

## TRICARE - PRIME AND STATUS CHANGES

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### I. POLICY

A. Generally, when the TRICARE/CHAMPUS eligibility status changes, eligibility for TRICARE PRIME benefits also changes. The time frames for Prime eligibility parallel TRICARE/CHAMPUS eligibility.

B. In all cases, when TRICARE/CHAMPUS eligibility ends, eligibility for PRIME ceases. This includes retirees, their family members and survivors who turn age 65 and become entitled to Medicare, dependent children who lose TRICARE/CHAMPUS eligibility due to age, remarriage of former spouses, etc.

### II. POLICY CLARIFICATIONS

A. To have continuous Prime Coverage, the enrollee shall notify the contractor before retirement and pay the appropriate enrollment fees within the required time frames. (**OPM Part Three, Chapter 4, Section II.D.7.**) Active duty personnel who retire may enroll at the same time as the remaining family members.

B. When an enrollee who has a change in status fails to notify the contractor but submits claims, the contractor will disenroll the beneficiary from Prime (as of the date of his/her change in status), apply TRICARE standard cost sharing and deductible, and notify the enrollee of his/her status change and options for re-enrollment in Prime.

C. When status changes from active duty family member to retiree family member, Prime enrollees shall be offered an opportunity to continue enrollment in Prime, but at the retiree cost-sharing rates. These enrollees must pay the applicable enrollment fees. Upon payment of fees, the enrollees will be given a new enrollment period. Beneficiaries shall be permitted to keep their Primary Care Manager (PCM), if possible. The Lead Agents and Military Treatment Facility (MTF) Commanders shall determine if retiring beneficiaries who enroll in Prime could keep their MTF PCMs, given the MTF's enrollment plan and MTF capacity.

D. Family members of an active duty member who dies while on active duty are authorized to maintain active duty family member status for one year after the death of the member. These individuals are not distinguished from other active duty family members for Prime eligibility.

E. In situations where an active duty member's rank changes (from E-4 to E-5 or above), family members who are enrolled in Prime maintain their cost-sharing status until the end of their current enrollment period. At the anniversary date, enrollees can make a decision to continue enrollment in Prime (with the new cost-sharing) or disenroll.

F. When TRICARE Prime enrollment changes from an individual to a family enrollment status prior to annual renewal for beneficiary categories required to pay an enrollment fee, the unused portion (pro-rated on a **monthly** basis) of the fee will be applied toward a new 12 month enrollment period.

1. For active duty family members, single enrollment can be changed to family at any time during the enrollment period. A new enrollment period shall be established for the family.

2. In cases of a change from single status to family based on the birth of a child or adoption, the new family member of the Prime enrollee will be considered enrolled as of the day of birth or adoption and given up to 120 days to decide whether to continue Prime or disenroll the child. For retirees or their family members or survivors who decide to continue enrollment for the child, the unused portion (pro-rated on a **monthly** basis) of the single enrollment fee they paid will be applied toward a new 12 month family enrollment period. For newborns and newly adopted children enrolled under this provision, Point of Service cost-sharing does not apply through the 120th day or until an enrollment decision is made by a responsible representative, whichever is earlier. All services shall be processed with the Prime copayment even in the absence of referrals or authorizations.

G. When a family enrollment status changes to single, there is no refund of the paid enrollment fee. The remaining single enrollee continues to have Prime coverage until the end of the enrollment period.

H. TRICARE/CHAMPUS eligible beneficiaries who have less than 12 months of eligibility remaining (for example, retirees who are 64 years of age, TAMP beneficiaries, etc.) are allowed to enroll in Prime, however, these enrollees will be disenrolled from Prime when they lose their TRICARE/CHAMPUS eligibility. The beneficiary has the choice of paying all of the enrollment fee, which is not refundable, or paying the fees on a quarterly basis. If paid on a quarterly basis, the beneficiary will be required to pay the installments that would cover the period of their eligibility only.

I. Enrollees may disenroll in TRICARE Prime at any time after 12 months or sooner if the enrollee moves (even if the move is within the same area). All other voluntary disenrollments require approval of the MTF Commander or Lead Agent. If approval is not granted, the enrollee may appeal the decision to the Lead Agent. Enrollment fees are non refundable in all cases except one. A contractor may reimburse the unused portion of the TRICARE Prime enrollment fee to a retired TRICARE Prime enrollee who has been recalled to active duty (see **OPM Part Three, Chapter 4, Section II.F.6.**). If the family of the reactivated member chooses continued enrollment in TRICARE Prime, the family shall begin a new enrollment period and shall be offered the opportunity to keep its primary care manager, if possible.

J. If the enrollee is disenrolled by the contractor for failure to pay required enrollment fees, there is a 12 month waiting period before the beneficiary may re-enroll.

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