemized bill or invoice, diagnosis describing why you received medical care and/or an explanation of benefits from your other health insurance, if applicable. A cancelled check or credit card receipt showing payment for medical supplies or services often satisfies the proof of payment requirement. You may also provide records of electronic funds transfers or the provider's itemized billing statement and provider's matching official signed receipt. If you paid for your care or supplies in cash, TRICARE may ask for proof of cash withdrawal from your bank or credit union along with a receipt from your provider.

Proof of payment is required for outpatient services exceeding \$5,000 and inpatient services exceeding \$10,000. However, certain countries (*including Germany, Japan, and Turkey*) are exceptions to general proof-of-payment rules. If you have questions regarding verification of payment requests, claims submissions, the status of a submitted claim, or your country's policy, please contact your TOP Regional Call Center and press option 2 for claims assistance.

COORDINATING CLAIMS WITH OHI

Keep your regional contractor and health care providers informed about your OHI so they can better coordinate your benefits and help ensure that there is no delay (*or denial*) in the payment of your claims.

TRICARE is the last payer to all health care benefits and insurance plans, except for Medicaid, TRICARE supplements, the Indian Health Service and other programs and plans identified by the TRICARE Management Activity. You must follow your OHI's rules for filing claims and file with the OHI first. If there is a billed amount your OHI does not cover, you can file a claim with TRICARE for reimbursement. After your OHI pays its portion, submit a copy of its payment determination (*i.e., explanation of benefits*) and a copy of the itemized bill with your TRICARE claim. If you have OHI, you should send proof of coverage to your regional contractor or take it to a uniformed services identification card-issuing facility. **Note:** National health insurance programs overseas are considered OHI.

For additional OHI information, visit www.tricare.mil/ohi.

FILING AN APPEAL

TRICARE has a multilevel appeals process to address claim or authorization denials. You may appeal the denial of a requested authorization of services, as well as TRICARE decisions regarding claims payments. Submit appeals to your regional contractor, following the contractor's specified rules and timelines. For additional information or assistance with the appeals process, visit www.tricare.mil/appeals or contact your regional contractor.

FOR INFORMATION AND ASSISTANCE

<p> TRICARE North Region Health Net Federal Services, LLC 1-877-TRICARE (1-877-874-2273) Fraud Hotline: 1-800-977-6761 www.hnfs.com</p> <p>Send claims to: Health Net Federal Services, LLC c/o PGBA, LLC/TRICARE P.O. Box 870140 Surfside Beach, SC 29587-9740 www.myTRICARE.com</p>	<p> TRICARE South Region Humana Military Healthcare Services, Inc. 1-800-444-5445 Report Fraud: 1-800-333-1620 www.humana-military.com</p> <p>Send claims to: TRICARE South Region Claims Department P.O. Box 7031 Camden, SC 29020-7031 www.myTRICARE.com</p>	<p> TRICARE West Region TriWest Healthcare Alliance 1-888-TRIWEST (1-888-874-9378) Report Fraud: 1-888-584-9378 www.triwest.com</p> <p>Send claims to: West Region Claims P.O. Box 77028 Madison, WI 53707-1028 www.triwest.com</p>
<p>TRICARE Overseas Program (TOP) Regional Call Center—Eurasia-Africa¹ +44-20-8762-8384 (<i>overseas</i>) 1-877-678-1207 (<i>stateside</i>) tricarelon@internationalsos.com</p> <p>Send non-active duty service member (ASDM) claims to: TRICARE Overseas Program P.O. Box 8976 Madison, WI 53708-8976 USA www.tricare-overseas.com</p>	<p>TOP Regional Call Center—Latin America and Canada¹ +1-215-942-8393 (<i>overseas</i>) 1-877-451-8659 (<i>stateside</i>) tricarephi@internationalsos.com</p> <p>Send non-ADSM claims to: TRICARE Overseas Program P.O. Box 7985 Madison, WI 53707-7985 USA www.tricare-overseas.com</p>	<p>TOP Regional Call Centers—Pacific¹ Singapore: +65-6339-2676 (<i>overseas</i>) 1-877-678-1208 (<i>stateside</i>) sin.tricare@internationalsos.com</p> <p>Sydney: +61-2-9273-2710 (<i>overseas</i>) 1-877-678-1209 (<i>stateside</i>) sydricare@internationalsos.com</p> <p>Send non-ADSM claims to: TRICARE Overseas Program P.O. Box 7985 Madison, WI 53707-7985 USA www.tricare-overseas.com</p>
<p>TRICARE Active Duty Claims (<i>all overseas areas</i>) www.tricare-overseas.com</p> <p>Send claims to: TRICARE Active Duty Claims P.O. Box 7968 Madison, WI 53707-7968 USA</p>	<p>TRICARE For Life (TFL) (<i>United States and U.S. territories</i>) 1-866-773-0404 1-866-773-0405 (TDD/TTY) www.TRICARE4u.com</p> <p>Send claims to: WPS TRICARE For Life P.O. Box 7890 Madison, WI 53707-7890</p>	<p>TRICARE For Life (TFL) (<i>Overseas</i>) International SOS Assistance, Inc. www.tricare-overseas.com</p> <p>Send claims to: TRICARE Overseas Program P.O. Box 7985 Madison, WI 53707-7985 USA</p>
<p>milConnect Web Site http://milconnect.dmdc.mil</p>	<p>TRICARE Web Site www.tricare.mil</p>	<p>Military Health System Web Site www.health.mil</p>

1. For a list of toll-free contact information, visit www.tricare-overseas.com.

An Important Note about TRICARE Program Information

At the time of printing, this information is current. It is important to remember that TRICARE policies and benefits are governed by public law and federal regulations. Changes to TRICARE programs are continually made as public law and/or federal regulations are amended. **Military treatment facility guidelines and policies may be different than those outlined in this product.** For the most recent information, contact your TRICARE regional contractor, TRICARE Service Center, or local military treatment facility.

“TRICARE” is a registered trademark of the TRICARE Management Activity. All rights reserved.