

# Health Benefits Advisor (HBA)

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**Reference** Coast Guard Medical Manual, COMDTINST M6000.1D

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**Definition** Individuals designated as Health Benefits Advisors (HBAs) at CGMTFs are responsible for advising and assisting beneficiaries concerning their health benefits.

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**Contact Number** 1-800- 9-BHA-BHA or 1-800-942-2422

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**Responsibilities** HBAs are responsible for the following:

- (1) Keep current on the multiple health and dental care programs and options available to Active Duty, Selected Reserve, retirees and their family members such as: TRICARE, Uniformed Services Family Health Benefits Program (USFHBP), Retiree Dental Program, TRICARE Dental program, etc.
- (2) Advise all beneficiaries on matters pertaining to healthcare benefits, including:
  - (a) Obtaining Non-availability Statements and using the local appeal system for Non-availability Statements.
  - (b) Obtaining prior authorization for specialty care under TRICARE prime.
  - (c) Educating Prime enrollees on access standards for Acute, Routine and Specialty healthcare.
- (3) Advise TRICARE beneficiaries on the relationship between TRICARE, Department Veterans Affairs (DVA) programs, Social Security, Medicare, insurance provided through employment, and the effect of employment and private insurance on benefits available under TRICARE. Emphasize the following:
  - (a) Availability of TRICARE and explain financial implications of using non-participating providers.
  - (b) Provide beneficiaries the names and addresses of participating providers of the specific services the beneficiary requires.
  - (c) Caution beneficiaries to verify that the provider participates in TRICARE at the time of service and if they are accepting new patients.
- (4) Coordinate TRICARE problem cases with MLC and TRICARE contractors.
- (5) Assist all beneficiaries in properly completing TRICARE enrollment

and claim forms.

(6) Serve as a single point of contact for all health benefits programs available to active duty and retired members and their dependents.

(7) Provide information and assistance based upon personal, written, or telephone inquiries concerning healthcare benefits.

(8) Keep beneficiaries informed of changes within the various programs, e.g., legislative changes affecting benefits available or other policy/procedures impacting upon the usage of civilian medical care.

Provides for an ongoing program of lecture services, informational seminars, and group counseling to various beneficiary groups, service clubs, retirement briefings, etc.

(9) Maintain liaison with local providers and encourages them to increase their acceptance of the TRICARE program.

(10) Maintain liaison with cognizant MLC and unit collateral duty HBAs in local area.

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