

SPLIT ENROLLMENT

1.0. The term “contractor” applies to Uniformed Services Family Health Plan (USFHP) designated providers whose enrollees are TRICARE-eligible for civilian care. Split enrollment involves different members of the same family enrolled with different TRICARE contractors (MCS contractors/USFHP designated providers), e.g., the sponsor and spouse live and are enrolled in Prime in one region and a college age child lives and is enrolled in Prime in a different region; or it may involve one or more TRICARE-eligible USFHP enrollees and other members of the same family enrolled with one or more MCS contractors. “Split enrollment” provisions apply to TRICARE Prime enrollments in all areas, including CONUS, Europe, South America, Pacific, etc. If contractors are notified that two or more family members are enrolled with one contractor, contractors shall follow the procedures in the Policy Manual to change the enrollment status from single to family enrollment with the same enrollment period for all family members. All catastrophic cap accumulations shall be applied to the new enrollment period.

1.1. Active duty family members have no annual enrollment fee and each may enroll with the contractor providing care in his or her area.

1.2. For retirees, their family members, and other enrollees in beneficiary categories required to pay enrollment fees, a family will pay enrollment fees totaling no more than the TRICARE Prime family enrollment fee regardless of the enrollment locations of family members. If the family enrollment fee is not paid on time and the family is disenrolled, individual family members who are enrolled in different regions (and who have not paid single enrollment fees) shall be disenrolled as well. Such disenrolled individuals (previously not required to pay enrollment fees) shall be offered the opportunity to enroll in Prime in their own areas with no penalty.

1.3. Contractors shall continue to maintain and monitor enrollment/fiscal year catastrophic cap accumulations for enrolled and nonenrolled families. As with nonenrolled beneficiaries, once the catastrophic cap has been met for an enrolled individual or family, the contractor shall ensure that beneficiaries pay no more Prime copayments or other applicable out-of-pocket expenses for the rest of the fiscal year.

