

## Unique Stressors for Military Families

September is traditionally a time of transition for families: summer ends, children return to school and college students leave home for the first time. However, with transition comes stress. In addition to the typical stressors, military service members and their families are often dealing with the added stressor of deployment. It's beneficial for providers who provide services to military families to recognize and assess the psychological impact of these seasonal and deployment-related transitions on their patients.

In homes where a parent has been deployed, the parent remaining on the home front, for all practical purposes, is functioning as a single parent. Carpooling, medical and dental appointments, sports practices, school conferences, etc. must all be organized and attended to by one parent. There may be the added stress of economic hardship. These issues, coupled with ever present worry and fear for a spouse's safety during ongoing military operations, can become overwhelming for many people.

In addition to the parent, children are also subject to added stress. "Military children endure a great deal of change as a result of a parent's military career," Douglas Ide, a public affairs officer with the Army's Community and Family Support Center, recently reported. "The military family averages nine moves through a 20-year career. And in doing so, their children must say goodbye to friends, change schools and start all over again."

In a home where both parents have been deployed, the child may be living with a grandparent or other extended family members. College students leaving home for the first time



*continued on page 2*

## Coming Soon: New TRICARE Provider Seminars

A new round of TRICARE provider educational seminars from TriWest Healthcare Alliance is coming soon. The seminars are intended to give providers the latest information on TRICARE programs and policies. Check [www.triwest.com](http://www.triwest.com) for the Fall 2006 provider seminar schedule in the West Region. ■



## Third-Party Liability

### Knowing the Process Ensures Timely Payment of Claims

The Federal Medical Care Recovery Act allows the government to be reimbursed for costs associated with treating a TRICARE beneficiary who has been injured in an accident caused by someone else. When a claim appears to have possible third-party involvement, certain actions must be taken that can affect total processing time.

Knowing the third-party liability process can help you take steps to ensure more timely payment of such claims.

All potential third-party recovery claims will be identified and investigated by TriWest. Inpatient claims submitted with diagnosis codes between 800 and 999 (with some exceptions), regardless of the billed amount, and claims for professional services that exceed a TRICARE liability of \$500 and indicate an accidental injury or illness will be pended for research.

These claims will not be processed until the beneficiary completes and submits a Statement of Personal Injury—Possible Third-Party Liability Form (DD Form 2527). You can find this form online at [www.tricare.osd.mil/claims](http://www.tricare.osd.mil/claims) or at [www.triwest.com](http://www.triwest.com).

**Please inform the beneficiary that the DD Form 2527 must be completed, signed and submitted within 35 calendar days, or the claim will be denied.**

If the illness or injury was not caused by a third party but the diagnosis code still falls within 800–999, the beneficiary is still responsible for filling out the DD Form 2527 to notify TriWest that there was no third-party liability. ■



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*continued from page 1*

may be reluctant to leave the home, feeling as if they are abandoning the family. They may be preoccupied with worries of home and may not be able to function at their highest level.

Most military families show amazing resilience and an ability to adapt to the unique situations in which they find themselves. However, individuals sometimes need additional support when dealing with overwhelming periods of stress. TriWest has developed a Web site specifically targeting the behavioral health needs of military communities. There are evidence-based resources for families, providers and military leadership to assist in the identification and assessment of a number of emotional health, deployment and/or addiction issues that may arise.

For examples of resources available for providers at [www.triwest.com](http://www.triwest.com), first click on the behavioral health Web portal banner to enter the site. Then click on the “provider” graphic and use the drop down menu to locate the topic choices.

From the Emotional Well-Being/Stress selection, providers can review the following:

- A Stress Resource for Primary Care Providers
- Tips for Primary Care Physicians: Talking with Your Patients About Their Mental Health in Time of War
- The Emotional Cycle of Deployment

In addition to provider resources, there are many resources for beneficiaries including fact sheets and self-help tools.

For further information, please refer to [www.triwest.com](http://www.triwest.com). ■

# Proper Procedure for Photograph Requests

Photographs are usually requested by TriWest for the authorization of various surgical procedures. This article details the process providers need to follow for TriWest to make an appropriate medical necessity determination and process certain authorizations.

Providers should adhere to the following procedure for photographs requested by TriWest:

- Mail the photographs to the appropriate Hub address listed below at the same time you fax the referral/authorization form to TriWest. TriWest is unable to accept faxed or e-mailed photographs.
- Make sure that the sponsor’s Social Security number and beneficiary’s date of birth are on the photographs.
- Fax the authorization request as usual to the appropriate fax number on the referral/authorization form.

There are no size requirements for photographs, but they should be clear enough for a determination as to what is depicted. They should be sent via mail to the appropriate Hub. The following table lists the Hubs, states or areas they service and their addresses:

Hub & States	Address
<b>Northwest Hub</b> Washington, Oregon, Alaska, Northern Idaho	TriWest Healthcare Alliance 1501 Market St. Suite 200 Tacoma, WA 98402
<b>Southwest Hub</b> California, Nevada and Yuma, AZ	TriWest Healthcare Alliance 9275 Sky Park Ct. Suite 250 San Diego, CA 92123
<b>Mountain Hub</b> Arizona (excluding Yuma), New Mexico, Utah, Montana, Southern Idaho and El Paso, Texas	TriWest Healthcare Alliance 15810 N. 28th Ave Phoenix, AZ 85053
<b>Central Hub</b> Colorado, Nebraska, Minnesota, Iowa, North Dakota, South Dakota, Wyoming, Missouri, Kansas	TriWest Healthcare Alliance 5475 Mark Dabbling Blvd. Suite 210 Colorado Springs, CO 80918
<b>Hawaii Hub</b> Hawaii only	TriWest Healthcare Alliance 3375 Koapaka St. Suite C310 Honolulu, HI 96819

Once the authorization is approved, the photographs will be returned to the requesting provider’s office. If the procedure is not certified, the photographs will be stored in a central area at the corporate office in Phoenix until the filing deadline for appeals has passed—then they will be returned to the sender.

For more information, call 1-888-TRIWEST (1-888-874-9378) or go to [www.triwest.com](http://www.triwest.com). ■



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## CONTACTS

**TriWest Customer Service**  
1-888-TRIWEST  
[www.triwest.com](http://www.triwest.com)

**TRICARE Alaska Office**  
1-907-743-1800

**Wisconsin Physicians Service**  
(Electronic claims set up)  
1-800-782-2680  
[www.wpsic.com](http://www.wpsic.com)

**Express Scripts**  
(Pharmacy inquiries)  
1-866-DoD-TRRx  
1-866-DoD-TMOP  
[www.express-scripts.com/TRICARE](http://www.express-scripts.com/TRICARE)



## TRICARE Coverage for National Guardsmen and Reservists

**M**embers of the National Guard/Reserve and their families are eligible for TRICARE under specific circumstances, such as:

- When called or ordered to active duty for more than 30 consecutive days—the service member is covered as an active duty service member and their family as active duty family members for TRICARE purposes.
- When released from active duty (deactivated) after supporting a contingency operation—the service member and their family are eligible for 180 days of TRICARE coverage under the Transition Assistance Management Program.
- When called to active duty and meet early eligibility requirements—National Guard/Reserve members who are activated in support of a contingency operation on delayed effective-date orders and their family members are eligible for TRICARE up to 90 days before the active duty begins.

### **Line of Duty Care—*Separate from TRICARE***

National Guard/Reserve members are eligible for health care if they sustain a line-of-duty (LOD) injury. LOD care is separate from TRICARE benefits received in any of the situations just mentioned.

LOD care is usually provided at a military treatment facility (MTF) if available, but the MTF may refer the National Guard/Reserve member to a civilian provider. When National Guard/Reserve beneficiaries live in remote locations, the Military Medical Support Office may coordinate non-emergency care through any TRICARE-authorized/certified provider.

More information about LOD services is available on the TRICARE Web site at [www.tricare.osd.mil](http://www.tricare.osd.mil) and the Reserve Affairs Web site at [www.defenselink.mil/ra](http://www.defenselink.mil/ra). ■