

## ENROLLMENT PORTABILITY

---

**1.0.** The term “contractor” applies to Uniformed Services Family Health Plan (USFHP) designated providers as well as to Managed Care Support (MCS) contractors. The following enrollment portability provisions also apply to transfers involving the USFHP. TRICARE Prime enrollees retain Prime coverage when they move or travel within an area served by the same contractor or when they move or travel to an area served by a different contractor. Enrollment portability provisions apply to TRICARE Prime enrollees’ travel and location changes to and from all areas, including CONUS, Europe, South America, Pacific, Alaska, etc. The contractor for the region in which the beneficiary is enrolled on DEERS is responsible for providing continuing coverage and updating catastrophic cap accumulations for the enrollee while the enrollee is traveling or relocating. TRICARE Prime USFHP enrollees who are not TRICARE-eligible may only transfer enrollment from one USFHP designated provider to another USFHP designated provider; they may not transfer to a MCS contractor.

**1.1.** A Prime enrollee may transfer enrollment ([Appendix A](#), Definitions) after moving (temporarily or permanently) to a new location. A TRICARE-eligible Prime enrollee who is not relocating may either transfer enrollment from a MCS contractor to a USFHP designated provider or from a USFHP designated provider to a MCS contractor only once during an enrollment period, but may not transfer back to the other plan during that enrollment period.

**1.2.** A contractor shall continue to provide health care coverage until the enrollee transfers enrollment to the contractor for the new location, the beneficiary is no longer eligible for enrollment in Prime, the beneficiary disenrolls, or the beneficiary is disenrolled due to failure to pay required enrollment fees-which-ever occurs first. Referral and authorization rules will continue to apply. Primary Care Manager (PCM) referrals are required only for non-emergency specialty or inpatient care (see [32 CFR 199.17\(n\)\(2\)](#)). Claims for non-emergency care without a *referral* shall be processed under the Point Of Service option. In no circumstance will retroactive disenrollment be allowed in order to avoid Point of Service cost-sharing provisions. Even though a Prime enrollee who is relocating must request a *referral* for non-emergency care from the losing contractor, the enrollee shall not be required to use a network provider, and the contractor shall ensure that the relocating TRICARE Prime enrollee’s copayment is applied correctly to claims for authorized care.

**1.3.** The TRICARE Prime enrollee who is relocating to another contractor’s region or service area (for USFHP designated providers) can transfer enrollment from the losing contractor to the gaining contractor by contacting the gaining contractor during a base’s “newcomer orientation,” by using the contractor’s toll free number, or by visiting the TRICARE Service Center or USFHP. During the initial contact, the gaining contractor shall provide region/site specific educational materials, key telephone numbers, the opportunity to select a new primary care manager, and the opportunity to disenroll completely from TRICARE Prime with no penalty for early disenrollment. If the enrollee chooses disenrollment, the gaining contractor shall send a disenrollment transaction to DEERS using

the government-furnished systems application, and DEERS shall notify the losing contractor of the disenrollment.

**1.4.** On the day the gaining contractor receives a TRICARE Prime beneficiary's signed enrollment application agreeing to a transfer of enrollment to the new region, the beneficiary shall be considered enrolled at the new location and should contact the new PCM, the new region's Health Care Finder, or the designated provider for health care and health related assistance.

**NOTE:** The effective date for transfer of enrollment differs from the effective date for initial enrollment. See [Chapter 6, Section 1, paragraph 7.1.](#) for information on initial enrollment in TRICARE Prime. For transfers, the original enrollment period on DEERS will remain in effect.

**1.5.** Within four working days of receipt of a beneficiary's signed enrollment application indicating a transfer of enrollment location, the gaining contractor shall submit the transfer of enrollment to DEERS using the government-furnished systems application DOES. Upon acceptance of the transfer of enrollment, DEERS will automatically notify the losing contractor of the change.

**1.6.** Enrollees in the following categories who are relocating to an area served by a different contractor shall be allowed two "out-of-contract" enrollment transfers (refer to [Appendix A, Definitions](#)) per enrollment year if the second transfer is back to the first contract area of enrollment for the enrollment year:

- TRICARE Prime enrollees in beneficiary categories required to pay enrollment fees (e.g., retirees, retiree family members, etc.) and
- TRICARE/Medicare eligible enrollees who are not active duty family members. (The enrollment fee is waived for those beneficiaries who are eligible for Medicare on the basis of disability or end stage renal disease and who maintain enrollment in Part B of Medicare.)

**1.7.** "Within-contract" enrollment transfers are not limited. When TRICARE Prime enrollment changes from one contractor to another prior to the annual renewal for enrollees in beneficiary categories required to pay enrollment fees, future unpaid enrollment fees, such as those paid on an installment basis, will be due the gaining contractor. There will be no transfers of funds between contractors, and, if the enrollee relocates to an area where TRICARE Prime is not offered, there shall be no refund of the unused portion of the enrollment fee.