

Prime And Select Enrollment

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1.0 POLICY (THROUGH DECEMBER 31, 2017)

1.1 In order to receive the expanded benefits and special cost-sharing of TRICARE Prime, beneficiaries must take specific action to enroll. For active duty members located in areas where the TRICARE program is implemented, enrollment in Prime is mandatory. An enrollment action must be completed and officially documented (enrollment form, **Government furnished web-based self-service enrollment system/application** transaction or telephonic request documented in the contractor's call notes) to ensure Defense Enrollment Eligibility Reporting System (DEERS) enrollment data is current and claims are processed expeditiously.

1.1.1 Enrollment Procedures

1.1.1.1 No non-active duty beneficiary shall be enrolled unless he/she is shown as eligible on the DEERS. All enrollments and re-enrollments shall be recorded on the DEERS.

1.1.1.2 Enrollment may occur at any time; however, the enrollment period shall coincide with the fiscal year (i.e., the beneficiary's initial enrollment expires on October 1; all future enrollment periods will be October 1 to September 30). Enrollment may be on an individual or family basis.

1.1.1.3 The contractor is responsible for collecting enrollment fees from Prime enrollees, as appropriate, and retains all such fees.

1.1.1.4 Payment of enrollment fees may be made on an annual or quarterly basis by credit card and for monthly enrollment fee payments, by Electronic Fund Transfers (EFTs) or an allotment from retirement pay. No administrative fees are charged to enrollees who choose to pay monthly or quarterly.

Note: Effective March 26, 1998, the Prime enrollment fee is waived for those enrollees who have Medicare Part B, regardless of age. Dual eligibles age 65 and older, who have an **active duty** sponsor or who are not entitled to premium-free Medicare Part A on their own record, or the record of their current, former, or deceased spouse may enroll in TRICARE Prime. See the TRICARE Operations Manual (TOM), [Chapter 6, Section 1](#).

1.1.1.5 TRICARE Prime enrollments for eligible enrollees shall be automatically renewed upon the expiration of the enrollment unless the enrollee declines renewal, is no longer eligible for Prime enrollment or fails to pay the enrollment fee on a timely basis.

1.1.1.6 **Family members** of Activated Members of Reserve Components (RCs). Dependents of members of RCs who have been ordered to active duty for a period of 31 days or more may enroll in TRICARE Prime. RCs include both reservists and members of the National Guard. Members of the National Guard are included only if ordered to federal duty. All requirements of this and other services apply to these beneficiaries. Activated members of RCs are treated the same as any other active duty member.

1.1.2 Enrollment Protocols

1.1.2.1 Beneficiaries enrolling in TRICARE Prime or **TRICARE Prime Remote (TPR)** may apply to enroll in a Region other than the Region servicing their home of residence. **All TRICARE Prime and TPR enrollment, Primary Care Manager (PCM) selection and utilization, and referral policies apply.** See the TOM, [Chapter 6, Section 1, paragraph 10.4](#) and [Chapter 16, Section 1](#). (Note: This paragraph does not apply to TOP Prime or TOP Prime Remote beneficiaries.)

1.1.2.2 No eligible beneficiary who resides in the TRICARE region shall be denied enrollment or re-enrollment in, or be required to disenroll from, the TRICARE Prime program because of a prior or current medical condition.

1.1.2.3 The contractor shall provide beneficiaries who enroll full and fair disclosure of any restrictions on freedom of choice that may be applicable to enrollees including the Point of Service (POS) option.

1.1.2.4 TRICARE for Life (TFL) beneficiaries (retirees and their **family members** who are age 65 and over and are eligible for both Medicare and TRICARE) cannot enroll in TRICARE Prime. However, any beneficiary who is enrolled in TRICARE Prime at the time they attain their Medicare entitlement based on age will be permitted to enroll with a Military Treatment Facility (MTF) through TRICARE Plus, to the extent capability and capacity exists in the MTF. There shall be no TRICARE Plus affiliation with network providers.

1.1.2.5 Dual eligibles under age 65 (retirees and their dependents who have Medicare Parts A and B) and dual eligibles who are **Active Duty Family Members (ADFM)** (any age) are eligible to enroll in TRICARE Prime. See the TOM, [Chapter 6, Section 1](#).

1.1.2.6 TRICARE and the Military Health System (MHS) beneficiaries who are not eligible to enroll in TRICARE Prime may register for the purpose of accessing space-available care in the MTF and customer services. This registration is NOT enrollment in TRICARE Prime and no TRICARE Prime program benefits or services (other than access to customer services and network providers) applies to this beneficiary group.

1.1.3 Retroactive Enrollment

For emergency cases that should be placed under immediate case management, MTF Commanders may approve exceptions on a case-by-case basis for retroactive enrollment with an effective date not earlier than the first day of the month that the application is submitted. Regional Directors (RDs) may approve exceptions on a case-by-case basis for retroactive enrollment to a network provider with an effective date not earlier than the first day of the month that the application is submitted.

1.1.4 Effective Date of Enrollment

1.1.4.1 An initial enrollment period shall begin on the first day of the month following the month in which the enrollment request (enrollment form, **Government furnished web-based self-service enrollment system/application** transaction, or telephonic request received by the contractor) and enrollment fee payment, if applicable, are received by the contractor. If the request and fee are received after the twentieth (20th) day of the month, enrollment will begin on the first day of the second month after the month in which they were received by the contractor.

1.1.4.2 Reenrollments for those who were enrolled in Prime immediately prior to a change in their status:

1.1.4.2.1 When an active duty member's retirement date is established, a Prime enrollment request to reenroll (enrollment form, **Government furnished web-based self-service enrollment system/application** transaction, or telephonic request received by the contractor) must be completed before or within 30 days following the member's retirement. The effective date of reenrollment shall be the date of retirement, which will result in seamless TRICARE Prime benefits with no break in coverage. Otherwise, the request shall be considered an initial enrollment in Prime and effective according to the provisions of [paragraph 1.1.4.1](#).

1.1.4.2.2 When an active duty member separates other than the first of the month, but continues to be eligible (e.g., is the spouse of an active duty member; or is eligible for Transitional Assistance Management Program (TAMP) they and any eligible family members shall be allowed to reenroll in TRICARE Prime with no break in coverage. TAMP eligibles must request enrollment in Prime (enrollment form, **Government furnished web-based self-service enrollment system/application** transaction, or telephonic request received by the contractor) prior to the expiration of their period of TAMP eligibility to reenroll in Prime. Non-TAMP eligibles separating but who remain eligible for TRICARE must request enrollment in Prime within 30 days of their change in status. Otherwise, the request shall be considered an initial enrollment in Prime. The effective date of reenrollment shall be the start date of TAMP eligibility or the date of the separation which will then result in seamless TRICARE Prime benefits with no break in coverage.

1.1.4.2.3 TAMP eligible family members who were enrolled in Prime immediately prior to their sponsor's change in status to active duty may continue their enrollment in TRICARE Prime with no break in coverage if they request reenrollment in TRICARE Prime (enrollment form, **Government furnished web-based self-service enrollment system/application** transaction, or telephonic request received by the contractor) within 30 days of their sponsor's return to active duty status. If they request reenrollment within 30 days of the sponsor's return to active duty status, the reenrollment will be retroactive to the date of the change in status from TAMP to active duty. If reenrollment is not accomplished within 30 days of the sponsor's return to active duty status, the twentieth of the month rule will apply. For information on the effective dates of enrollments for Active Duty Service Members (ADSMs), see the TOM, [Chapter 6, Section 1](#).

1.1.5 Beneficiaries shall be disenrolled when they are no longer eligible for TRICARE or when they do not submit payment for prescribed enrollment fees by the required date.

1.2 Portability. Enrollees may transfer enrollment when they move (within a contract area or outside a contract area). The transfer request or disenrollment may be submitted using an enrollment form, **Government furnished web-based self-service enrollment system/application**

transaction or telephonic request received and documented by the contractor. The losing contractor shall provide continuing coverage until (1) the enrollee requests enrollment in the new location, (2) the enrollee disenrolls, (3) the enrollee is no longer eligible for enrollment in TRICARE Prime, or (4) the contractor must disenroll the beneficiary for failure to pay required enrollment fees, whichever occurs first. The authorization and referral rules of the losing contractor will continue to apply until enrollment is transferred or the beneficiary is disenrolled (see the TOM, [Chapter 6, Section 2](#)).

2.0 POLICY (STARTING JANUARY 1, 2018)

2.1 In order to receive the expanded benefits and special cost-sharing of TRICARE Prime and TRICARE Select, beneficiaries must take specific action to enroll in TRICARE. For active duty members located in areas where the TRICARE program is implemented, enrollment in Prime is mandatory. An enrollment action must be completed and officially documented (enrollment form, the Government furnished web-based self-service enrollment system/application transaction or telephonic request documented in the contractor's call notes) to ensure DEERS enrollment data is current and claims are processed expeditiously.

2.2 Beneficiaries eligible to enroll in TRICARE Prime or TRICARE Select who do not enroll no longer have coverage under the TRICARE Program (including the TRICARE retail pharmacy and mail order pharmacy programs), except that they do not lose any statutory eligibility for space-available care in military medical treatment facilities. There is a limited grace period exception to this enrollment requirement for calendar year 2018, as provided in the National Defense Authorization Act (NDAA) FY 2017, Section 701(d)(3), to give beneficiaries a chance to adjust to this new requirement for annual enrollment. See TOM, [Chapter 6, Section 1](#).

2.3 Enrollment Procedures

2.3.1 No non-active duty beneficiary shall be enrolled unless he/she is shown as eligible on the DEERS. All enrollments and re-enrollments shall be recorded on the DEERS.

2.3.2 Enrollment will be done during an open season period prior to the beginning of each plan year, which operates with the calendar year. An enrollment choice will be effective for the plan year. Beneficiaries may choose to enroll, change, or terminate TRICARE Prime or TRICARE Select coverage from the Monday of the second full week in November to the Monday of the second full week in December of each calendar year. For 2018, the open annual enrollment period will run from November 12th through December 10th, 2017.

2.3.2.1 If electing to change their TRICARE coverage during the open enrollment period, the newly elected coverage will begin on January 1 of the following year and will continue in effect until they lose eligibility or request to change their coverage when authorized.

2.3.2.2 If a beneficiary chooses to not elect to change their TRICARE coverage during the open enrollment period, the coverage will be continued until the end of the next calendar year unless otherwise terminated.

2.3.3 As an exception to the open enrollment period rule, enrollment changes can be made during the plan year for certain Qualifying Life Events (QLEs), including:

- Marriage, divorce, or annulment;
- Birth or adoption of a child;
- Placement of a child by a court in a member's home;
- Change in sponsor status that results in ineligibility to continue existing TRICARE coverage;
- Loss of eligibility that results in ineligibility to continue existing TRICARE coverage (age, Medicare, etc.);
- Relocation to a new country, region or zip code (date received or date specified by the beneficiary in future);
- Loss or gain of Other Health Insurance (OHI);
- Death of sponsor, spouse or child;
- Change in eligibility status of any single family member in another family (e.g. joint service member).

2.3.3.1 Enrollment must be within 90 days of the date of the QLE. Coverage starts only as of the date of the QLE. Applicable enrollment fees must be paid for that period.

2.3.3.2 A QLE for one beneficiary in a sponsor's family permits a change in the sponsor's or other family member's enrollment status during the QLE period.

2.3.4 The contractor is responsible for collecting enrollment fees from TRICARE Prime or TRICARE Select enrollees, as appropriate, and forwards all such fees to the Government.

2.3.5 Payment of enrollment fees may be made on an annual or quarterly basis by credit card and for monthly enrollment fee payments, by EFTs or an allotment from retirement pay. No administrative fees are charged to enrollees who choose to pay monthly or quarterly.

Note: Effective March 26, 1998, the TRICARE Prime enrollment fee is waived for those enrollees who have Medicare Part B, regardless of age. Dual eligibles age 65 and older, who have an active duty sponsor or who are not entitled to premium-free Medicare Part A on their own record, or the record of their current, former, or deceased spouse may enroll in TRICARE Prime. See the TOM, [Chapter 6, Section 1](#).

2.3.6 TRICARE enrollments for eligible enrollees shall be automatically renewed upon the expiration of the enrollment unless the enrollee declines renewal, is no longer eligible for enrollment, or fails to pay the enrollment fee on a timely basis, as applicable.

2.3.7 Family members of activated members of RCs. Family members of RCs who have been ordered to active duty for a period of 31 days or more may enroll in a TRICARE Prime option as qualified or TRICARE Select. RCs include reservists and members of the National Guard. Members of the National Guard are included only if ordered to federal duty. All requirements of this and other services apply to these beneficiaries. Activated members of RCs are treated the same as any other active duty member.

2.4 Enrollment Protocols

2.4.1 Beneficiaries, enrolling in TRICARE Prime or TPR, may apply to enroll in a Region other than their home of residence Region. All TRICARE Prime and TPR enrollment, PCM selection and utilization, and referral policies apply. See the TOM, [Chapter 6, Section 1](#) and [Chapter 16, Section 1](#). (Note: This paragraph does not apply to TOP Prime or TOP Prime Remote beneficiaries.)

2.4.2 No eligible beneficiary who resides in a TRICARE region shall be denied enrollment or re-enrollment in, or be required to disenroll from a TRICARE health plan because of a prior or current medical condition.

2.4.3 The contractor shall provide beneficiaries who enroll full and fair disclosure of any restrictions on freedom of choice that may be applicable to TRICARE Prime (including the POS option) and TRICARE Select.

2.4.4 TFL beneficiaries (retirees and their family members who are age 65 and older and are eligible for both Medicare and TRICARE) cannot enroll in TRICARE Prime (exception for those Medicare eligible retirees over age 65 who were enrolled in Uniformed Services Family Health Plan (USFHP) Prime prior to October 1, 2012), Retirees and their family members under age 65 who have Medicare coverage can enroll in TRICARE Prime if they have Medicare Part B. TRICARE Prime enrollment fees may be waived if the beneficiary has Medicare Part B. TRICARE Prime is not available for retirees overseas.

2.4.5 Retirees, retiree family members, and survivors with any Medicare coverage at any age are generally not eligible to enroll in TRICARE Select per 10 USC 1075(b)(1)(B).

2.4.6 Dependents of ADSMs, including those with Medicare coverage (any age), may elect to enroll in TRICARE Select.

2.4.7 Dual eligibles under age 65 (retirees and their dependents who have Medicare Parts A and B) and dual eligibles who are ADFMs (any age) are eligible to enroll in TRICARE Prime. See the TOM, [Chapter 6, Section 1](#).

2.4.8 MHS beneficiaries who are not eligible to enroll in TRICARE Prime may elect to enroll with an MTF/Enhanced Multi-Service Market (eMSM) through TRICARE Plus, to the extent capability and capacity exists in the MTF/eMSM.

2.5 Automatic Enrollment Management

2.5.1 Automatic Reinstatement of Coverage

2.5.1.1 DEERS will automatically enroll or change the enrollment of certain beneficiaries when a beneficiary's eligibility is updated by the Uniformed Services. Contractors will receive a Policy Notification Transaction (PNT) advising them of all changes. No action is required by contractors.

2.5.1.2 For beneficiaries with coverage that has ended, DEERS will automatically update enrollment start and/or end dates of coverage when a beneficiary's eligibility is updated by the Uniformed Services.

2.5.2 Automatic Enrollment of ADFMs (Effective January 1, 2018)

2.5.2.1 Upon a Service member activation, including early activations or an ADFM is added while the sponsor is on active duty/early activation, DEERS will create a pending TRICARE Prime enrollment with no PCM assigned for all TRICARE Prime eligible ADFMs whose residential address is within a Continental United States (CONUS) Prime Service Area (PSA).

2.5.2.2 Any ADFM whose residential address is not within a CONUS PSA will not be enrolled into Prime but will be auto-enrolled in TRICARE Select.

2.5.2.3 A family member may be eligible for TRICARE Programs under multiple Social Security Numbers (SSNs) however they may only be enrolled in one TRICARE Program at a time. Any family member that is already enrolled in another family will not be auto-enrolled.

2.5.2.4 DEERS will set the effective/begin date of enrollment to the eligibility begin date.

2.5.2.5 Upon request from a beneficiary or sponsor, contractors may adjust any claims for beneficiaries auto-enrolled to apply Prime benefits, not POS cost-sharing provisions. See TOM, [Chapter 6, Section 1](#).

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