

## MQFP® Study Guide 1.2: Active Duty Healthcare

### Learning Objectives:

#### 1.2 Active Duty Healthcare

##### a. Discuss Tricare insurance coverage for active duty families

Active duty family members are covered by one of the following:

TRICARE Prime - similar to a health maintenance organization (HMO); in general the network includes the use of military healthcare facilities. Care is coordinated by the Primary Care Manager (PCM) and all specialty care requires a referral from the PCM. In locations not served by military healthcare hospitals and clinics, active duty family members may fall under TRICARE Prime Remote. TRICARE Prime Remote is like TRICARE Prime except that the care is coordinated by a civilian/ local PCM and specialty care providers.

US Family Health Plan - this is a TRICARE Prime plan that is administered by one of six not-for-profit healthcare organizations in different geographic regions. Families enrolled in this option are not permitted to use military healthcare facilities or pharmacies.

TRICARE Select - similar to a Preferred Provider Organization (PPO); the beneficiary coordinates his/ her own care among different providers and specialists. Generally, referrals are not needed. In addition to paying a deductible, the beneficiary will also pay a copayment to share in the cost of the care. As a result, this option is more expensive than TRICARE Prime.

#### **Exercise 1:** Tricare Coverage Types

List the three main Tricare coverage types available for active duty families and briefly describe each one.

##### b. Explain the integration of Tricare health insurance with other health insurance policies.

Other health insurance (OHI) policies generally pay claims first. Anything not covered by OHI can be submitted to TRICARE as the second payer. The following programs do not pay before TRICARE (TRICARE pays first):

- Medicare
- TRICARE Supplemental policies
- State Victims of Crime Compensation Programs
- Certain other Federal Health Programs identified by the Director, Defense Health Agency

#### **Exercise 2:** Coordinating Benefits

Explain the process of coordinating benefits when a service member's spouse also has health insurance coverage through their employer.

c. Explain Tricare coverage for dependent college students, dependent parents, and dependent children with permanent disabilities.

TRICARE provides coverage for dependent college students until the age of 23 or upon completion of their education, with potential extensions for full-time students dependent on their sponsor for financial support.

Dependent parents may be eligible for TRICARE coverage if they meet specific criteria, including financial dependence on the military sponsor and ineligibility for their own health insurance.

For dependent children with permanent disabilities, in general, TRICARE may extend coverage beyond the age of 21 if the disability occurred before that age, and the child remains unmarried and financially dependent on the military sponsor.

**Exercise 3: Tricare Coverage for Dependent College Students**

Describe the Tricare coverage options available for dependent children who are attending college.

**Exercise 4: Tricare Coverage for Dependent Parents**

Discuss Tricare coverage for dependent parents of active duty service members.

**Exercise 5: Tricare Coverage for Dependent Children with Permanent Disabilities**

Explain the Tricare coverage available for dependent children with permanent disabilities.

d. Discuss the Tricare Young Adult program

The TRICARE Young Adult program is available for adult children who have “aged out” of TRICARE at the age of 21 (or 23 if attending college). The adult child of active service members and children of retired sponsors may be eligible for TRICARE Prime, US Family Health Plan, or TRICARE Select.

**Exercise 6: Tricare Young Adult Program Eligibility**

Identify the eligibility criteria for the Tricare Young Adult program.

e. Discuss the following programs for families with a special needs member: Extended Care Health Option (ECHO); Exceptional Family Member Program (EFMP)

The Exceptional Family Member Program (EFMP) is a mandatory enrollment program for any servicemember who has a physical, emotional, developmental, or intellectual disorder requiring specialized services. The purpose is to coordinate support across military and civilian organizations to ensure appropriate services are available for the family member.

The Extended Care Health Option (ECHO) provides additional financial assistance to beneficiaries with special needs to procure additional equipment and services. To be eligible, the servicemember must be enrolled in EFMP.

**Exercise 7: Extended Care Health Option (ECHO)**

Describe the Extended Care Health Option (ECHO) and the services it provides for families with special needs members.

**Exercise 8: Exceptional Family Member Program (EFMP)**

Explain the purpose and benefits of the Exceptional Family Member Program (EFMP).

**f. Contrast the service member's dental coverage with dependent dental coverage.**

Active duty service members generally receive dental care at a military dental facility. Family members generally cannot be seen at a military dental facility. Instead, the service member can enroll in the TRICARE Dental Program to provide dental care for his/ her family. The premium is based on whether there is one family member or more than one family member.

**Exercise 9: Dental Coverage for Service Members**

Discuss the dental coverage provided for active-duty service members.

**Exercise 10: Dental Coverage for Dependents**

Contrast the dental coverage options available for dependents of active duty service members.

**g. Describe dependent vision insurance coverage**

Active duty family members can receive one routine eye exam each year. Eye glasses, contacts, and other vision care is not included. Families may choose to enroll in the Federal Employees Dental and Vision Program (FEDVIP) for expanded vision care coverage. Enrollment must occur during the Federal Benefits Open Season which generally runs from the second week of November through the second week of December. Or, during a Qualifying Life Event (QLE) (for example: marriage, divorce, retire from service, etc).

**Exercise 11: Vision Coverage for Dependents**

Explain the availability and coverage of vision insurance for dependents of active-duty service members.

**Quiz: (Multiple Choice)**

1. Which Tricare coverage type is available for active-duty family members and provides comprehensive healthcare services?

- a) Tricare Prime
- b) Tricare Select
- c) Tricare For Life
- d) Tricare Reserve Select

2. When a service member's spouse has health insurance coverage through their employer, how is Tricare insurance integrated with the other policy?

- a) Tricare is the primary payer, and the other policy is secondary.
- b) Tricare is the secondary payer, and the other policy is primary.
- c) The service member must choose one policy for the entire family.
- d) Tricare and the other policy do not coordinate benefits.

3. True or False: Tricare Young Adult program is available to dependent children up to age 26.

- a) True
- b) False

4. What does the Exceptional Family Member Program (EFMP) help families with?

- a) Comprehensive dental coverage for special needs members
- b) Finding suitable housing for families with special needs members
- c) Access to specialized medical services for special needs members
- d) Access to extended childcare services for special needs members

**References:**

- Tricare official website: <https://tricare.mil/>

- Tricare Young Adult Program: <https://tricare.mil/TYA>
- Exceptional Family Member Program (EFMP): <https://www.militaryonesource.mil/family-relationships/special-needs/exceptional-family-member-program/>
- Extended Care Health Option (ECHO): <https://www.tricare.mil/Plans/SpecialPrograms/ECHO>
- Tricare Vision Program: <https://www.tricare.mil/CoveredServices/Vision/TVP>
- Dental coverage for service members:  
<https://www.tricare.mil/CoveredServices/Dental/ActiveDutyDentalProgram>
- Dental coverage for dependents: <https://www.tricare.mil/CoveredServices/Dental/TDP>

\*Answer Key can be found at: <https://mqfp.org/study-guides/8> \*